

Medical Underwriting Rules:

Open enrollment provides employees with an opportunity to reevaluate their life and disability insurance coverage. Changes made for the upcoming plan year may require medical underwriting.

2023 Open Enrollment Elections	
Child Life	<ul style="list-style-type: none"> • EOI Not Required
Spouse Life	<ul style="list-style-type: none"> • EOI Not Required if maintaining the same level of coverage • EOI Not Required for a \$10K increase (\$50K max), and have not previously been denied. • EOI Required for any increase greater than \$10K • EOI Required for any increase greater than \$50K • EOI Required for any increase if previously denied
Supplemental (Employee)	<ul style="list-style-type: none"> • EOI Not Required if maintaining the same level of coverage • EOI Not Required for \$10K increase, (\$200K max), and have not previously been denied. • EOI Required for any increase greater than \$10K • EOI Required for any increase greater than \$200K • EOI Required for any increase if previously denied
Short Term Disability	<ul style="list-style-type: none"> • EOI Not Required if maintaining the same level of coverage • EOI Not Required for any decreased benefit (ie. from 15-day to 30-day) • EOI Not Required for an increased benefit of 1 tier (ie. from 60-day to 30-day or from no benefit to 120-day), and have not been previously denied. • EOI Required for any increased benefit more than 1 tier (ie. from 60-day to 15-day) • EOI Required if you've been previously denied

Medical Underwriting (MU) is also commonly referred to as **Evidence of Insurability (EOI)**. EOI is only required for any amount above the guarantee unless you have been previously denied.

EOI applications must be submitted directly to "The Standard" (HR will not accept any EOI documentation). Applications must be received by The Standard on or before 10/28/2022. Applications received after this date will not be accepted.

Apply online here:

https://www3.standard.com/w/PA_AmuBridgeWeb/MuServlet/?id=eb55d8045567ae8f85699d88f0e628be

Group Name: Orange County Government

Policy Number: 641718

Reach out to The Standard for assistance.

oclifeanddisability@standard.com

(800) 843-7979