

What is Evidence of Insurability (EOI)?

Evidence of Insurability (EOI) is a process where The Hartford Insurance Carrier determines whether you (or your dependents) are eligible for certain benefits. The EOI requirement is a comprehensive medical questionnaire to log into a secure portal via the <https://www.myhartfordbenefits.com/OnlineEoi/CityNationalBank> gives your carrier the information they need to make their decision.

Scenario one: You select coverage above the Guaranteed Issue (GI) amount

Most types of Voluntary Life and Disability insurance will have a GI amount. A GI amount is the highest amount of coverage in a benefit you can enroll in without submitting an EOI.

If you choose coverage above the GI amount, that's when you need to submit an EOI. You'll receive coverage up to the GI amount as soon as the policy period starts but won't receive coverage above the GI amount until The Hartford approves your EOI submission.

Scenario two: You apply for Supplemental Long-Term Disability benefits

This scenario is a bit more straightforward. When you are initially eligible for the benefits and waive the coverage, you must submit EOI if you change your mind during the next opportunity to elect coverage such as Annual Benefits Enrollment, life events.

The Hartford Contact information is as follow:

The Hartford Customer Solutions Team
1-877-ONE-HART (1-877-663-4278)
Monday through Friday, 8 am to 8 pm ET,

SUPPLEMENTAL TERM LIFE INSURANCE

You can purchase additional life insurance coverage in multiples of your salary through Supplemental Term Life Insurance. Coverage for your dependents is also available through this plan.

During your initial enrollment period, guaranteed coverage amounts are available without the need for Evidence of Insurability (EOI). Refer to the page that follows for a description of **Guaranteed Issue Amounts (GIA)** by applicable situation. If you waive coverage during your initial enrollment, EOI will be required if you later decide to enroll. EOI is also required if your application for coverage exceeds the GIA. If the amount of coverage you request exceeds the GIA, the excess amount will not be effective unless or until The Hartford approves.

Supplemental Life Insurance Coverage Guaranteed Issue Amounts (GIA)

You will need to submit Evidence of Insurability (EOI) if the coverage amount you are requesting is higher than the following “guaranteed issue” amounts:

For newly eligible colleagues and dependents enrolling within 31 days of first becoming eligible:

- For yourself: Three times your annual salary up to maximum of \$500,000
- For your spouse or domestic partner: \$30,000
- For your eligible children: \$10,000

For Supplemental Term Life participants requesting to increase existing Supplemental Term Life coverage:

- For yourself: Increase of one times your annual salary up to maximum coverage amount equal to the lesser of three times salary or \$500,000
- For your spouse or domestic partner: Increase of \$10,000 up to no more than \$30,000 total coverage for spouse.
- For your eligible children: Increase from \$5,000 to \$10,000

For colleagues or a spouse/domestic partner who are not already enrolled in Supplemental Term Life and who became eligible more than 31 days ago:

- Evidence of Insurability will be required for all requests for enrollment made more than 31 days after first becoming eligible. There are not “guaranteed issue” amounts in such cases.

SUPPLEMENTAL LONG-TERM DISABILITY

Evidence of Insurability (EOI)

If you enroll in Supplemental LTD coverage within 31 days from when you first become eligible for coverage, no EOI is required. [Note: The date you first become eligible for coverage is the earlier of (1) the date your City National Bank Benefits commence AND your Monthly Salary exceeds \$10,000 or (2) the date during the year your Monthly Salary changes to exceed \$10,000.]

If you waive Supplemental LTD coverage during your initial enrollment, and you want to enroll during a subsequent annual enrollment, you will be treated as a "late entrant" and will be required to submit **Evidence of Insurability (EOI)** subject to review and approval by the insurance company. Your increased amount of LTD coverage (and the associated increased cost) will not be effective until the date approved by the insurance carrier. If you are disabled at the time EOI is approved, the increase in coverage will be delayed until you return to active work.

Plan Feature	SUPPLEMENTAL Long Term Disability
Premium Cost	Colleague Paid For portion of benefit in excess of Basic LTD
Coverage	60% of pre-disability “Monthly Salary”
Monthly Benefit	Up to \$12,000* (which includes the value of Basic LTD)
Maximum Annual Covered Salary	Salary over \$120,000 to up to \$240,000
Tax Option for Premium Cost	After-Tax or Pre-Tax