

## Evidence of Insurability and Life Claims Employer Frequently Asked Questions

### 1. To whom should a life claim be submitted?

All claim documents must be emailed by the employer's benefits representative to [lifepro@standard.com](mailto:lifepro@standard.com) with the Subject line: "NMPSIA 645549 Life Claim for (Deceased's Name)".

### 2. Does a spouse/domestic partner applying for ADL, SPLF or LTD have to complete a separate Medical Health Statement?

Yes. If applying for a spouse, a separate MHS must be submitted for him/her.  
Note: Not applicable to children.

### 3. Who can be named as beneficiary on a beneficiary designation form?

Any person may be named as a life insurance beneficiary.

### 4. How often can a beneficiary be changed?

A member may change or update a beneficiary as often and at any time they like.

### 5. When is Evidence of Insurability (EOI) required?

EOI is generally required for coverage in excess of any applicable guarantee-issue amount, late entrants, reinstatements if required, members and dependents eligible but not insured under the prior plan and reapplications of previously-declined coverage.

### 6. How is the Evidence of Insurability (EOI)/Medical Health Statement (MHS) submitted?

Once completed, printed, signed and dated the EOI/MHS(s)\* and Employee Change Card must be submitted to the employer who sends directly to Erisa Administrative Services.  
**DO NOT** submit any documents to The Standard. Erisa will submit to The Standard.

### 7. Where can the Medical Health Statement (MHS) be found?

The Standard MHS can be located on the NMPSIA website at the following link:  
[https://www.standard.com/eforms/16119\\_645549.pdf](https://www.standard.com/eforms/16119_645549.pdf)

### 8. When is approved ADL, SPLF or LTD coverage effective?

The coverage effective date is determined by The Standard.

### 9. Who completes the Proof of Death Claim Form?

This document and all life insurance claims, including dependent life insurance are required to be completed by the **NMPSIA participating employer's authorized representative**.

### 10. Can ADL, SPLF or LTD be added during the NMPSIA Open Switch Enrollment period?

No. NMPSIA's Open/Switch Enrollment period is a designated time to **ADD or CHANGE** medical, dental and vision benefits only and **not the time to add or change life benefits.**

### 11. When can ADL, SPLF or LTD be added?

The late enrollment process for ADL, SPLF and LTD applications can be submitted to Erisa at **ANY TIME** of the year.