

The Hartford – Life Insurance EOI Instruction:

As a newly eligible employee, if you elect an amount that exceeds the guaranteed issue amount of \$500,000, you will need to provide evidence of insurability (EOI) that is satisfactory to The Hartford before the excess can become effective. If you become newly eligible for spouse coverage, and you elect an amount that exceeds the guaranteed issue amount of \$30,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective.

Dependent Child life Insurance guaranteed issue coverage – it is available without having to provide information about your child(ren)'s health. AD&D is also available without having to provide information about your or your family's health.

In order to satisfy this Evidence of Insurability requirement, you will be asked to complete a health questionnaire that helps The Hartford determine whether you qualify for new coverage. This commonly requires answering a few simple health questions to determine if you meet health standards for requested insurance. Evidence of Insurability is designed to help protect the carrier against, adverse selection, or election of coverage by individuals that know they pose a higher risk of mortality because of existing health conditions.

The Hartford offers their Personal Health Application online via their secure system. If you elect coverage that requires EOI, The Hartford will send you a notice to log in and complete your Personal Health Application. Please note – you cannot login to the system until you have received this notice from The Hartford and the application must be completed within 60 days of the notice. This process is easy and typically takes less than 10 minutes.

To get started, simply visit this link:

<https://www.myhartfordbenefits.com/OnlineEOI/gatescorporation>

Your login ID is the first letter of your first name and the first letter of your last name followed by the last 4 digits of your Social Security Number (SSN).

For example: John Smith, SSN XXX-XX-4321. His Login ID is js4321.

Your Password is the first letter of your first name and the first letter of your last name followed by your date of birth (YYYYMMDD).

For example: John Smith, birth date - October 25, 1963. His Password is js19631025.

If you have any questions, please contact benefitssupport@gates.com. You may also call The Hartford Customer Solutions Team at 1-877-ONE-HART (1-877-663-4278) Monday through Friday, 8 am to 8 pm ET