Evidence of Insurability

Guardian

Completing your Evidence of Insurability online

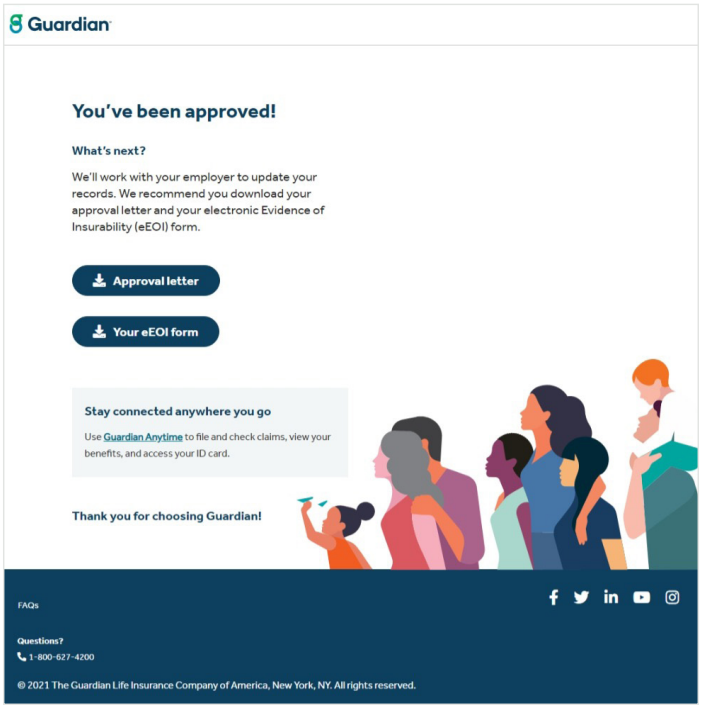
It's simple, secure, and takes just a few minutes

What is Evidence of Insurability (EOI)?

EOI is the part of the insurance application process where you provide information about health conditions for you or your dependents. You may be required to provide EOI to Guardian before your coverage is approved, depending on the amount or type of insurance coverage you want.

How to submit your EOI online:

1. You will receive an email or letter sent to your home. Follow the unique link and click "Register" to start the process.
2. Select "Guardian Anytime", indicate that you are an "employee" and "Start registration". Accept the terms and conditions and provide the information requested to create a User ID and password and complete your registration.
3. You will receive a confirmation email when your registration is complete. Click the link in the email to log into Guardian Anytime.
4. Review and accept the online terms and conditions, authorization to obtain information and agreement to conduct business electronically. Once completed, click "Continue".
5. Review and confirm your personal information and click "Submit Personal Information."
6. Answer the health questions and click "Continue" to complete your risk assessment.
7. To complete your EOI, click "Continue" to review and confirm your submission. Provide your signature by checking the box and then "Sign & continue".



You will receive an automatic update if your request for coverage is approved or if additional review is needed. If additional review is required, Guardian will provide status updates to you via email until a decision is made.

Questions?
Contact your plan administrator or call our Customer Response Unit at 800-627-4200.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

7798653.1 (06/27)

Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is available using most internet browsers. Group Insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America ® ©Copyright 2025 The Guardian Life Insurance Company of America.