

# Applying for Life & LTD Coverage - Late Enrollment

For Additional Life or Long Term Disability that is declined or if the employee chooses to enroll after the 31 day enrollment deadline, to add these coverages the employee needs:

- A Change Card
- Evidence of Insurability (Medical History Statement)
- Approval by The Standard

This applies to requests for LTD coverage or Additional Life for the employee and Dependent Life coverage for spouse.

## Step 1

Complete the attached NMPSIA Employee Change Card

## Step 2

Complete the attached Standard Medical History Statement

## Step 3

Submit both forms to your employer's Benefits Office. They will send to the NMPSIA administrator who will expedite to The Standard for review.

If do not want to send the Medical History Statement to your employer's Benefits Office you may mail it to the address on the form. ***You MUST submit the NMPSIA Employee Change Card to your employer's Benefits Office before you mail the Medical History Statement to The Standard.***

**Note:** The late enrollment process is available anytime, but for faster decision turnaround, apply between January and August. *The annual Fall Open/Switch Enrollment is not the ideal time to apply.*



### What is evidence of insurability?

EOI is a statement or proof of a person's physical condition that is required to obtain certain types of insurance.

