

Evidence of Insurability

Your group insurance policy may require Evidence of Insurability (EOI) for employees and dependents. EOI is a statement or proof of an employee's or dependent's medical history. We use it to determine whether we will or will not provide coverage. This requirement may vary by policy, timing of enrollment, and other factors.

Frequently asked questions

How do I know if EOI applies to my plan?

First, check your Group policy. If your plan allows employees to:

- enroll in group life or disability coverage after the initial eligibility period, and/or
- increase their group life coverage above your Guaranteed Issue amount, then EOI applies to your plan. Please contact your local account manager if you have any questions.

When is this information required?

EOI requirements vary by policy. In general, EOI is required when the amount of insurance applied for under the policy is greater than the Guaranteed Issue amount. The Guaranteed Issue amount is the maximum amount of coverage offered, without requiring medical information, for new hires or on the initial enrollment for a new policy.

In addition, EOI is required for contributory benefits if any of the following situations apply:

- The employee fails to enroll himself or his dependent(s) within the initial eligibility period, then subsequently elects coverage. The employee or dependent is known as a late entrant.

- The employee initially enrolls himself or his dependent(s), then subsequently elects to increase coverage.
- It is a part of the benefit design. For example, a benefit offering coverage of one to five times earnings may require Evidence of Insurability on coverage of "four times earnings or more."

What if an employee receives a salary increase that puts him or her over the Guaranteed Issue amount?

Sometimes, salary increases eventually cause the insurance amount to exceed the Guaranteed Issue amount. **EOI is required:**

- The first time a salary increase causes coverage to go over the Guaranteed Issue amount.
- For any subsequent salary increases that cause the amount of Life Insurance coverage to increase by the greater of 15% or \$20,000.

Failure to comply with EOI requirements may result in denial of benefits to the employee or dependent(s).

EOI Examples

Example 1

An employee named Ruth earns \$300,000 a year. She has basic coverage of 1 times her salary (\$300,000) and elects optional coverage of 1 times her salary (\$300,000), for total coverage of \$600,000.

The choice of 1 times salary optional coverage does not require EOI. However, the \$600,000 coverage amount exceeds the Guaranteed Issue amount of \$500,000. The \$100,000 over the Guaranteed Issue amount requires Evidence of Insurability.

Note: If Ruth is declined for \$100,000 optional coverage, she would still receive coverage of basic plus optional totaling \$500,000.

Example 2

An employee named Zack earns \$50,000 a year. He has basic life coverage of 1 times his salary (\$50,000) and elects optional coverage of 4 times his salary (\$200,000). His total coverage, \$250,000, does not exceed the Guaranteed Issue limit (\$500,000) for optional coverage. However, the 4 times salary exceeds the 3 times salary Guaranteed Issue limit. Therefore, \$50,000 of the optional amount would require EOI.

Note: If Zack is declined for \$50,000 optional coverage, he would still receive coverage of basic plus optional of 3 times salary for a total amount of \$200,000.

What is the process for providing this evidence?

To be considered for coverage, the employee must complete an EOI application, either online or on paper. To access our online application, employees visit www.sunlife.com/us, click *Get a form*, then click *Employee benefits forms*. To start their application, the employee clicks on Evidence of Insurability and follows the directions. Our secure site even allows the employee to sign electronically and print his or her application before submitting.

For employees who cannot use our online application, a printable version of the EOI application is available at www.sunlife.com/us. Click *Get a form*, then click *Employee benefits forms*.

All health information on the application is kept strictly confidential and is used for underwriting purposes only.

What is the EOI application?

The EOI application is a questionnaire on which the employee and/or dependent answers “yes” or “no” to questions concerning certain medical conditions. If the applicant answers “yes” to one or more questions, he or she is asked to provide details of the condition, such as pertinent dates, treatments, and names of physicians.

Is an application automatically approved if all of the answers on the form are “no”?

In most cases, the application is approved. However, even when an applicant does not have a prior medical history, paramedical exams and routine lab work may be required based on the applicant’s height, weight, age, and/or amount of insurance being applied for.

What happens if the applicant answers “yes” to some of the questions?

If the situation is not life threatening, nondisabling, and not indicative of an ongoing and/or significant medical expense, further medical records and/or a paramedical examination may not be necessary. In some cases, we will ask the applicant to provide additional information such as medical or hospital records.

When EOI is required, are there situations when paramedical exams are always necessary?

Yes. Routine paramedical exams are required at specific ages when the amount being applied for exceeds the amount of coverage described in the table below. Anyone electing an amount of \$250,000 or more requires a paramedical exam including blood and urine samples.

This table applies to all late entrants or for increases in existing optional coverage:

Age	Group Life amount
Under 39	\$250,000 or more
40 to 49	\$200,000 or more
50 to 59	\$100,000 or more
60 and over	\$ 50,000 or more

What about insurance benefits other than Group Life?

For Long-Term Disability and Short-Term Disability benefits where EOI is required, we may also require routine paramedical exams for late entrants who are over age 55.

What is a paramedical examination?

A paramedical exam generally includes questions about medical history, height and weight measurements, and blood pressure and pulse measurements.

Sometimes, blood and/or urine samples are collected at the time of the exam.

Who performs the examination?

Sun Life Financial uses a professional paramedical examination company to perform the exam. An experienced health care professional will perform the exam.

How is a paramedical exam arranged?

The paramedical examination company contacts the applicant directly to schedule a convenient time and place for the exam.

What happens with the information obtained during the paramedical exam?

All information is forwarded directly to us. We consider all information private and confidential and use it for underwriting purposes only.

Who pays for the paramedical exam?

Sun Life pays the cost of the examination.

How does the employer check the status of employee applications?

You should log into your plan administration site and go to the *Evidence of Insurability* section. There, you'll see up-to-date status of all recent EOI applications.

For employers not online, our medical underwriting department will send status information to the benefits manager via mail or e-mail.

When is coverage effective?

Coverage is effective as of the approval date, provided the employee or dependent is otherwise eligible for coverage under the terms and conditions of your group policy.

How long does the approval process take?

As soon as we have a complete EOI application, and the coverage amount is certified by the employer, often we can give approval within minutes and notify the employee and employer via our online system or e-mail. For applications that require a review by

a member of our medical underwriting team, the process usually takes 5 to 7 business days but is dependent on the employee returning a complete EOI application and our ability to obtain the necessary health information.

When should premium be paid?

You should pay all premiums on or before the date they are due. However, do not pay premiums for any coverage amounts still pending our approval. As soon as we approve new coverage amounts, we will post the approval status online. After you receive notification of an approval, include payment for the newly approved coverage in your next month's premium payment.

For example, if an employee's application is approved on June 3, and he or she meets all other eligibility requirements, follow these procedures:

- If you pay premiums using our self-billing form, add the premium for the employee's new amount of insurance to your July 1st premium payment.
- If you receive a bill from Sun Life Financial, the new premium amount will automatically be added to your July bill.

About Online EOI

With Online EOI, employees can complete applications quickly and accurately in minutes. We make managing applications easy, too.

Online EOI for employees

Visit www.sunlife.com/us, select *Covered Employees*, and click *Evidence of Insurability Application*.

Employees may need to fill out an EOI application when requesting benefits for themselves and their dependents. When they do, Online EOI makes this process easier than paper with:

- applications that can be completed in less than 15 minutes, and are scanned for errors or incomplete information before being accepted to ensure accuracy.
- applications that are reviewed immediately after submission and often approved within minutes.
- e-mail alerts that confirm we received the applications.

Ask about our Online EOI brochure for employees for helpful tips for using the site. Applications for a spouse or dependent child must accompany the employee's application.

Online EOI for employers

Visit www.sunlife.com/us and select *Employers*.

Every employer has access to our plan administration website. As a registered user, you can keep updated on your group's EOI applications with online services that provide:

- e-mail alerts that notify you when an application has been submitted by an employee online and requires your attention.
- an intuitive site that shows all current EOI applications, whether submitted online or on paper, and a history of previous applications.
- an easy way to search applications by date, status, or employee name.

Employers must be registered on our plan administration site before employees can submit applications online. Paper EOI applications are still acceptable—Online EOI just makes it easier!

Frequently asked questions about Online EOI

Who can use Online EOI?

Your employees can use the Online EOI service when:

- they are required to submit EOI for coverage, and
- they can provide a valid e-mail when applying online, and
- you, as the employer, are a registered user on Sun Life's plan administration site.

If an employee tries to use the site and does not meet these requirements, he or she will be directed to complete a paper application. Note: An employee must submit an application online to use the online system for dependents. Applicants who wish to submit a spouse-only or child-only application must use a printable EOI form.

What information does the employee need before beginning an application?

The employee will need to provide:

- Group policy number
- Social Security number for self and dependents
- Dependent information
- Name, address, phone, and e-mail
- Type of coverage and amount(s) for this application, as specified by the employer
- Date of birth, height, weight, and recent medical history for all applicants
- Guaranteed Issue amount of the plan, or the existing amount of insurance the employee has with Sun Life (not a prior plan). Guaranteed Issue is the maximum amount of coverage available without an EOI application.

What is the process of an online EOI application?

First, you must notify the employee that an EOI application is required for the requested coverage. Then:

1. Your employee visits www.sunlife.com/us, selects *Covered Employees*, and clicks *Evidence of Insurability Application* to begin the application.
2. Your employee completes the required fields in the online application, and then clicks *Submit*.
3. His or her application is accepted by our system, and you are sent an e-mail notifying you that a new EOI application requires your attention.
4. You log into the plan administration site and verify the coverage information on the application, then click *Submit*.
5. Your verification is accepted by our system, and your employee is sent an e-mail approving or pending the application.
6. Pended applications are sent for further review by Sun Life's medical underwriting team. At this point, your employee may receive requests for more information in the mail, followed by a denial or approval letter.
7. You log in to the plan administration site to see the status.

What if my employee wants to withdraw the application?

To withdraw the application, simply click *Start Over*, and close the browser. Do not click *Submit*. If the application has already been submitted, contact your Sun Life account manager.

Why do I need to verify insurance coverage?

Verification of coverage is still the responsibility of the employer, just like with the paper application process. Verification is used to ensure that insurance amounts are accurate, permit us to communicate approval to the applicant, and ensure that the employee receives the correct insurance amount.

Can access to EOI status be restricted to certain benefits administrators?

No. All registered users can see the status of all EOI applications.

How long does it take for new applications to appear online?

New applications completed online are posted immediately to the EOI Status section of your plan administration site. Applications received by mail or fax are entered into our system and appear within 5 business days of receipt.

How long will applications be available online?

A history of all applications—completed or in progress—is kept indefinitely unless deleted by the user or withdrawn by the employee.

If Sun Life requests more information and the employee does not reply for 30 days, we will deny the application for not providing the required information. Then, the application will no longer appear online.

Are paper applications still accepted?

Yes! Employees who prefer to fill out a paper application, who do not have an email address, or who are applying for dependent-only EOI can find the form by visiting www.sunlife.com/us. Click *Get a Form*, then *Employee Benefits Forms*. From there, click *Evidence of Insurability* and select the form for your state.

Will I receive copies of approval letters?

Employers who are registered users on the plan administration site will no longer receive paper copies of EOI status letters, regardless of how the application was received. If you are not registered online, you will receive hard copy notifications.

Can we link to the EOI application from our intranet?

Yes! To access the site, visit www.sunlife.com/us and select *Covered Employees*. From there, select *Evidence of Insurability Application*. You can make this URL available on your company's intranet or benefits site.

Do you have materials to help me explain online EOI to my employees?

Yes! We have an instructional brochure that walks employees through the site, e-mail templates to help you promote the site, and more. Contact your Sun Life account manager for details.



One Sun Life Executive Park
Wellesley Hills, MA 02481
www.sunlife.com/us

Online EOI is not available in Hawaii.

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