Evidence of Insurability (EOI) Employee guide

In order to apply for coverage, your group insurance policy may require that employees and dependents provide EOI. Use this guide to learn about EOI, online EOI, EOI paramedical exams, and EOI coverage decisions. If you have questions after reading this guide, please check your group policy or ask your Sun Life service contact.

1. EOI

How do I know if EOI is required?
The reason employees may need to submit EOI depends on your group policy. Usually, EOI is required if the employee:

- applies for additional coverage that is more than the Guaranteed Issue amount,
- previously enrolled for the benefit and now wants to increase the amount,
- declined the benefit during the initial eligibility period and now wants to enroll, or
- wants to increase coverage (if allowed by your group policy).
- is a late entrant for contributory coverage.

What happens if EOI is required but the employee does not provide it?
If an employee does not provide required EOI information, we may deny coverage to the employee and/or dependent(s).

Of course, providing required EOI information does not guarantee coverage for the employee and/or dependent(s). It simply means that we have the information we need to make a coverage decision.

Is all employee and dependent medical information kept confidential?
Yes. All the medical information that the employee and/or dependent(s) provide on the EOI application is kept strictly confidential and is used for underwriting purposes only. We do not share employee and/or dependent medical information on the EOI application with you, the employer.

What is the EOI application?
The Evidence of Insurability application is a questionnaire on which the employee and/or dependent(s) answers "yes" or "no" to questions about certain medical conditions.

Is an application automatically approved if all of the answers on the form are "no"?
In some cases, the application is approved when answers to all questions are "no." However, even when an applicant does not have a prior medical history, there are situations when an applicant may be denied.

What happens if the applicant answers "yes" to some of the questions?
The medical underwriter makes the decision about granting or denying coverage.

"Yes" answers do not mean that coverage will automatically be denied. Depending on the condition and other factors, the medical underwriter may ask for additional information from the employee such as medical or hospital records.

What is the process for submitting EOI?
To be considered for coverage, employees must complete an EOI application, either online or on paper.

The employee:
- completes the online EOI application on www.sunlife.com/account or
- contacts Sun Life Client Services at 800-247-6875, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET to ask for an EOI application.

2. Online EOI process

Employees
What are the benefits of submitting EOI online?
- applications can be completed in less than 15 minutes,
- an automatic scan for errors or incomplete information to ensure accuracy—employees will not be able to submit information until errors are corrected and all information is provided,
- email alerts to the employee and the employer to confirm that we received an application, and
- quick EOI decisions—usually within minutes—for applications for which the employer has confirmed coverage.

Who can use online EOI?
Your employees can use the online EOI service when:
- they are required to submit EOI for coverage,
- they can provide a valid email when applying online, and
- you, the employer, have been a registered user on Sun Life's plan administration site, www.sunlife.com/account, for at least 24 hours.

What information does the employee need before submitting an online application?
The employee will need to provide the following:
- Group policy number
- Geographic location number
- Social Security number for self
- Dependent information
- Name, address, phone, and email
- Type of coverage that requires EOI
- Date of birth, height, weight, and recent medical history for all applicants

What is the online EOI application process for employees?
First, you must notify the employee that an EOI application is required for the requested coverage.

Then:
1. Your employees will need to log into www.sunlife.com/account and click on "Submit Evidence of Insurability" to begin the application.
2. Your employee completes the required fields in the online application and then clicks Submit.
3. The employee's application is accepted by our system, and we send you an email notifying you that a new EOI application requires your attention.
4. You log into www.sunlife.com/account, enter the coverage information on the application, and click Submit.
5. Your verification is accepted by our system, and your employee is sent an email approving or pending the application.
6. Pended applications are sent to the Medical Underwriting team for further review. Your employee may receive requests for more information, followed by an approval or denial letter.
7. You receive status emails from us and can log into www.sunlife.com/account to see EOI status.

Employers
What is the online EOI process for employers?
Visit our plan administration site, www.sunlife.com/account.

Because you are a registered online user, we will keep you up to date with:
- email status alerts that notify you when an EOI application has been submitted by an employee online and requires your attention,
- email status alerts that notify you when an EOI application status has changed,
- an intuitive site that shows all current EOI applications, whether submitted online or on paper, a history of previous EOI applications, and
- an easy way to search EOI applications by date, status, or employee name.

Paper EOI applications are still acceptable—online EOI just makes the process easier!

How do I, the employer, check the status on employee applications?

Log Into www.sunlife.com/account and go to the Evidence of Insurability section. There, you'll see the up-to-date status of all recent EOI applications. You can also elect to receive email status alerts that notify you when an EOI application status has changed..

What if my employee wants to withdraw an EOI application?

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

Why do I need to verify insurance coverage?

Verification of coverage is still the responsibility of the employer, just like it is 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?

Yes. You can restrict access by location. That way registered users can see EOI application status information only for their own location.

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

New applications completed online are posted immediately to the Action Needed area of the EOI Status section on www.sunlife.com/account.

How long will applications be available online?

Applications—completed or in progress—are listed in the active view for 90 days. After 90 days, use the Advanced Search feature to access the archive.

Will I receive copies of approval letters?

Employers who are registered users on the plan administration site will not receive paper copies of EOI status letters.

What about data feeds? Can we use a feed instead of using the Action Needed feature on www.sunlife.com/account?

Yes. To use a data feed, please ask your Sun Life service contact for the Data Feed template.

3. EOI paramedical examinations

What is a paramedical examination?

A paramedical examination generally includes questions about medical history and employee/dependent height, weight, blood pressure, and pulse measurements. In addition, blood and/or urine samples may be collected at the time of the examination.

Sometimes we require paramedical examinations as part of our EOI process in order to make a decision about approving the coverage the employee is requesting.

Who performs the examination?

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

How is a paramedical exam arranged?

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

What happens with the information obtained during the paramedical examination?

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 examination?

Sun Life pays the cost of the examination.

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

Yes. Routine paramedical examinations are required according to an age-based and dollar-amount-based schedule or if the medical team determines that there is need for a paramedical examination based on answers to EOI application questions.

4. EOI coverage decisions

When is coverage effective?
EOI coverage is effective on the approval date, or the date the applicant becomes effective per the contract, whichever date is later.

How long does the approval process take?
As soon as we have received a completed online EOI application and as soon as you certify the coverage amount, often we can issue an approval within minutes and notify you via www.sunlife.com/account and your employee via email.

For paper applications and applications that require review by a member of our Medical Underwriting team, the process usually takes five to seven business days. This time range is contingent on your employee returning a complete EOI application and our ability to obtain the necessary health information.

5. Paying premium

What about premium for EOI coverage that has not yet been approved by Sun Life?
Do not apply premiums for any coverage amounts that we have not yet approved.

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, unless the effective date lands on the first of the month, in which case you should begin paying that month.

For example, if an employee's application is approved on June 3 and that employee 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 1 premium payment.
- If you receive a bill from Sun Life, the new premium amount will automatically be added to your July bill.

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