

Evidence of Insurability (EOI) employee guide

In order to apply for coverage, you may be required to provide EOI. Use this guide to learn about EOI, EOI paramedical exams, and EOI coverage decisions. If you have questions after reading this guide, please check your group policy or ask your benefits plan administrator.

1. EOI

What is EOI?

EOI stands for Evidence of Insurability. It is a statement or proof of medical history. We use it to determine whether or not to provide the benefit you are requesting.

Why am I required to submit EOI?

The reason you may need to submit EOI depends on your group policy. Usually, EOI is required if:

- you apply for additional coverage that is more than the Guaranteed Issue amount,
- you previously enrolled for the benefit and now want to increase the amount,
- you declined the benefit during your initial eligibility period and now want to enroll, or
- you elect to increase your coverage, and doing so is allowed by your group policy.

What is the EOI application?

The EOI application is a questionnaire on which you and/or your dependent answer “yes” or “no” to questions about certain medical conditions. If you answer “yes” to any question(s), you are asked to provide details of the condition, such as pertinent dates, treatments, and names of physicians.

What is the process for submitting EOI?

To be considered for coverage, you must complete an EOI application, either online or on paper.

To submit EOI for you or your dependents, visit:

- www.sunlife.com/eoi or
- contact Sun Life Client Services at 800-247-6875, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET and ask for an EOI application. Fill it out and send it back to us by following the instructions on the application.

Is all my medical information kept confidential?

Yes. All the medical information you provide on the EOI application is kept strictly confidential and is used for underwriting purposes only. We do not share the health information on the EOI application with your employer.

2. EOI paramedical examinations

What is a paramedical examination?

A paramedical examination generally includes questions about medical history and your height, weight, blood pressure, and pulse measurements. In addition, blood and/or urine samples are 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 you are requesting.

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

Yes. Routine paramedical exams 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 exam based on your answers to EOI application questions.

Who performs the paramedical examination?

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

How is a paramedical examination arranged?

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

Sun Life pays the cost of the examination.

3. EOI coverage decisions

When is EOI coverage effective?

EOI coverage is effective on the approval date, or the date you become effective per the contract, whichever date is later.

How long does the EOI approval process take?

As soon as we have received a completed online EOI application and as soon as the coverage amount is certified by your employer, often we can issue an approval within minutes and notify you or your employer via our online system or 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 returning a complete EOI application and our ability to obtain the necessary health information.

How will I know if I am approved?

If you submit your EOI application online and are approved right away, we will notify you by email.

If you submit your EOI application via fax or mail, or your online EOI required review by a Medical Underwriter, we will send a letter to your home address.

What happens if I am denied coverage?

If we deny you the coverage you requested, we'll send you a letter explaining why and give you instructions on how to appeal the decision.