



Evidence of Insurability (EOI)

Employee guide

In order to apply for coverage, your employer may require that you 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 we will or will not provide coverage.

Why do I need 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 concerning 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:

- complete the online EOI application on www.mysunlifebenefits.com by following the instructions in this brochure, or
- contact Sun Life Customer Service 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.

What if I don't want to apply online or if the coverage I'm applying for does not yet have an online EOI application?

Contact Sun Life Customer Service at 800-247-6875, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET. Ask for an EOI application. Or visit www.sunlife.com/us > Get a form > Employee benefits forms, and download the appropriate EOI application.

Please 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 Financial uses a professional paramedical examination company to perform the exam. 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 later of the approval date and the date your coverage is effective under your employer's group insurance policy, as long as you or your dependent(s) are eligible under the group policy.

How long does the EOI approval process take?

As soon as we have a complete EOI application, your employer certifies the coverage amount. If your answers do not require further review, we usually make a decision within 24 hours and then notify you and your employer.

Sometimes due to the medical information you provided on the EOI application, our medical underwriting team needs to further review your application. That usually takes from five to seven business days. We may then ask you for additional medical information in order to make a final decision.

How will I know if I am approved?

If you submit your EOI application online and are approved right away, we'll notify you by e-mail.

If you submit your EOI application via fax or mail, 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.