

Online Evidence of Insurability

FAQs

► What does the Online Evidence of Insurability (EOI) system consist of?

Online EOI is a new suite of functionality on our web sites that allow employees to submit their EOI application electronically and employers to track approvals from their desktop:

- **EOI Application** – Employees who have Internet access at work or at home will be able to use the online EOI Application in place of the old printed application to submit EOI to us. The EOI Application is accessible at www.sunlife-usa.com/planmembers.
- **EOI Status** – Employers will use the status listing to keep track of their employees' applications. EOI Status is accessible from within CustomerLink, our password-protected web site for benefits administrators: <https://customerlink.sunlife-usa.com>.

► How is the Online EOI process different than paper filing?

Other than the enhancements offered by the online system, there really is no difference from the existing process. The enhancements include:

- Employees complete their application on our web site. The process usually takes less than 15 minutes. The site includes many interactive features to help catch error and ensure more accurate submissions
- Employers receive email notification and log into CustomerLink to verify employee coverage amount.
- Most applications can be automatically approved by the system, providing employees with instantaneous notification
- We no longer send hard copy letters to employees or employers for approval or pended applications. Instead, we communicate status via email. We still communicate denials via regular mail.
- Employers will need to log into CustomerLink regularly to check the status of their employees' applications. Employers will not receive emails or hard copy letters.

► Is Online EOI available to all customers?

- Online EOI status is available to all U.S. group insurance policyholders who are registered on CustomerLink. The CustomerLink EOI status screen includes all applications from a group's employees, regardless of whether they were submitted online or on paper.
- Access to the Online EOI application is available to employees covered under a Sun Life Assurance Company of Canada policy whose employer is registered on CustomerLink. The application also is subject to state approval. As of December 1, 2004, all states (including D.C.) except Hawaii, New York and Vermont had approved the online application.
- If an employee attempts to access online EOI and one of the two requirements above is not met, the employee will instead be directed to complete our regular printable EOI form.

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► **Can access to EOI status on CustomerLink be restricted to only certain benefits administrators?**

All of an employer's registered CustomerLink users will be able to view the status of all applications for the group. If an employer wishes to restrict access, then those administrators without permission to view status should not be granted user access to CustomerLink.

► **How do employees submit EOI online?**

Employees access the online EOI application by going directly to www.sunlife-usa.com/planmembers.

To begin an application, the employee clicks on Evidence of Insurability. Here the employee receives instructions on filling out the application for him or herself as well as any dependents.

Completing the application should take the employee 10 – 15 minutes. Once completed, the employee can print out the final application for his or her records.

Whenever an employee submits a new application, our system will generate an email to the employer indicating there is "Action Needed" on an employee's application. The employer logs into CustomerLink and verifies the coverage information entered by the employee (if any). Please note that the employee's responses to the medical questionnaire are kept strictly confidential and are not shared with the employer.

As soon as the employer verifies the employee's coverage information, our system will send a second email informing the employee that his/her application is either "Approved" or "Pended." All pended applications will be further processed by Sun Life Financial's Medical Underwriting team and subsequent correspondence to the employee will be by mail.

► **Can we link to the EOI application on the Plan Members site so that employees can click directly to it? What is the web address?**

Yes, we encourage all customers to publicize the web address of our online EOI application so that employees can easily find it when they need to submit EOI.

To submit EOI, direct employees to www.sunlife-usa.com/planmembers. Employees then should click on Evidence of Insurability.

We suggest including the web URL in your enrollment packages, on your intranet and in other benefits-related materials.

► **What about employees without Internet access? Will you still accept the printed EOI form?**

Yes. The employer should supply the employee with a printed copy of our regular Evidence of Insurability Application. Printable EOI applications are available at www.sunlife-usa.com/planmembers > Insurance Forms.

► **Will Sun Life Financial tell the employee when EOI is needed and how much of their coverage needs approval?**

No. The employer still needs to determine whether an employee's benefit elections require EOI approval. The employer then will need to communicate that information to the employee.

For tips on administering EOI, read through our EOI Quick Start Guide, available on CustomerLink > Forms > Evidence of Insurability.

For the exact benefit provisions you should use when determining EOI for your employees, go to CustomerLink and see the Evidence of Insurability section of your group policy and the Administrator's Guide.

For more help, contact your Account Manager. Find the name, phone number and email address of your Account Manager on CustomerLink > Contact Us.

► **What information does the employee need before beginning the application?**

The employee will need to provide:

- Group Policy number – The employer should provide the employee with the policy number before beginning.
- Social Security number
- Dependents – The employer should indicate for each employee whether or not his/her dependents should be included
- Name, address, phone and email address – Employees who do not have an email address will not be able to submit EOI online and should use the printable form
- 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

► **Can applicants submit a Dependent-only application?**

No. Our online system will only accept applications that include an employee as part of the application. This is required to categorize applicants by employee name. Also, most plans require approval of an employee's insurance before approval of a spouse's insurance can be granted. Applicants who wish to submit a spouse-only or child-only application with out the employee must use the printable EOI form.

► **Do you have a sample email/letter the employer can use to prompt the employee to complete EOI?**

Yes. We have a variety of special communication tools that the employer can use to prompt the employee, including:

- Sample text that the Employer can personalize and send via email or hard copy.
- A cover page on the printable EOI application that doubles as an instruction sheet for employees. Employers just fill out the required information and hand the cover sheet to the employee who then can decide to submit EOI online or continue with the paper form.
- An employee brochure that answers common questions about EOI and gives the employee step-by-step instructions for submitting EOI online.

These items are available on the "How to Use Our System" screen in the EOI section of CustomerLink.

Employers also are encouraged to promote the Online EOI web site in their own benefits program by including the web address, www.sunlife-usa.com/planmembers, in their online enrollment systems, benefit packages and company intranets.

► **What if the employee enters the wrong Policy number?**

Our site will display an error message asking the employee to verify the policy number with his or her employer.

► **What should employees enter in the "GI/Existing Amount" box?**

Employees should enter the Guaranteed Issue (GI) amount of the plan, or the existing amount of insurance the employee has with Sun Life Financial, not a prior plan.

► **What about privacy? What kinds of security features does the Online EOI system have?**

Privacy is very important to us. By completing our online application, the employee is entrusting us with his or her personal information, which we will respect and protect. Here are some examples of the privacy and security features we have built into our site:

- Our web sites are protected by Secure Socket Layers (SSL) technology. This means that all of the information that passes from the user's computer to our system is encrypted using industry-standard 128-bit encryption.
- If the user is inactive or away from his/her computer for 10 minutes, the session will "time out" and the system will clear all previously entered data from the form.
- As soon as the applicant has completed all questions and submitted his or her application to Sun Life Financial, the applicant is presented with a "Thank You" screen which summarizes his/her submission. On this screen, the "back" button is disabled so that any attempt to view or change previous screens results in a "Page Expired" message. This makes it impossible for another user of the same computer to view confidential data.
- As soon as an application is submitted, our system blocks any attempt to submit another application using the same Social Security Number and policy number.
- The employee's responses are kept strictly confidential. No medical information of any kind is accessible by the employer through CustomerLink.

► **Why does the employer have to verify insurance coverage? Can't the employee just submit it?**

Verification of coverage is still the responsibility of the employer, just like in the current process. This has not changed with the online system. Verification is to ensure that insurance amounts are accurate before being submitted to underwriting. It is also to allow us to automatically communicate approval to the applicant. Verification by the employer ensures that the employee receives the correct insurance amount in his or her approval letter which, in turn, helps prevent confusion and unnecessary inquiries to the employer's Benefits/HR department.

► **How does Sun Life Financial tell employees their status?**

We will send the employee an email message informing him or her that his/her application is either approved or pended for further review. The email goes out immediately following verification of coverage by the employer.

If an employee's application is pended, a specialist in our Underwriting department will personally process the application until a final decision is reached. Subsequent correspondence to the employee will be by mail.

Employees who submit an application by mail or fax will be notified of their status by mail.

► **How does Sun Life Financial tell employers the status? Will employers still receive copies of approval letters?**

Employers who are on CustomerLink will no longer receive paper copies of EOI status letters, regardless of whether their employee submits EOI online or on paper. Instead, they will view up-to-date status on the EOI Status page on CustomerLink.

Customers who are not registered on CustomerLink will receive hard copy notification of all approvals, denials and changes in status.

► **How long does it take for new applications to be posted online?**

New applications completed online are posted instantaneously to the EOI Status listing on CustomerLink. Applications received via mail or fax are entered into our system upon receipt and appear in the online status listing within five business days of receipt.

► **How often is the status screen updated?**

The CustomerLink EOI Status screen is updated continuously in real-time. Any change to the data in our system is available instantaneously. To see the most up-to-date information, employers may need to press the Refresh button on their web browser.

► **How long are applications kept on the status listing?**

Applications are kept in the system and displayed on CustomerLink for 24 months following the decision date unless superseded by a newer application. The exceptions to this are applications that are discontinued by the employee or deleted by the employer prior to verification.

► **What if an employee wants to discontinue his/her application? Can the employer remove an applicant?**

If an employee decides to abandon his/her submission before completing the online application, he or she may simply click the Start Over button or close the browser window without submitting.

If, after submitting their application, an employee wishes to withdraw the application, he or she will need to contact the employer to delete the application from the system. The employer may only delete an application prior to verifying coverage. Also, please note, the employer may only delete an application in its entirety including all employee and dependent information. If an application is deleted in error, the employee will need to go online and begin a new application.

If an employee or dependent whose application has been pended for further review fails to respond to a request by Sun Life Financial for more information, the application will be left open for 30 days. If 30 days elapses and there is still no activity or response, we will close the file and send no further correspondence.

► **Can the status listing be sorted? What reporting is available?**

The CustomerLink EOI Status screen provides the ability to sort by name, status, date created or date last updated. This gives the employer the flexibility to isolate and view the data from many different angles according to the criteria they choose. By clicking on any applicant, the employer can drill down to a one-screen summary of each application. CustomerLink provides print-friendly versions of each screen and the ability to print just a portion of the data on any screen by using the "Print Selection" option in the print dialog box.

Currently, there is no export feature for viewing the data in a separate program. However, users will find that they can easily copy and paste the formatted information from CustomerLink into their word processor or spreadsheet.