

The Silvi Group Companies
225475

EMPLOYEE BENEFITS

Use our online Evidence of Insurability (EOI) application

It's the quick and easy way to submit EOI, and it's confidential.

Why use our online EOI application?

- Quick – our site leads you step by step through the process, which usually takes less than 15 minutes.
- Easy – we send you an official acknowledgment by email that your EOI application was approved or we ask you for more information in order to make a decision.

If your employer has asked you to complete an EOI application, follow the steps below to submit it online.¹

1. Get ready to complete EOI. You may need to gather some information from your employer.

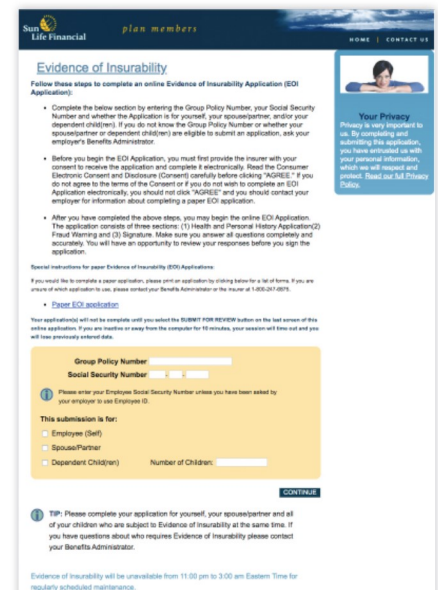
- Your group policy number
- Your location
- Coverages for yourself and for any dependents you are including in your EOI application
- Height
- Weight
- Recent medical history for you and any dependents you are including in your EOI application.

2. Access the online application:

- Sign into your account at www.sunlife.com/account by entering your Username and password. If you don't yet have an account, you can create one by clicking on *Create an account*.
- Once you've signed in, select *Submit Evidence of Insurability*.

3. Follow the instructions on the Evidence of Insurability screen

- Enter the information you have gathered.
- You'll be able to review your answers and then sign your application electronically before you submit it to us.
- Once you've entered all required information, please make sure to click the *Submit for review* button on the last screen.



If you don't want to create an account, you can submit EOI by visiting <https://www.sunlife-usa.net/eoi/>.



Frequently asked questions

What is Evidence of Insurability (EOI)?

EOI is a statement or proof of an employee's or dependent's 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 a Guaranteed Issue amount?

A Guaranteed Issue amount is the quantity of coverage you can receive under your group policy without having to provide EOI.

What are my Guaranteed Issue amounts and deadlines to apply for more coverage?

The Guaranteed Issue amounts and deadlines vary according to your group policy and the type of coverage. Please ask your employer for more information.

What if I apply for coverage after the deadline?

If you apply for coverage after the deadline, you will be considered a "late entrant," and the entire amount you are applying for will be subject to EOI.

Typically, the deadline to apply for coverage is 31 days from your date of eligibility. However, to confirm your actual deadlines, please ask your employer.

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

To download an EOI paper application, visit www.sunlife.com/us and under Client support, click on *Find a form*. You can also call us at 800-247-6875, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

Fill it out and send it back to us by following the instructions on the application.

What happens after I submit an application online?

Your employer will confirm that you are eligible to apply for your selected coverage. Your employer will not have access to your EOI answers. As soon as your employer verifies your eligibility to apply, we will review your application and contact you by email with a decision.

We'll tell you that your application was either:

Approved

Your coverage will go into effect on the later of the approved date or benefit effective date, or

Pended

We need more information from you before we make a decision. We will be in touch with you via mail for more information.

About privacy and security

In accordance with Sun Life Financial's strict privacy practices, your answers to the health history portion of the EOI application are completely confidential and are never shown to your employer. Also, we do not share your email address or other personal information with any third parties except as permitted or required by law. Our website includes state-of-the-art security. Any information you enter is encrypted and transmitted using Secure Sockets Layer (SSL) technology.

1. Online applications are only available for STD, LTD, and Life.