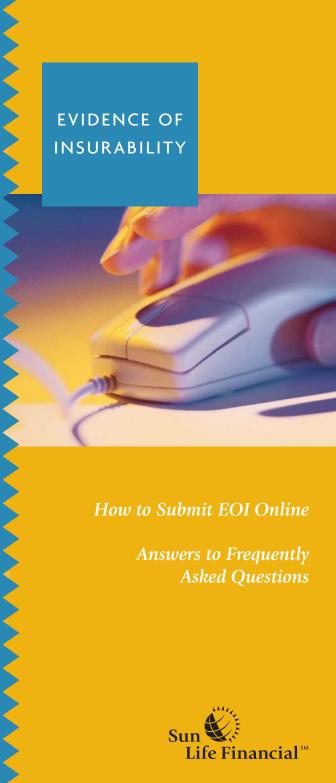
EVIDENCE OF INSURABILITY



How to Submit EOI Online

Answers to Frequently Asked Questions



Quick Easy Smart

How to Use Our Online Evidence of Insurability Application

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

If your employer has asked you to complete an Evidence of Insurability (EOI) application, instead of filling it out on paper, just follow the steps below to submit it online.

- 1. Get ready to complete EOI by gathering some information beforehand, including:
 - Your group policy number and the amount of coverage your EOI application applies to. Your employer should provide you with this information.
 - Height, weight and recent medical history for you and any dependents included on your application
- 2. Go to www.sunlife-usa.com
 - Go to the Plan Members section and click on Start under Evidence of Insurability
- 3. Follow the instructions on the screen. You'll be able to review your answers, and then sign your application electronically, before you submit it to us.

Frequently Asked Questions

Why am I required to submit Evidence of Insurability?

The requirement varies from policy to policy. Usually, Evidence of Insurability (also called Proof of Good Health) is required when:

- You apply for an amount of Group Life insurance coverage higher than the Guaranteed Issue amount:
- You are currently enrolled and want to increase coverage;
- You decline Group Life or Disability coverage during your initial eligibility period and then want coverage at a later date: or
- You elect to buy-up Long Term or Short Term Disability coverage (if applicable).

What is a Guaranteed Issue limit?

If you are an eligible employee and apply for Group Life insurance coverage within 31 days of your date of eligibility, your plan may allow you to apply for amounts of coverage, in various increments, up to a coverage maximum. However, the plan may only *guarantee* you a certain amount of that coverage – the Guaranteed Issue limit – without you providing Evidence of Insurability.

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 web site includes state-of-the-art security. Any information you enter is encrypted and transmitted using Secure Socket Layers (SSL) technology.

Please see your employee benefits plan document, or ask your employer for information regarding your plan's coverage amounts and any applicable Guaranteed Issue limits.

What if I apply after 31 days?

If you apply for coverage more than 31 days from your date of eligibility, you will be considered a "late entrant" and the entire amount you are applying for will be subject to Evidence of Insurability.

How do I provide Evidence of Insurability?

Complete the online Evidence of Insurability application by following the instructions in this brochure. Or, if you wish, you may fill out our printable EOI application, sign it and mail or fax it to the address/fax number on the form. Printable EOI applications are available at www.sunlife-usa.com > Customer Service Center > Group Insurance Forms.

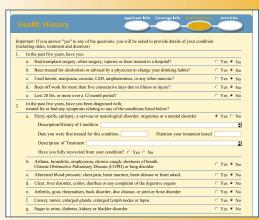
What happens after I submit the application?

After we receive your Evidence of Insurability application, Sun Life Assurance Company of Canada will process it and send you either an approval or pending notification. If your application is pending, a member of our Life Insurance team may contact you to arrange for you to take a medical exam (at our expense). Coverage subject to EOI will not go into effect until Sun Life Assurance Company of Canada contacts your employer with approval and you meet all other eligibility requirements.

The Online EOI Application at a glance at www.sunlife-usa.com



Start by entering policy and Social Security number.



Complete the confidential questionnaire.



Submit and you'll receive a confirmation email within minutes.

Use Our Online EOI Application

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

- Quick Our site leads you step by step through the process, which usually takes less than 15 minutes
- Easy No fussing with stamps or mailing
- Smart We send you an official acknowledgment that your EOI application was received. And if you are approved, we'll let you know by email, often the same day.

Important: Your complete response to the EOI application is required to establish insurability and participation in the plan. If you cannot fill out the online application, ask your employer for the printable version of the form.

Policy and Coverage Information

Whether you complete the Evidence of Insurability application online or on paper, you'll need some information from your employer. Ask your employer to fill in the information below; select the coverages subject to EOI and provide amounts. Employers can find more information about EOI in their Sun Life Assurance Company of Canada group policy.

Policy number:			
Approval requested for (select all	that apply):		
☐ Employee ☐ Spouse/Part	ner 🗆 Dependen	nt Child(ren) Num	nber of children:
Coverage(s) Subject to EOI (select	all that apply):		
Life Insurance:	G.I./Current amoun of coverage	t Requested Amount	Amount Subject to EOI
☐ Employee Basic	\$	\$	_ \$
☐ Employee Optional	\$	\$	\$
☐ Spouse/Partner Basic	\$	\$	\$
☐ Spouse/Partner Optional	\$	\$	\$
☐ Child Optional	\$	\$	
Other Coverages:			
	V-IID		

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