

# Sun Life Assurance Company of Canada

## Evidence of Insurability (EOI) Cover Page Instructions



### Important notes

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- The cover page should be completed by the policy's benefits administrator, **not** the employees.
- Review the plan maximums and other requirements for employees and dependents **before** completing the cover page.

For example: Verify that employees/dependents have not requested amounts over the plan maximum. If a plan maximum is based on multiple earnings, make sure that the election does not exceed those earnings. If a dependent's coverage is capped at a percentage of the employee amount, make sure that the election doesn't exceed the percentage.

- Complete the cover page only for coverage that requires Evidence of Insurability. Do not indicate coverage or amounts that are automatic or that do not require Evidence of Insurability.
- Due to the sensitive nature of information on Evidence of Insurability forms, always send the forms directly to medical underwriting as instructed on the Contact Information form.

### Definitions

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Current Amount of Coverage: Any Guaranteed Issue (GI) coverage (if eligible) or any existing coverage prior to this enrollment.

Requested Amount: The combined total of the amount currently in force and the additional requested amount.

Amount Subject to EOI: The derived amount (Requested Amount minus the Current Amount of Coverage). It reflects only the amount to be medically underwritten.

When filling in amounts, use the following formula:

Current Amount of Coverage + Amount Subject to EOI = Requested Amount

### Understanding the Evidence of Insurability cover page

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- The EOI cover page is needed for every late entrant and coverage increase that requires an EOI application.
- The plan's group administrator, not the applicant, must complete the EOI cover page.
- Include the employee's name and the group policy number on the EOI cover page.
- Include only coverage and amounts that are subject to EOI on the EOI cover page.
- Check the contract: in most cases, Optional and Basic Life coverages are calculated separately.
- Amounts must be in dollar amounts. For example, if the applicant wants four times his or her salary, do not just write "4x." Instead, use actual dollar amounts and round them as specified in the contract.
- All three columns must be completed; if the amount is zero, put a zero in the column.

## Examples

### Example 1: Employee Optional (no GI or existing amount)

This example shows how to fill in coverage details if an application does not have any GI or existing coverage and is requesting \$250,000. Remember, the GI is available only for employee or spouse elections within 31 days of becoming eligible. Late entrants are not usually eligible for GI.

#### Life Insurance

	Current Amount of Coverage (or GI)	Requested Amount	Amount Subject to EOI
<input type="checkbox"/> Employee Basic	\$	\$	\$
<input checked="" type="checkbox"/> Employee Optional	\$ 0	\$ 250,000	\$ 250,000
<input type="checkbox"/> Spouse Basic	\$	\$	\$
<input type="checkbox"/> Spouse Optional	\$	\$	\$
<input type="checkbox"/> Child Optional	\$	\$	\$

#### Other Coverages

<input type="checkbox"/> Short-Term Disability
<input type="checkbox"/> Long-Term Disability
<input type="checkbox"/> Buy-Up LTD: \$

### Example 2: Employee Optional (with GI or existing amount)

This example is for an employee who currently has \$100,000 in GI or existing coverage and is requesting a total of \$250,000.

#### Life Insurance

	Current Amount of Coverage (or GI)	Requested Amount	Amount Subject to EOI
<input type="checkbox"/> Employee Basic	\$	\$	\$
<input checked="" type="checkbox"/> Employee Optional	\$ 100,000	\$ 250,000	\$ 150,000
<input type="checkbox"/> Spouse Basic	\$	\$	\$
<input type="checkbox"/> Spouse Optional	\$	\$	\$
<input type="checkbox"/> Child Optional	\$	\$	\$

#### Other Coverages

<input type="checkbox"/> Short-Term Disability
<input type="checkbox"/> Long-Term Disability
<input type="checkbox"/> Buy-Up LTD: \$

### Example 3: Selecting Disability coverages

To verify Short-Term Disability, Long-Term Disability, or Buy-Up LTD, simply check the box next to the coverage that needs underwriting under the "Other Coverages" heading.

#### Life Insurance

	Current Amount of Coverage (or GI)	Requested Amount	Amount Subject to EOI
<input type="checkbox"/> Employee Basic	\$	\$	\$
<input type="checkbox"/> Employee Optional	\$	\$	\$
<input type="checkbox"/> Spouse Basic	\$	\$	\$
<input type="checkbox"/> Spouse Optional	\$	\$	\$
<input type="checkbox"/> Child Optional	\$	\$	\$

#### Other Coverages

<input type="checkbox"/> Short-Term Disability
<input checked="" type="checkbox"/> Long-Term Disability
<input type="checkbox"/> Buy-Up LTD: \$