

# Online evidence of insurability — finally made easy with a post-enrollment link

Employees need a simple way to complete benefits enrollment, and you need a simple way to help them. With our online evidence of insurability (EOI) process employees can complete this essential enrollment step quickly and easily — and you can get on with your day.

## A straightforward process for you and your employees

When employees need to submit EOI, you send them the link to <u>securehealth.unum.com</u>. They log in to complete their EOI application. Unum notifies you of the details on your administrative platform. If an employee's email address is given during enrollment, we can email instructions directly to them.

#### Here's how it works

#### 1. We send you a link

After you submit employee enrollments, we determine who needs to submit EOI. We send you a list and a link to our EOI website.

#### 2. You send an email

You forward the link to each employee on the list.

#### 3. Employees log in

On the site, employees will find that their basic information is already entered. All they need to do is answer a few health questions. About 85% of the time, they'll receive an instant coverage decision. For the other 15%, we'll let them know what additional information is needed.<sup>1</sup>

#### 4. You relax

The EOI process is complete. You can rest assured knowing that your employees have done all that's required to apply for coverage. You'll be notified once coverage decisions have been made.



#### Simple

Employees answer health questions online after enrollment. No more handing out (or chasing down) bulky paper forms.



#### Accurate

Missing information is impossible. No more forms returned as incomplete.



#### **Fast**

Most employees get coverage decisions in seconds.
Not weeks.

### For all enrollments and employees

You can use this process year-round for all new enrollments,\* re-enrollments, late entrants and new hires.

Better benefits at work.™

1 Unum internal data, 2021

\*Enrollments meeting an approved timeline.

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FOR EMPLOYERS

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