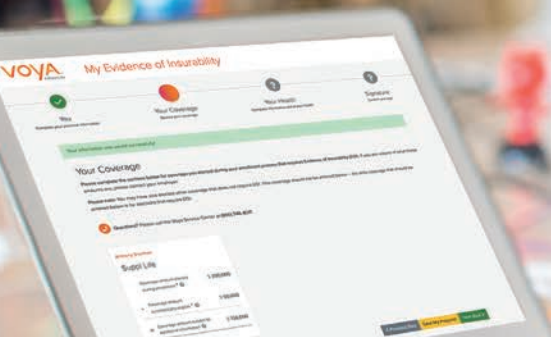


# myEOI

A simpler Evidence of Insurability (EOI) process for you and your employees



We offer options to make the EOI process easier for employees – and employers

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ReliaStar Life Insurance Company (Minneapolis, MN) and  
ReliaStar Life Insurance Company of New York (Woodbury, NY),  
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# We know when an employee has more control over completing EOI, the process is simpler for the employer

## What is Evidence of Insurability (EOI)?

**Evidence of Insurability (EOI)** is an application process in which an employee provides information on the condition of their current or past health or their dependents' health in order to be considered for certain types of insurance coverage. When evidence of insurability is required, the insurance company needs to approve it before coverage becomes effective.

**Products that may require EOI:** Supplemental group term life insurance and disability income insurance.

That's why we've created myEOI, an online EOI experience that uses language an employee can understand while setting expectations before, during, and after the EOI submission process.

## Benefits of myEOI

### Customer-centric design

A user-friendly online experience with simple language which creates an easy experience for your employees.

### Flexible interface

'Responsive' design elements that create an engaging user experience, no matter what size device they use.

### Immediate decisions

Immediate approvals for eligible employees at the time they submit EOI.

### Employee completion of EOI application for spouse

Employee can complete an EOI application for spouse life coverage in most situations.

### Save and return submissions

Employees can save and return to their online application even if they have to stop in the middle.

### Pre-populated information

Employee demographic, employment and coverage information is pre-populated from the enrollment platform, meaning employees can jump right to the health questions section of the application.

While EOI may initially consist of a health questionnaire, the answers submitted can lead to additional inquiries which may include requesting an applicant's medical records and/or require a medical exam.

If this is the case, the applicant will be notified directly for additional information and/or next steps.





## myEOI features and options

We have online EOI options available to give you the flexibility to meet your enrollment platform capabilities and your unique employee preferences.

	Real-Time EOI	Personalized EOI Invite	Online EOI Form
Ability to provide instant decisions upon EOI submission online.	✓	✓	✓
Ability for employee to complete for spouse EOI application.*	✓	✓	✓
Employees can track the status of their EOI application online.	✓	✓	✓
Demographic and coverage information validated and pre-filled from enrollment platform.	✓	✓	
Single sign-on from enrollment site to our myEOI experience at time of overall benefits enrollment.	✓		
Employees notified via email (if available) or postal mail with steps to complete EOI.		✓	
Pre-filled EOI mailed to employee homes, which can be completed and returned if the employee doesn't wish to complete online.		✓	

\*This applies to group policies issued in all states except Michigan, and up to the amount where MIB history would be required.

## Steps to completion when EOI is required:

Real-Time EOI:	Personalized EOI Invite	Online EOI Form
<p>Enroll in your benefits, including Life insurance and Disability income insurance.</p> 	<p>Enroll in your benefits, including Life insurance and Disability income insurance.</p> 	<p>Enroll in your benefits, including Life Insurance and Disability Income Insurance.</p> 
<p>↓</p> <p>Immediately routed via Single Sign On (SSO) from enrollment platform to our Online EOI site.</p> 	<p>↓</p> <p>Receive invite from us with a link and instructions to access EOI online site.</p> 	<p>↓</p> <p>Access the link provided by us to complete EOI.</p> 
<p>↓</p> <p>Complete the application and receive immediate decision.</p> 	<p>↓</p> <p>Complete the application and receive immediate decision.</p> 	<p>↓</p> <p>Input all demographic, employment and coverage information.</p> 
		<p>↓</p> <p>Complete the application and receive immediate decision.</p> 

## Evidence of Insurability (EOI) Decision Process

For some EOI submissions, decisions will be provided immediately, so your employees will know if additional review is required. For EOI that requires additional review by the insurer, here is what to expect.

### Steps to our Follow-up Process

#### For you

Updates on EOI decisions can be provided to employers via online reporting, automated email notification, weekly data file and/or postal mail. As with the EOI submission process, flexible options are provided that best meet your needs and the capabilities of your enrollment platform.

#### For your employees

##### 1. The employee completes their EOI application and their status is pending

After completing their application on myEOI the system will inform them if more information is needed, and explain the next steps to take.

##### 2. Additional information is collected from your employees

Additional information may include authorizations, medical questionnaires, medical exam, lab work or request of medical records.

- The EOI application will remain in pending status for 30 calendar days in order for the employee to have time in which to obtain and provide the requested information.

Once we have all of the requested information the underwriting process will proceed and the employee will be notified in writing of the decision after underwriting is complete.



### Ready to learn more?

Contact your Voya Employee Benefits representative.

Group life and disability income insurance products are issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product availability and specific provisions may vary by state and employer's plan.

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