



Online Evidence of Insurability (EOI) tool

The easier way to submit EOI applications

It only takes minutes

Now your employees have an online tool* to submit Evidence of Insurability (EOI) information for life and disability benefits.

It's smart. The online system makes sure all information is complete. That speeds up the medical underwriting process.

It's safe. Applications are guarded by security tools. This includes 128-bit SSL encryption, the same industry standard used by leading competitors.

It's speedy. It only takes minutes for employees to log in, fill out and submit EOI applications. We'll get it instantly.

Just remember: If life or disability coverage requires EOI, that coverage must be approved before it can be effective.

More employee advantages

Quick coverage decisions

Your employees get fast decisions based on the answers they provide. That means faster turnaround times for them and you.

A tool that fits their schedule

Employees can use the tool anytime. And their online applications are often instantly reviewed. In fact, we provided final decisions — in real time — to over 40 percent¹ of online EOIs.

Total ease

Employees can fill out online applications for all eligible family members, too. If they need to complete it later, the system saves their information.

*Standard EOI file is required.

¹Aetna's EOI System statistical information as of October 2016.

Four ways to submit EOI data

Pick the option that works for you:

- 1. Single sign-on.** This feature directs your employees to the online EOI tool right from your company's enrollment website.* It's an ideal option for national accounts with third-party administrators.
- 2. Secure transfer.** Transfer a standard EOI fulfillment file via Aetna's secure file transfer protocol (SFTP) process.
- 3. Employer secure website EOI file.** Just send us a Microsoft Excel push file when needed.
- 4. Employer secure website.** Direct data entry is available for employers with smaller groups of employees. It's a nice feature for those "one-offs."

Signing up is a snap

Employees who request coverage requiring EOI will get sign-in instructions by mail or email. They may also get a paper application they can send to us.

Positive member feedback

Here's what they had to say.²

- 94 percent would recommend the site to others.
- 87 percent say it's easy to use.
- 8 out of 10 were able to complete the application in under 10 minutes.
- 94 percent completed their form in 20 minutes or less.

EOI applications, now easier for everyone. Speak with your Aetna representative to learn more.

*A SAML 2.0 data connection is required.

²Ongoing survey results through June 2016.

THIS IS NOT INSURANCE BUT AN ONLINE TOOL TO SUBMIT EVIDENCE OF INSURABILITY INFORMATION FOR LIFE AND DISABILITY BENEFITS.

Life and disability insurance plans/policies are offered and underwritten by Aetna Life Insurance Company (Aetna).

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Life and disability insurance plans/policies contain exclusions and limitations and are subject to United States economic and trade sanctions. Information is believed to be accurate as of the production date; however, it is subject to change. Policies may not be available in all states. Disability insurance plans/policies contain certain exclusions, limitations, reductions and waiting periods, which may affect the payable benefit. See policy or contact an Aetna representative for details. For more information about Aetna plans, refer to www.aetna.com.

Policy form numbers issued in Idaho and Oklahoma include: GR-9/GR-9N and/or GR-29/GR-29N.

Policy form numbers issued in Missouri include: GR-29N-L02, GR-29N-STD 01 and GR-29N-DIS 01.

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