



## Online Evidence of Insurability (EOI)

A Safe and Secure Website for the EOI Process

Customers who offer Voluntary Group Term Life, Voluntary Long Term, or Voluntary Short Term Disability Insurance coverage through Kansas City Life Insurance Company are provided access to a no-cost Online Evidence of Insurability (EOI) website. This website allows employees and their dependents to complete the EOI application online if applicable.

### When Is EOI Needed?

An applicant may need to answer medical questions if coverage exceeds the Guaranteed Issue amount, if they want to increase coverage, or if they are a late entrant (by applying outside a specific time period, or if they previously waived coverage). Once the EOI is submitted, it's reviewed and approved by the insurance carrier before coverage can become effective.

### How Does the Online EOI Website Work?

Employers will be provided with a secure website link to share with their employees. Employees and their dependents can log in and complete their EOI application at any time. Applications are signed electronically and submitted directly to the Medical Underwriting Department for review. Approvals, questionnaires, or requests for more information will be sent to the applicants via email.

### Online EOI Benefits For the Employer

- No more paper EOI applications (or lost or ineligible paperwork)
- Less administration on your part
- Creates a better applicant experience
- Safe, secure, and streamlined process

### For the Employee

- EOI process is user-friendly and can be done 24/7 from home or work
- EOI application is signed and submitted electronically
- Secure flow of information (application is submitted directly to the Medical Underwriting Department, it doesn't pass through multiple departments/hands)
- Streamlined process to allow for quicker turnaround times
- All personal and medical information is confidential and not shared

Underwritten By:



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