

Evidence of Insurability (EOI)

Answers to common questions about EOI digital application process

General

Q: The applicant receives an email from OneAmerica® with a link to click for submission of EOI. Is it safe to use? What happens when it's clicked?

A: Yes, it is a secure link. When clicked, it will direct you to a section to collect personal information needed to confirm your identity, followed by the online EOI application.

Q: Is there an expiration to the email from OneAmerica that contains the link for the submission of EOI?

A: Yes, it is valid for up to 3 days with a maximum of 5 attempts. If the 3 days or 5 attempts should occur, the applicant must request a new login link through OneAmerica.com. Enter your originally assigned client ID to receive an email with the new login information.

Q: How long is the application process?

A: The application process takes 10–15 minutes to complete.

Q: How many days does the applicant have to finish the application once they've logged in?

A: You have 30 calendar days to complete and submit the application for review.

Q: If the applicant cannot finish the application in one sitting, can they save it and come back later to finish it?

A: Yes, you can save it and return to complete the form at any time within 30 calendar days.

Q: If an application expires before submitting it, what can be done to start a new one?

A: You must start the process over by requesting a new login link through OneAmerica.com. Enter your originally assigned client ID to receive an email with the new login information.

Products

Q: Can an applicant submit their Life and Disability together in one submission?

A: Yes, if the Statement of Insurability approved for the policyholder's state has been activated in the new EOI system, the single submission for both coverages can occur.

Q: Will the EOI system know whether the applicant is eligible for both Life and Disability insurance?

A: If the enrollment data is being submitted directly to OneAmerica from an employer or Benefits Administrator, then the system will have that information and complete the appropriate form(s). If enrollment data is not being submitted to OneAmerica and the applicant accesses the system from oneamerica.com, then both Life and Disability will be shown as options, as long as the policyholder's state has been activated in the new system. If an applicant is unsure of which coverages they need, they should consult their employer.

Application

Q: Can an applicant return to the online EOI system after submission to check the decision status?

A: Yes, for 60 calendar days after a status is updated, that status will be visible on the Welcome Page.

Q: Can the applicant modify/correct any of the responses in the application?

A: Enrollment data submitted by an employer or Benefits Administrator is not editable by the applicant, except for the mailing address and phone number. You can contact your employer to get it corrected. Data entered by the applicant is editable before submission to DocuSign, using an option on the Review & Sign screen. Once the application has been signed and submitted through DocuSign, changes cannot be made.

Q: How can an applicant notify OneAmerica that something entered on their Statement of Insurability is incorrect?

A: You may call the OneAmerica Customer Engagement Center at 800-553-5318.

Spouse/Domestic Partner

Q: Can a spouse/domestic partner use the same email address as the applicant?

A: No, a spouse/domestic partner must have their own unique email address. We recommend the applicant use their work email.

Q: Can a spouse/domestic partner complete the EOI application before the applicant?

A: No, the applicant will need to provide the spouse/domestic partner's name and email address during their application process. Once the applicant has signed and submitted their application, the spouse/domestic partner will receive an email to complete their application process.

Q: What does an employee need to do if they are submitting EOI only for their spouse/domestic partner?

A: The applicant will still need to complete the application online, but only the applicable sections will be shown, and a signature will not be required. To communicate that only the spouse needs EOI, the Employee's Additional Requested Amount fields should be completed as \$0. There are on-screen tips to assist the employee.

For further assistance, please contact our Employee Benefits Customer Engagement Center at **800-553-5318**.

Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not available in all states or may vary by state.