

Evidence of Insurability (EOI)

Answers to common questions about EOI online application process

General

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

A: Yes, it is a secure link. When clicked on, 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 for the email from OneAmerica Financial 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 have passed or 5 attempts have occurred, 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 approximately 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/EOI. For an employee, click the "Employee" button and enter your original client ID to receive an email with the new login information. For a spouse/domestic partner, click the "Spouse" button and enter your email address to receive an email with the new login information.

Q: Will I receive reminders if I don't finish the application in one sitting?

A: If an application is not submitted, OneAmerica Financial will send email reminders after 7, 14 and 21 days from the date you started your application.

Products

Q: Can an employee 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 determine if an applicant is eligible for both Life and Disability insurance?

A: No, the system will not determine eligibility. If an applicant is unsure of which coverages they need, they should consult their employer. Both Life and Disability options will be displayed, provided the policyholder's state is activated in the new system.

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: 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 Financial that something entered on their Statement of Insurability is incorrect?

A: You may call our Employee Benefits Customer Engagement Center at **800-553-5318**.

Spouse/Domestic Partner

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

A: No, the employee will need to provide the spouse/domestic partner's name and email address during their application process. Once the employee 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 employee 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.

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

A: No, a spouse/domestic partner must use a unique email address and is responsible for completing their own application. We recommend the employee use their work email.

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

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