Provide evidence of insurability online
Simple, secure access — around the clock

Secure & easy access:

- Convenient access, day or night
- No telephone calls or waiting on hold
- Short and simple process that saves time
- Website security to safeguard your personal data

Complete your request

- **Confirm** you are a U.S. resident to begin your EOI application.
- **Let the site** lead you through the process, which takes about 15 minutes.
- **Read** the instruction page and verify the policyholder information.
- **Review and complete** coverage information for yourself and your dependents.
- **Answer** medical questions for yourself and your dependents.
- **Review and approve** Unum's privacy policy, and then electronically sign and date the application(s).

The web application is only available for 60 days. If you do not finish your application within 40 days, we will mail you a letter reminding you that your request has not been completed. At any point within the 60-day application period, you can print a paper copy of the form or save your progress and complete the application at a time that's better for you. If you do not complete the application within the 60-day period, your record will close, and you retain your current inforce coverage. You can apply for increased coverage again at your next enrollment opportunity.

Unum has developed a secure, easy online application to provide Evidence of Insurability (EOI) for your group benefits. It's simple to get started, and you can complete the application at a time that's convenient for you. This is one more way we fulfill our commitment to provide you with quality customer service.

Once you receive a letter or email from Unum with instructions on getting started, just follow these simple steps. If you try to log in before receiving communication from Unum, your data will not be available.

- Go to **Unum.com** and click **Log In.**
- **For first-time users:** Please register as an employee by creating a user ID (your email address) and password.
- **For returning users:** Please log in with your user ID and password.

How to begin

When you register, please enter your name, Social Security number and date of birth. If the information you submit does not match the information the policyholder provided, the site will prompt you to call Unum for assistance. After you've registered and logged in, please sign the user agreement and create a personal security question. On the Welcome page, select **Documents**, then **Evidence of Insurability.**

Remember, when you complete your EOI online:

- You may update information that appears in black. Information fields that appear in gray are provided by the policyholder and cannot be changed.
- If you have other EOI applications, the website will prompt you to complete them after you submit your first application.
- You will receive an instant decision when you submit an EOI application.
  - **If your application is approved**, you will receive an approval with an effective date. Unum will mail you a letter with your approved coverage amounts.
  - **If your application is not immediately approved**, we will confirm the submission of your application and refer it to our Medical Underwriting department for further review. You will receive formal notification of your status by mail within 30 days.

If you have any questions, feel free to contact Unum at 1-877-339-7450. Convenient hours of operation are 8:00 a.m.–6 p.m. EST, Monday–Friday.