
Securian is pleased to offer a new way to submit evidence of insurability online. With minimal set up and changes to your current processes, you can give your employees the choice to go online to submit their EOI in a user-friendly interface supported by any device – traditional PCs, tablets and even smartphones.

This document contains a walkthrough of the online EOI submission from the point of view of an employee who has elected employee and spouse coverage that both require EOI. If only one coverage requires EOI, the website will hide any pages that are not applicable.

Once an employee submits their EOI – but before we begin underwriting – the employer or plan administrator must visit the Action Center, a module of the LifeBenefitsExtra website, to verify the coverage details provided by the employee. This verification ensures we underwrite the correct amounts. The employer/administrator may edit coverage amounts, remove coverages or deny the submission entirely. The verification process is also outlined in this document.

Getting access

To begin, the employee will need your organization’s group policy number and an access key assigned by Securian. Those credentials are the same for everyone covered by your policy. We can provide a document to distribute to your employees to communicate access credentials and instructions to use the site. The user must also complete the validation (CAPTCHA) box for security purposes before gaining access.
1. **Provide personal information**

Next, the employee provides their name, date of birth, unique ID (SSN or employee ID number based on your plan), and how we can contact them. This is done over three screens to work well on a mobile device.
2. Select coverages that require underwriting

Next, the employee must select the coverages they have elected that require underwriting. All coverages in your plan that could potentially require underwriting will be shown here, but only elections that require EOI should be selected. Guaranteed coverage should be included with their current coverage amount.

If the employee made a spouse/domestic partner coverage election that requires underwriting, we will ask the spouse/domestic partner to answer health questions during this online process and they must jointly electronically sign the submission before submitting. Child EOI is not available on this website.
3. Enter basic health information
When EOI is required for employee coverage, the employee is asked to provide his or her height, weight, and tobacco usage, if your plan has tobacco-distinct rates.
4. Answer health question 1

On the next page, we will ask the first health question. The text of the health questions may vary from what’s shown here based on your policy’s state of situs.

If the employee answers “Yes,” the screen will expand to show a list of common conditions for which applicants could have received medical treatment. We will not ask for more detail about the conditions listed. The employee may also indicate they have an additional condition to report, which will take them to a new page to provide details.
5. Answer health question 2 and 3
The second health question asks about some specific medical conditions. Responses to previous questions carry forward and can be edited or new conditions added.

![Health Question 2 Interface](image-url)
6. Enter spouse/domestic partner personal information

Next, if spouse coverage was elected, the employee’s spouse provides their personal information and height, weight, tobacco usage (if applicable to your plan), and occupation. For legal purposes, the spouse must complete this process -- the employee cannot submit this information on their spouse’s behalf. This is captured over three pages.
7. Spouse/domestic partner health questions
The employee’s spouse will be asked the same health questions as the employee. The same process to capture additional detail is available.
8. Review and Submit

Now, the employee has an opportunity to review what they’ve entered. If they need to make changes, they may select the **Edit** button to go back and edit the corresponding section and then advance back to this screen. After review, the final step is the electronic signature and submission. On this screen, the employee and spouse, if applicable, review the additional terms and affix their electronic signature by selecting “I agree.”
9. Confirmation
The employee will see a confirmation screen informing them of the next steps for their submission. They may view, download or print a PDF copy of what they submitted to us.
10. **Verification on LifeBenefitsExtra**
Now that the employee has submitted their EOI, as the employer, you will need to verify their eligibility. After you log into LifeBenefitsExtra, from the home page, choose ‘Begin’ in the Task box.
11. Select employee to verify eligibility
The Action Center will display a list of employees who have submitted requests through the Online EOI website and require your verification. To verify the eligibility, click the **Open** button next to the employee’s request you want to review.

```
<table>
<thead>
<tr>
<th>Date submitted</th>
<th>Employee Name</th>
<th>Task</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/09/2017</td>
<td>Kevin Sullivan</td>
<td>EOI verification</td>
<td></td>
</tr>
</tbody>
</table>
```
12. Taking action

On the EOI Verification screen, review the coverage elected by the employee to verify it is valid and adheres to the rules of your plan. You can remove an entire coverage from the submission, make changes, approve or deny the entire submission. In addition, on this screen you have the opportunity to update the employee’s employment information, the current coverage amount (which should also include any newly elected guaranteed-issue coverage), and the total elected amount for each coverage.

**EOI VERIFICATION**

The employee below has requested a coverage change. Please verify that the employee is eligible and that this request meets the plan rules.

**Employee Information**

<table>
<thead>
<tr>
<th>Employee Name</th>
<th>Employee ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>KEVIN SULLIVAN</td>
<td>123456</td>
</tr>
</tbody>
</table>

**Employment information**

<table>
<thead>
<tr>
<th>Annual Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$90,000</td>
</tr>
</tbody>
</table>

**Coverage elections**

**Supplemental Life - KEVIN SULLIVAN**

<table>
<thead>
<tr>
<th>Current coverage</th>
<th>Elected coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0x/$0</td>
<td>3x/$270,000</td>
</tr>
</tbody>
</table>

**Supplemental Spouse Life - LAUREN SULLIVAN**

<table>
<thead>
<tr>
<th>Social Security number</th>
<th>Current coverage</th>
<th>Elected coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>111-22-1111</td>
<td>$0</td>
<td>$200,000</td>
</tr>
</tbody>
</table>
13. Removing a coverage
After selecting the **Remove** button on the EOI verification screen, you will be asked to choose the reason why the coverage should be removed.

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**REMOVE EOI COVERAGE**

If the employee made an incorrect or invalid election during the request process, you are able to remove it from this request.

**Coverage information**

**Supplemental Life - KEVIN SULLIVAN**

<table>
<thead>
<tr>
<th>Employee ID</th>
<th>Current coverage</th>
<th>Elected coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>123456</td>
<td>1x/$40,000</td>
<td>3x/$110,000</td>
</tr>
</tbody>
</table>

**Reason for change**

Please indicate why this coverage should be removed.

- **Ineligible**
- Select reason
  - Ineligible
  - Other
  - Outside enrollment window
  - Underwriting not required for elected amount

[Next]
14. Removing a coverage: confirmation

After choosing the reason the coverage is invalid, review the request one last time before clicking Submit.

CONFIRM EOI REMOVAL

Coverage information

**Supplemental Life - KEVIN SULLIVAN**

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<tr>
<th>Employee ID</th>
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</thead>
<tbody>
<tr>
<td>123456</td>
<td>1x/$40,000</td>
<td>3x/$110,000</td>
</tr>
</tbody>
</table>

Confirm changes

By clicking **Submit**, the following changes will be made.

**Requested change:** Remove election listed above  
**Reason for change:** Ineligible

[Cancel] [Back] [Submit]
15. Denying a request

If the employee made incorrect or invalid elections for more than one coverage or is not eligible, you may deny the request altogether. Choose a reason why the request is being denied and click the **Next** button.
16. **Denying a request: confirmation**

Before submitting the denial, review your action and click the **Submit** button.

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**CONFIRM EOI DENIAL**

**Coverage information**

**Supplemental Life - KEVIN SULLIVAN**

<table>
<thead>
<tr>
<th>Employee ID</th>
<th>Current coverage</th>
<th>Elected coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>123456</td>
<td>1x/$10,000</td>
<td>3x/$30,000</td>
</tr>
</tbody>
</table>

**Confirm changes**

By clicking **Submit**, the following changes will be made.

- Requested change: Deny all elections listed above
- Reason for change: Ineligible

[Cancel]
17. Approving a request
Once you select the Approve button, the employee’s request will be routed to our medical underwriting staff. The Action Center screen will reappear and you may take action on other tasks.

ACTION CENTER

The selected request has been approved.

PENDING REQUESTS
You can manage the frequency of email notifications regarding open requests in manage subscriptions.

Showing 1 to 7 of 7 entries

<table>
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<th>Task</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/14/2016</td>
<td>JANET SMITH</td>
<td>EOI verification</td>
<td></td>
</tr>
<tr>
<td>04/15/2016</td>
<td>DAVID JONES</td>
<td>EOI verification</td>
<td></td>
</tr>
<tr>
<td>04/20/2016</td>
<td>GRETA BROWN</td>
<td>EOI verification</td>
<td></td>
</tr>
</tbody>
</table>