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Better benefits at work.

Online EOI tool minimizes effort, maximizes coverage opportunities

SNAPSHOT

- Retailer with more than 500 locations in the U.S.
- 135,000 employees

COVERAGE

- Short Term Disability, Long Term Disability, Individual Disability, Life and AD&D

CHALLENGES

- This company was accustomed to handling Evidence of Insurability (EOI) using paper kits.

- Only 25%–30% of employees who needed EOI were completing their paper applications.

- The employer was concerned that many employees did not have easy access to valuable financial protection.

SOLUTIONS

As a long-time benefits provider to this company, Unum had a thorough understanding of their enrollment needs. We saw the opportunity to expand their employees' financial protection by introducing our new online EOI tool to streamline the application process for Life and AD&D coverage.
As a result, the employer saw a drastic improvement that included:

- Instant, real-time decisions that were not possible with paper

- Real-time coverage approval for 85% of employees using the tool

- A 75% reduction in the number of paper kits delivered

A closer look

CHALLENGES AND OPPORTUNITIES

With so many employees in different locations, creating a consistent communication and enrollment experience was a challenge for this company. In particular, gathering the information needed for Evidence of Insurability was identified as a pain point. The traditional method of paper kits had a low completion rate, and there was a high potential for lost or incorrect information. And applicants had to wait weeks before they received an approved or denied decision.

SOLUTIONS

Unum developed an online EOI tool that we had successfully implemented during our own employees' enrollment. We presented this solution to the employer, and they were open to simplifying the EOI process during their annual enrollment. Unum and a major consultant partnered to set up the technology for the online EOI tool — resulting in a streamlined experience for the company. The new process is:

- **Fast:** Most employees receive instant decisions. Real-time updates to the system of record allows for immediate confirmation statements.
- **Accurate:** Basic employee information is already captured. All that's left is to answer a few questions — helping to eliminate missing or incorrect information.
- **Simple:** The paper-free process is built into the enrollment experience, reducing extra steps and making it easier for employees to sign up for the benefits they want.

This new tool eliminated the need to send thousands of paper kits. However, paper forms are still available to those who need them.

RESULTS

Unum's online EOI tool made a positive impact in its debut with this company:

- **100%** of applicants who used the EOI tool received a real-time response (approved/declined/pending)
- **73%** received an instant decision (yes/no)
  - Of those instant decisions, **85%** were approved
  - Of those pending, about **80%** were approved within 5 business days

Additionally, requests for help declined:

- There were almost **80% fewer questions** about EOI directed to the call center
- **We mailed 75% fewer paper kits,** saving money and time

This EOI solution is available to Unum customers

The online EOI tool described in this case study is ready for use by companies that meet Unum's technology partner requirements. If you're interested in streamlining end-to-end enrollment and administration, please contact your Unum representative.

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