

Evidence of Insurability Checklist

If you're required to provide evidence of insurability to Lincoln Financial Group as part of an insurance application, you can do it online through a quick and confidential process. Here are some helpful tips to complete the form in minutes.



Go online to LincolnFinancial.com/EOI to complete your EOI form today!

What is evidence of insurability (EOI) and when is it needed?

Evidence of insurability is what we use to verify good health when buying life, disability or critical illness insurance for these reasons:

- You are buying an insurance amount higher than the guaranteed amount for your plan
- You declined coverage when first eligible, but now want coverage
- You already enrolled and want to increase coverage
- You are applying for coverage more than 31 days after your plan's eligibility period

Lincoln reserves the right to require evidence of insurability for other reasons not specified here.



Go paperless!

You can fill out the evidence of insurability form online through our secure website. Go to LincolnFinancial.com/EOI and follow the three easy steps.

Step 1 Coverage

Step 2 Personal information

Step 3 Health questions

Make sure you:

- Review your answers
- Print a copy of the Evidence of Insurability form for your records
- Electronically sign your form when you submit it

If you prefer to complete a paper form, you can print one from our website after completing steps one and two.

Or you may be able to obtain a form from your employer.

Checklist of needed information

- ✓ Group ID and/or policy number, or your employer's name
- ✓ Any existing coverage and its current amount
- ✓ Type and amount of coverage you are requesting to elect or increase
- ✓ Names and addresses of your physician(s) and any hospital(s) where you've recently been treated

What's next?



The evidence of insurability will be reviewed, and we will notify you and your employer when we reach a decision.



Need help?

Contact us at 800-423-2765 or clientservices@LFG.com

©2019 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.