Lincoln Financial℠



Evidence of Insurability (EOI)

Complete EOI at LincolnFinancial.com or on the Lincoln Financial Mobile app

What is EOI and when is it needed?

EOI is the information we use to determine your eligibility when you're purchasing insurance. We require EOI if you're:

- Buying an insurance amount higher than the guaranteed issue amount for your plan
- Already enrolled and want to increase coverage

Get started

1. Log in to **LincolnFinancial.com** or the **Lincoln Financial Mobile app**. First-time user? Register using company code **1127686**. Follow the registration steps by entering the requested personal information, completing identity verification, and setting up a username and password.
2. Your information may pre-populate on Lincoln's portal. Review it and ensure that the portal is displaying the correct coverage type you're applying for. If you have questions, please contact your human resources representative.
3. Select **Complete Evidence of Insurability**.
4. Answer questions about you (and family members, if applicable), including:
   - General applicant information, such as birthdate, height, and weight
   - Qualifying questions, including if you or other applicants have been diagnosed with a disease or are prescribed medications for a medical condition
   - Medical questions — if you or other applicants have a health condition, we may need more information, such as the name, diagnosis date, and treatments.
5. Review your responses, then electronically sign and submit your application. Save your confirmation.

Submitting EOI made easy

Minimal questions
Lincoln's online questionnaire adjusts to your responses so you only answer questions relevant to you.

Guided support
Simple tips and search-as-you-type features help you choose quick and appropriate responses.

Instant confirmation
You'll receive an email confirming your application and in some cases, you may be automatically approved.

What happens next?

In some cases, you may be automatically approved for coverage. Otherwise, we'll review your application and contact you if more information is required. In all cases, we'll notify you of your application outcome. **Your employer should not deduct premiums until Lincoln approves the coverage.**

Questions?

For more information, contact your Human Resources department.

Download the Lincoln Financial Mobile app today

Download on the App Store

GET IT ON Google Play

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