



Evidence of insurability (EOI)

Instructions for online submission



What's EOI and when's it needed?

EOI is the information we use to verify your good health 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



EOI notification

If you're required to submit EOI, you'll be notified by one of the following methods:

- Enrollment portal message
- Email
- U.S. Mail



Get started

- 1 Log in to **LincolnFinancial.com**. First time user? Register using company code: IOTASchools
2. Your information may pre-populate on Lincoln's portal. Be sure to review it and also ensure that the portal's showing the correct type of coverage 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 other applicants 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 that are relevant to you.
- Guided support**
Quick tips and search-as-you-type features help you choose quick and appropriate responses.
- Instant confirmation**
You'll receive email acknowledgment that we've received 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's required. In all cases, we'll notify you of your application outcome.



Questions?

For more information, contact your Human Resources department.

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