





# 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:

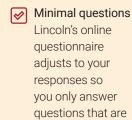
- Enrollment portal message
- Email
- U.S. Mail



#### 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.
- Review your responses, then electronically sign and submit your application. Save your confirmation.

#### Submitting EOI made easy



relevant to you.

Guided support
Quick tips and
search-as-youtype 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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