



Evidence of insurability

Instructions for online submission



What is EOI and when is it needed?

EOI is the information we use to verify your good health when you're purchasing life, disability, or critical illness insurance. We require EOI if you are:

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



Get started now

1. Log in to my MyLincolnPortal.com. First time user? Register using Company Code : **MORCOLL2**
2. Click "Complete Evidence of Insurability."
3. Answer the questions about you and other applicants. You'll be asked:
 - General applicant information, such as date of birth, height, and weight
 - Qualifying questions, including if you or other applicants have been diagnosed with a disease or are prescribed medications for a condition
 - Medical questions—if you or other applicants have a condition, we may need to know a little more about it, such as the name, diagnosis date, and treatments
4. Review your responses, then electronically sign and submit your application.
5. Save your confirmation report.



What happens next?

In some cases, you may be auto-approved for coverage. If not, we'll review your application and contact you if more information is required. In all cases, we'll notify you of your application outcome.

Submitting EOI made easy

- Minimal questions**
The 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 provide quick and appropriate responses.
- Instant confirmation**
You'll receive email acknowledgment that we've received your application. In some cases, you may be automatically approved.









Questions

For more information, contact your human resources department.

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EOI made simple

Completing Evidence of Insurability (EOI) requirements doesn't have to be complicated. At Lincoln, we make the process as seamless as possible for your employees by offering:

-  **Immediate, auto access** to the medical questionnaire via single sign-on platform
-  **Autofill options** to expedite completion
-  **Instant decision-making** on more than 80% of applications
-  **An intuitive EOI interface** for selecting additional coverage
-  **Two-way feed capabilities**—from questionnaire completion to decision and back to your benefits platform*
-  **Easy access** to EOI status and decisions via email or secure portal

*Lincoln will confirm if your platform choice can use a two-way feed



Automated. Intuitive. Easy.

Reap the rewards of easy EOI

With straightforward steps, intuitive interfaces, and clear directions, our easy-to-navigate EOI process:

- Increases plan participation
- Provides easier administration leading to quicker EOI decisions for your employees
- Reduces the risk of employees neglecting to complete EOI requirements



Contact your benefits professional to learn more about Lincoln's benefit technology capabilities.

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