

Enhanced evidence of insurability process

Answers to frequently asked questions

Q: What is the enhanced evidence of insurability (EOI) process?

A: Our enhanced EOI process leverages our new real-time medical underwriting system platform, offering several advantages to employers and employees over the paper enrollment process. The enhanced EOI process offers a streamlined, online experience through the portal.

Q: How does the enhanced EOI process benefit employees?

A: Your employees will benefit from this update in several ways:

- **Easier application process.** Paper forms are replaced by a quick and easy online experience through the portal that can be offered upon electing benefits. Employees complete a dynamic questionnaire that adjusts based on their responses, ensuring that the questions we're asking are relevant to their history.
- **Faster turnaround times.** The majority of applicants will receive a real-time decision upon submitting their application on the portal. Our goal is to simplify the experience for employees by offering real-time decisions on 80% of applications.
- **Less back and forth.** If more information is needed, we partner with a third-party data source to cross-reference employees' medical history, limiting the number of medical record requests. Additionally, shifting from paper forms helps employees receive more timely decisions, as fewer submissions are returned due to incomplete or inaccurate information.
- **Better communication.** In addition to having access to status updates on the portal, employees will benefit from our simplified correspondence.



Q: How does the enhanced EOI process benefit employers?

A: As an employer, you'll benefit from easier administration. Quicker EOI decisions for your employees will lead to more timely billing updates, saving time for you and your team. You'll also receive a confirmation email as your employees are approved for coverage.

Q: What will the enhanced EOI experience be like for employees?

A: After electing their benefits, employees will access the portal link and register for the site using the employer's Group ID—a process that takes less than five minutes.

Once logged into the portal, the employee completes a dynamic questionnaire on the site by selecting "Complete Evidence of Insurability." Upon submission, most applicants will benefit from a real-time decision, or they'll be informed about next steps.

Q: How will employees know the status of their EOI applications post-online submission?

A: If the applicant is approved, they will receive a real-time decision on the screen after submitting their application. If the applicant is denied or additional information is needed, they will see a message thanking them for their submission and advising that we will be in touch soon.

Employees will be notified in writing once their application is approved or denied. Additionally, if additional medical information is necessary, we will mail them a letter or send them an email based on upon the applicant preference selected on the portal. If their application is not approved in real-time, employees who submit their application online will be able to track the status of their application on the portal within 24 hours.

Q: As an employer, how will I receive updates about the status of applications?

A: You do have the option to be copied on the decision letters of your employees' EOI applications. Please contact your Lincoln service contact for details on additional reporting available.

Q: What steps do I need to take to inform employees about the new process?

A: It is the employer's responsibility to determine which employees need to go through the EOI process based on their benefit elections. Once identified, the employer should provide the online EOI instruction sheet, as well as the Group ID, which is provided by your Lincoln service contact.

Q: What if an employee prefers to submit a paper application?

A: Paper forms are being replaced by the online experience through the portal. We encourage you to share with the employee that this experience is quick, easy, and secure.

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