



RE: Evidence of Insurability

Dear Employee,

During Open Enrollment employees can increase Employee Optional Life Insurance by \$20,000 and Spouse Optional Life Insurance by \$10,000 without going through the Evidence of Insurability process. Increases over these amounts are subject to Evidence of Insurability (EOI) through Lincoln Financial.

During Open Enrollment when switching from LTD 50% to LTD 66 2/3% as a full-time employee or when switching from LTD No Coverage to LTD 50% as a part-time employee, an Evidence of Insurability application is required through Lincoln Financial.

Lincoln Financial Group offers employees of Aspirus the opportunity to complete the Evidence of Insurability process online. The online process allows you to quickly and easily complete the application online instead of completing and mailing a paper form. Lincoln Financial will send you a receipt confirmation via email within 48 hours.

How to access the online form:

See instructions below

Please reference the following items that are required on the form:

- Company Code: ASPIRUS
- Employer Name- Aspirus, Inc.
- Employer **Life** Policy: 000010076971
- Employer **LTD** Policy: 000010110772
- Group ID- ASPIRUS

You must also select the plan for which you are requesting coverage. Please select **Employee Optional Life, Spouse Optional Life and/or LTD Buy-Up**, as applicable. Please note that you are required to complete the Evidence of Insurability application within 45 days in order for additional amounts of Life insurance to be reviewed.

If you have any questions or concerns, please contact Lincoln's customer service at 1-800-423-2765.

Sincerely,

Lincoln Financial Group



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 **ASPIRUS**
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.