



The Lincoln National Life Insurance Company  
Group Insurance Service Office  
P.O. Box 2616, Omaha, NE 68114  
Phone: 800-423-2765 Fax: 877-573-6177  
Email: lfgenrollments@LFG.com

## EVIDENCE OF INSURABILITY INFORMATION

**Instructions for Employee Applicant** (Please complete the required sections as noted below.)

1. If you are providing evidence of insurability for:
  - a. **Applicant (Employee) insurance only — Complete Sections A, C, D, E, F, G and H.**
  - b. **Dependent (Spouse, Domestic Partner) insurance only — Complete *all* sections of this form.**
  - c. **Applicant (Employee) and Dependent (Spouse, Domestic Partner) insurance — Complete *all* sections of this form.**

*NOTE: Evidence of insurability is not required for children.*

2. Complete the form in ink, and sign and date after **Section H**. Retain a copy of this form for your records.
3. Complete, sign, and date the **AUTHORIZATION** for Applicant and Dependent Applicant.
4. Read the **NOTICE OF INSURANCE INFORMATION PRACTICES** and retain it for your records.

5. Return your completed form to:

**The Lincoln National Life Insurance Company**  
**Group Insurance Service Office**  
**P.O. Box 2616**  
**Omaha, NE 68114**  
**Email: lfgenrollments@LFG.com**

**Or fax the form to:**  
**877-573-6177**

Please take the following steps to avoid delays in our evaluation of your request for insurance:

- Follow all instructions on this sheet.
- Answer all questions (yourself and your dependents) on the form.
- Provide full and complete information for any questions requiring additional details.
- Provide complete names and addresses of any doctors and hospitals.

Any incomplete or incorrect information could result in a delay.

**NOTE:** Insurance is not effective until the company approves in writing. We will notify you of your approval status.

If you have questions on completing this form, please contact Lincoln Financial Group Customer Service at 800-423-2765, or email us at [clientservices@lfg.com](mailto:clientservices@lfg.com).

**EVIDENCE OF INSURABILITY INFORMATION**

Please submit this form to THE LINCOLN NATIONAL LIFE INSURANCE COMPANY (the Company). Insurance that requires evidence of insurability will not be effective until the Company approves in writing.

<b>Employer Completes this Section.</b>	
Group Name:	Group ID/Number/Code:
Billing Division or Location:	Sort Group/Code:
Policy #(s):	

**Complete and return this entire form. Print clearly in ink.** Incomplete forms will delay processing.

**A. Applicant (Employee) Insurance Information**

First Name		Middle Name/MI	Last Name	
Social Security Number		Date of Birth	State of Birth	Employee ID
Street Address (Include Apt. or Suite Number)		City	State	Zip
Cell Phone	Home Phone	Work Phone	Best Time To Call	
Email Address		Gender:	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Average Hours Worked Per Week:		<input type="checkbox"/> Full-Time	<input type="checkbox"/> Part-Time	Employee Occupation:
Earnings:	<input type="checkbox"/> Hourly	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly
Is the Employee Actively at Work?		<input type="checkbox"/> Yes	<input type="checkbox"/> No	Date of Rehire:

**Mark the box or boxes for each type of group insurance you are applying for. All insurance amounts are subject to the limitations and exclusions stated in the policy and certificate. (Spouse includes your Domestic Partner.)**

Type of Group Insurance	Current Amount	Additional Amount	Total Amount
<input type="checkbox"/> Life (Employee)	\$ _____	\$ _____	\$ _____
<input type="checkbox"/> Dependent Life (Spouse)	\$ _____	\$ _____	\$ _____
<input type="checkbox"/> Short Term Disability (STD)	\$ _____	\$ _____	\$ _____
<input type="checkbox"/> Long Term Disability (LTD)	\$ _____	\$ _____	\$ _____
<input type="checkbox"/> Voluntary/Optional Life (Employee)	\$ _____	\$ _____	\$ _____
<input type="checkbox"/> Voluntary/Optional Life (Spouse)	\$ _____	\$ _____	\$ _____
<input type="checkbox"/> Voluntary/Optional/Buy-Up Short-Term Disability (STD)	\$ _____	\$ _____	\$ _____
<input type="checkbox"/> Voluntary/Optional/Buy-Up Long-Term Disability (LTD)	\$ _____	\$ _____	\$ _____
<input type="checkbox"/> Critical Illness (Employee)	\$ _____	\$ _____	\$ _____
<input type="checkbox"/> Critical Illness (Spouse)	\$ _____	\$ _____	\$ _____

**B. Applicant (Spouse, Domestic Partner) Information – Only complete if applying for Dependent insurance.**

First Name	Middle Name/MI	Last Name		
_____	_____	_____		
Social Security Number	Date of Birth	State of Birth	Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female
____-____-____	____/____/____	_____		
<b>Provide contact information if different than the Employee information above.</b>				
Street Address (Include Apt. or Suite Number)		City	State	Zip
_____	_____	_____	_____	_____
Cell Phone	Home Phone	Work Phone	Best Time To Call	
(____) ____ - _____	(____) ____ - _____	(____) ____ - _____	_____ AM/PM	
Email Address _____				

**STATEMENT OF HEALTH**

**C. Medical Information – Applicants complete if applying for ANY insurance.**

<b>Employee:</b>	Height: _____ Ft _____ In.	Weight: _____ lbs.	
<b>Spouse:</b>	Height: _____ Ft _____ In.	Weight: _____ lbs.	

	<b>Employee</b>	<b>Spouse</b>
<b>In the past 12 months</b> , has anyone applying for insurance smoked a cigarette, cigar or pipe, chewed tobacco or used tobacco or nicotine in any form?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**D. Medical Information – Applicants complete if applying for Life or Disability insurance. You must answer YES or NO for each question per Applicant to avoid a processing delay.**

*If you answer YES to ANY part of ANY question below, provide complete details in Section E (Additional Details), including condition, treatment, and names of medication.*

	Employee	Spouse
<b>1. Within the past 7 years</b> , to the best of your knowledge, has anyone applying for insurance had, or been diagnosed or treated by a member of the medical profession for a condition/undergone a procedure listed below: <ul style="list-style-type: none"> <li>a. Coronary artery disease, angina, heart attack, cardiac angioplasty, bypass surgery or stent placement, cardiomyopathy, congestive heart failure, aortic or cardiac aneurysm, peripheral vascular disease, vascular angioplasty, endarterectomy, carotid artery disease, heart or heart valve, atrial fibrillation, abnormal heart rhythm, implantation of pacemaker, or stroke; liver disease, hepatitis, cirrhosis, chronic kidney disease, kidney failure, kidney disease requiring dialysis, kidney stones, polycystic kidney disease, or nephritis; emphysema, chronic obstructive pulmonary disease (COPD), chronic pulmonary disease, cardio-pulmonary disease requiring oxygen, chronic bronchitis, asthma, sarcoidosis, or sleep apnea; mental or nervous disease requiring treatment (including hospital confinement) by a physician, psychiatrist, psychologist, counselor or therapist; alcoholism, drug or substance abuse; internal cancer, lymphoma, melanoma, or leukemia; diabetes, or epilepsy?</li> <li>b. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), or as a result of a positive ELISA test followed by a positive Western Blot test, tested positive for antibodies to HIV (Human Immunodeficiency Virus) for the purpose of obtaining insurance?  <b>CALIFORNIA LAW PROHIBITS AN HIV TEST FROM BEING REQUIRED OR USED BY HEALTH INSURANCE COMPANIES AS A CONDITION OF OBTAINING HEALTH INSURANCE COVERAGE.</b></li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>2. a.</b> Has anyone applying for insurance ever been diagnosed by a member of the medical profession with hypertension (high blood pressure)? <ul style="list-style-type: none"> <li>b. If 2a is Yes, within the last year, has that person had a systolic (top number) blood pressure reading higher than 150 more than once or a diastolic (bottom number) blood pressure reading higher than 100 more than once?</li> <li>c. If 2a is Yes, is anyone applying for insurance taking three or more medications for hypertension (high blood pressure) or had their medications changed or increased within the past 6 months?</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>3. a.</b> Is anyone applying for insurance currently under observation or treatment by a physician? <b>b.</b> Is anyone applying for insurance currently taking any medication(s) prescribed by a physician?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>4. Within the past 5 years</b> , to the best of your knowledge, has anyone been diagnosed or treated by a member of the medical profession for a condition/undergone a surgical procedure for: <ul style="list-style-type: none"> <li>a. Thoracic outlet syndrome, backache, or back strain; whiplash, torticollis, ankylosis, vertebrae fracture, spondylosis, spondylolysis, spondylolisthesis, intervertebral rupture, herniation or protrusion of a disc (slipped disc), kyphosis (roundback or Kelso's hunchback), lordosis (curvature of spine), scoliosis; or sciatica?</li> <li>b. Osteoarthritis, Rheumatoid Arthritis, or degenerative joint disease?</li> <li>c. Injury to or damage to the ligaments, cartilage, or meniscus of the knee?</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>5. Within the past 24 months</b> , to the best of your knowledge, other than colds, flu or normal pregnancy, has anyone applying for insurance lost time from work more than 5 consecutive days due to disability, illness, injury or mental or nervous disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>6.</b> Has anyone applying for insurance been told by a member of the medical profession that medical, surgical, psychiatric or rehabilitative care is required in the next 24 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>7.</b> Is anyone applying for <b>Disability</b> insurance currently pregnant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**E. Additional Details**

**Provide details for any questions answered YES in SECTION D. (Attach additional sheet, if needed).**

Question Number	Applicant Name	Condition & Length of Condition	Treatment/ Names of Medication	Date of Diagnosis	Current Status of Condition	Attending Physician's Name, Address, and Phone Number

**F. Medical Information – Applicants complete if applying for Critical Illness insurance. You must answer YES or NO for each question per Applicant to avoid a processing delay.**

<b>MUST BE COVERED FOR MEDICAL, HOSPITAL, AND SURGICAL COVERAGE TO APPLY.*</b>	<b>Employee</b>	<b>Spouse</b>
<p>1. <b>Within the past 7 years</b>, to the best of your knowledge, has anyone applying for insurance been diagnosed or treated by a member of the medical profession for Systemic Lupus, Type I or II Diabetes, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), or sarcoidosis?</p> <p><b>CALIFORNIA LAW PROHIBITS AN HIV TEST FROM BEING REQUIRED OR USED BY HEALTH INSURANCE COMPANIES AS A CONDITION OF OBTAINING HEALTH INSURANCE COVERAGE.</b></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>2. <b>Within the past 7 years</b>, to the best of your knowledge, has anyone applying for insurance been diagnosed or treated by a member of the medical profession for a condition for which a Pacemaker has been installed, or been diagnosed with or received treatment for any type of fibrillation, coronary artery disease, atherectomy or any type of heart surgery, heart attack, congestive heart failure, cardiomyopathy, stroke, transient ischemic attack, congenital heart disease, chronic anticoagulation therapy?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>3. Is anyone applying for insurance currently taking three or more high blood pressure (HBP) medications or had HBP medications changed or increased within the past six months?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>4. <b>Within the past 7 years</b>, to the best of your knowledge, has anyone applying for insurance been diagnosed or treated by a member of the medical profession for internal cancer, lymphoma, leukemia or melanoma?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>5. <b>Within the past 7 years</b>, to the best of your knowledge, has anyone applying for insurance been diagnosed or treated by a member of the medical profession for Cystic fibrosis, renal hypertension or any chronic kidney disease or condition (not including stones), kidney disease requiring dialysis, kidney failure, chronic obstructive pulmonary disease, emphysema, pulmonary fibrosis, Hepatitis or liver disease or disorder (not including Hepatitis A), cirrhosis of the liver, any organ transplant, or donor?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>6. <b>Within the past 7 years</b>, to the best of your knowledge, has anyone applying for insurance been diagnosed or treated by a member of the medical profession for glaucoma or retinitis pigmentosa?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Is each Applicant covered by an individual or group insurance policy or contract that arranges or provides medical, hospital, and surgical coverage not designed to supplement other private or governmental plans?**

Yes No (If No, Critical Illness insurance shall not be issued.)

**\*FOR CRITICAL ILLNESS INSURANCE: A PERSON MUST BE COVERED BY AN INDIVIDUAL OR GROUP POLICY OR CONTRACT THAT ARRANGES OR PROVIDES MEDICAL, HOSPITAL, AND SURGICAL COVERAGE NOT DESIGNED TO SUPPLEMENT OTHER PRIVATE OR GOVERNMENTAL PLANS. BOTH THE EMPLOYEE AND SPOUSE MUST BE COVERED BY SUCH A PLAN IF APPLYING FOR CRITICAL ILLNESS FOR DEPENDENT SPOUSE.**

**G. Fraud Warning/State Disclosure(s)**

A PERSON MAY BE COMMITTING INSURANCE FRAUD IF HE OR SHE SUBMITS AN APPLICATION CONTAINING A FALSE OR DECEPTIVE STATEMENT WITH THE INTENT TO DEFRAUD (OR KNOWING THAT HE OR SHE IS HELPING TO DEFRAUD) AN INSURANCE COMPANY. THE FALSITY OF ANY STATEMENT IN THIS APPLICATION SHALL NOT BAR THE RIGHT TO RECOVERY UNDER THE POLICY UNLESS SUCH FALSE STATEMENT WAS MADE WITH ACTUAL INTENT TO DECEIVE OR UNLESS IT MATERIALLY AFFECTED EITHER THE ACCEPTANCE OF THE RISK OR THE HAZARD ASSUMED BY THE INSURER.

**H. Acknowledgments and Declarations** (Initial each item and sign where indicated.)

1. I request the insurance for which I am (or may become) or my Spouse is (or may become) eligible under group policies issued by The Lincoln National Life Insurance Company; \_\_\_\_\_ (initials)
2. I represent to the best of my knowledge and belief that the above Statement of Health is true and complete, and that each item answered yes is fully disclosed; \_\_\_\_\_ (initials)
3. I represent that if the above Statement of Health has been completed to obtain insurance for my Spouse, I have discussed and reviewed with my Spouse the responses and information supplied on behalf of my Spouse in the Statement of Health, and to the best of our knowledge and belief, the Spouse portion of the Statement of Health is true and complete, and each item answered yes is fully disclosed; \_\_\_\_\_ (initials)
4. I acknowledge that I have read the **Fraud Warning/State Disclosure(s)**; \_\_\_\_\_ (initials)
5. I understand that for continued eligibility I must remain an active employee working at least the minimum hours or otherwise continue insurance as outlined in the contract; and \_\_\_\_\_ (initials)
6. **The attached AUTHORIZATION has been completed and signed by me (Employee Applicant). A separate authorization has been completed and signed by the (Spouse) Applicant.** \_\_\_\_\_ (initials)

Signature of (Employee) Applicant: **X** \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature of (Spouse) Applicant: **X** \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**PAYROLL DEDUCTION AUTHORIZATION (Sign where indicated):**

I authorize any required deductions from my earnings.

Signature of (Employee) Applicant: **X** \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**PLEASE COMPLETE THE ATTACHED AUTHORIZATION  
(EACH APPLICANT MUST COMPLETE AND SIGN HIS/HER OWN AUTHORIZATION)**

**Return all pages to avoid processing delays.**

# AUTHORIZATION FOR RELEASE OF INFORMATION

**AUTHORIZATION:** I (the undersigned) authorize any physician, medical professional, medical facility, pharmacy benefit manager, insurer, reinsurer, consumer reporting agency or MIB, Inc. ("MIB") to release information from the records of:

1. Applicant/Patient Name: \_\_\_\_\_  
(Last) (First) (Middle)
- Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_      Social Security Number: \_\_\_\_-\_\_\_\_-\_\_\_\_

This Authorization covers any periods of medical treatment during the last seven years.

2. Information to be released: My complete medical records including:
- information about the diagnosis, treatment or prognosis of my medical condition (including referral documents from other facilities); and
  - prescription drug records and related information maintained by physicians, pharmacy benefit managers, and other sources.
3. Information is to be released to: EMSI (Examination Management Services Incorporated), The Lincoln National Life Insurance Company or its reinsurers.
4. I understand that the purpose of disclosing this information is to evaluate my application for insurance. The Company will use the information obtained with this Authorization to determine eligibility for insurance; and will only release such information:
- to reinsurance companies, the MIB or providers of a business or legal service concerned with my application; and
  - as otherwise may be required by law or may be further authorized by me.
5. I authorize The Lincoln National Life Insurance Company, or its reinsurers, to disclose Protected Health Information or personal health information about me to MIB, Inc. in the form of a brief coded report for participation in MIB's fraud prevention and detection programs.
- I further understand that refusal to sign this Authorization may result in denial of eligibility for this insurance.
6. I understand the information used or disclosed pursuant to this Authorization may be subject to re-disclosure by the recipient and may no longer be protected by federal law, however, the Company contractually requires the recipient to protect the information.
7. I understand that I may revoke this Authorization in writing at any time, except to the extent: 1) the Company has taken action in reliance on this Authorization; or 2) the Company is using this Authorization in connection with a contestable claim under my insurance with the Company. If written revocation is not received, this Authorization will be considered valid for a period of time not to exceed 24 months from the date of signing. To initiate revocation of this Authorization, direct all correspondence to the Company at the above address.
8. A photocopy of this Authorization is to be considered as valid as the original.
9. I acknowledge that I have received the attached Notice of Information Practices.
10. I understand that I am entitled to receive a copy of this Authorization.

Signature of Applicant: **X** \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_



## NOTICE OF INSURANCE INFORMATION PRACTICES

### COLLECTION OF INFORMATION

This NOTICE is provided in compliance with your state's Insurance Information and Privacy Protection Act.

In order to provide insurance on a fair and equitable basis, we must collect information about you and others for whom insurance may be provided. This information may include age, occupation, physical condition, health history, prescription drug records, general reputation, mode of living and other personal characteristics.

You will provide much of the information. We may collect or verify information by personal interviews and by otherwise contacting Medical professionals and institutions, pharmacy benefit managers, employers, business associates, friends, neighbors and other insurance companies. We may ask insurance support organizations to collect information and submit an investigative consumer report. That organization may disclose the contents of the report to others for which it performs such services. You may request a copy of the report or a personal interview in connection with it.

### DISCLOSURE OF INFORMATION

The law allows disclosure of certain information without your authorization in response to a valid administration or judicial order, as permitted or required by law, or to:

1. Persons or organizations performing professional, business or insurance functions for us;
2. Our agents, insurance support organizations or consumer reporting agencies;
3. Medical professionals and medical-care institutions;
4. Persons or organizations conducting bonafide actuarial or scientific research studies, audits or evaluations;
5. Insurance regulatory, law enforcement or other governmental authorities;
6. Persons or organizations involved in any sale, transfer, merger or consolidation of our business; and
7. Group Policyholders, certificate holders, professional peer review organizations, or persons having legal or beneficial interest in a policy of insurance.

We do NOT disclose to our affiliates any information we receive about you from a consumer reporting agency. We do NOT disclose your nonpublic personal information to third parties except as necessary to provide you our products and services.

We, or our reinsurers, may also release information in our file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

MIB, Inc.

Information regarding your insurability will be treated as confidential. The Lincoln National Life Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc. formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866 692-6901. If you question the accuracy of the information in the MIB's file, you may contact the MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

### PERSONAL DISCLOSURE

Also, you have a right to access personal information about you in our files. You may request that we correct, amend or delete information you believe is inaccurate or irrelevant. A description of the appropriate procedures will be sent to you upon written request.

### TELEPHONE PERSONAL HISTORY REVIEW

After your application has been received in the Group Insurance Service Office, you may receive a telephone call from a specially trained Group Insurance Service Office Interviewer who will ask you some questions to obtain verification or additional information.

If you have questions about the terms discussed in the NOTICE, please write to:

The Lincoln National Life Insurance Company  
Group Insurance Service Office  
P. O. Box 2616  
Omaha, Nebraska 68103-2616

**DETACH THIS COPY AND KEEP FOR YOUR RECORDS**