Lincoln Financial®

Keeping your life insurance active

Stay protected — even if you leave your job

Your term life insurance coverage offers important financial protection for you and your family. And even though you get this insurance through your employer, you may be able to keep it if you leave your job. This policy feature is called portability or continuation, and it lets you continue your coverage as a separate term life insurance policy after your employment ends, without submitting Evidence of Insurability (EOI).

Have questions?

Contact the Lincoln Financial Customer Care Center at **877-321-1015**.

Representatives are available Monday through Friday, between 8:00 a.m. and 7:00 p.m. Eastern.

What you need to know

Q: What's group term life insurance?

A: Your term life insurance is considered group insurance because it was issued to your employer (the group policyholder), and you receive coverage as an eligible employee. The coverage doesn't build cash value. In addition, the policy can be canceled by the policyholder or the insurance company with notice.

Q: When do I need to apply for portability or continuation of my term life insurance?

A: You must submit your completed application and required premium within 31 days from the date your group coverage ends.

Q: What's the cost?

A: Cost is based on the insured's age at the time the coverage is ported or continued and differs from the rates you paid while employed. Rates are age-banded and increase every five years.

Q: Am I required to provide EOI?

A: No. A medical exam or other EOI is not required.

Q: How do I apply?

A: You'll receive eligibility notification from your employer, either directly or by U.S. Mail. You must send your application and first premium payment within 31 days of the date coverage would otherwise end to:

Lincoln Financial
P.O. Box 0821
Carol Stream, IL 60132-0821

Q: What happens after I submit my application?

A: Your coverage continues as long as you pay the premiums, per the terms of your coverage.

Your tomorrow.
Our priority.®

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