

# Keeping your life insurance active

Stay protected – even if you leave your job



## Have questions?

Contact Lincoln  
Customer Care at  
**877-321-1015**  
for more information.

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

Your group 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 ever leave your job. This policy feature is called portability, and it allows you to port your group coverage to a separate group term life insurance policy after your employment ends without submitting any documentation of your health history (evidence of insurability or EOI).

## What you need to know

### Q: What's group term life insurance?

**A:** Your term life insurance is called 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 to port my group 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 and differs from the rates you paid while employed. Age-banded rates increase every five years.

### Q: Am I required to provide EOI?

**A:** No medical examination or other EOI is required.

### Q: How do I apply?

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

Lincoln National Life Insurance Company  
Group Insurance Department  
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.

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