

# Increasing life coverage during limited open enrollment

On the anniversary of your policy, you can introduce a period of limited open enrollment. During this period, your employees can elect to enroll in or make changes to their life insurance benefit amounts on a limited basis.



# How does limited open enrollment work?

During this enrollment period, your employees can increase life insurance in increments for themselves and their spouses, without having to provide proof of good health.

An increment is the amount of life insurance coverage that an individual can purchase at one time. For example: If your insurance policy is sold in increments of \$10,000, your employees will have the option of increasing their coverage by up to \$20,000 (two increments) during your limited open enrollment period. The increment amount may vary, based on your plan design.



## Who is eligible?

Employees can increase coverage for themselves and their spouses if they did one or more of the following:

- Participated in or declined to participate in coverage during the initial enrollment period
- Enrolled in life coverage under or over the guarantee issue amount

Please note that in any of these scenarios, all additional plan rules will still apply. Limits on how much coverage can increase also vary by plan.



## Requirements and exclusions

Some plan limitations may apply, including:

- A 50% employee to spouse benefit
- Age 70+ benefit limitations
- 5x salary limitations; coverage cannot exceed the maximum allowable coverage.
- Age reductions; apply to the guarantee issue and elected amounts

Payroll deductions begin the later of policy anniversary or once evidence of insurability has been approved for amounts of insurance outside the limited enrollment guidelines.



## Who is not eligible?

Those who are not permitted to increase their coverage during the limited open enrollment period include:

1. Employees or spouses who have previously requested life insurance from Lincoln Financial Group but were denied coverage
2. Employees or spouses who have withdrawn a previous request for additional coverage\*
3. Employees who are not actively at work on the date the coverage increase takes effect (for example, employees who are not performing all their customary occupational duties at your place of business)
4. Employees who were covered under another carrier's policy and are now grandfathered into Lincoln's coverage (take over)
5. Spouses who are in a period of limited activity (for example, the spouse is confined to a healthcare facility, or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and gender)

\*Check your policy for additional information.

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## Questions?

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