



# Quick, convenient and secure

## It's easy to submit your short-term disability (STD) claim

Where to go, what to do, what to expect – Lincoln Financial Group takes you step by step through the STD claims process. From your first point of contact to your benefit decision, we're here to support you every step of the way.

### First things first – register on LincolnFinancial.com

1. Click **Register** on the top right of the page.
2. Select **"Individual"** and then click on link under "Employee benefits".
3. Follow the prompts to **create your account**.

## When to submit an STD claim



When you've been absent from work because of a non-work-related illness or injury and will not be returning within the your company's elimination period (the period of time before your benefits kick in).

OR



Within one week of a planned surgery or childbirth.

## Submit your claim online

Here's the quickest way to submit your claim. After logging in to your account and selecting STD to access the Lincoln portal, simply:



### Step 1: Download a claim form

- Click on **Claims**.
- Click **Submit a Claim**.
- Select **Short-term Disability**, then click Next.
- Choose the form and download.



### Step 2: Complete the form

- Fill out all information and save the form to your computer.



### Step 3: Submit the form

- Click the box to submit your claim. Select the completed form from your saved location.
- In the pop-up window, click **Browse**, select the completed claim form and hit **Open**.
- Add a description for the document and any additional comments, if needed.
- Click **Submit Claim**. You will get a message that the upload was successful.

To submit multiple documents, click the submit a claim form and browse to the additional document you would like to submit. This process can be repeated as many times as necessary to submit all of your documentation via the **My Documents** Tab.



## 5 ways to submit a claim

**We highly suggest #1 or #2 as the most convenient options...**

**1. Online:** Through our secure self-service portal at [LincolnFinancial.com](http://LincolnFinancial.com)

**2. Phone:** 866-783-2255

**But you can also choose to submit your claim form by:**

**3. Email:** [DisabilityClaims@LFG.com](mailto:DisabilityClaims@LFG.com)

**4. Fax:** 877-853-3950

**5. Mail:** The Lincoln National Life Insurance Company, P.O. Box 2609, Omaha, NE 68103

## Call 866-783-2255 to submit your claim

1. When you call, you'll need to have this information:

- Name and date of birth
- Address and phone number
- Social Security Number
- Employer
- Group policy number
- Doctor's name, address, phone, and fax numbers
- Occupation and the last day you worked
- Condition or diagnosis
- Direct deposit information

2. After you provide your information, a claims specialist will process your claim and, if necessary, contact your employer and/or healthcare provider. If we need additional information, your claims specialist will reach out to you.

It's also likely your physician will need to complete an Attending Physician's Statement. To make sure your physician receives this form, simply:



Supply your doctor's fax number during your call, and we will fax the form directly to their office;



Ask the claims specialist to send you the form and then give it to your doctor

Once we receive and review your information, we will notify you of our claim decision. If approved, your benefits will be paid as outlined in your company's policy.



**Questions? Our claims examiners are here to help!**

**Call us at 866-783-2255.**

Monday – Thursday, 8:00 a.m. – 8:00 p.m. ET

Friday, 8:00 a.m. – 6:00 p.m. ET



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