

Short-term disability

FOR GROUP BENEFITS



Lincoln
Financial GroupSM

Hello future.[®]

One Call Claims

Simplified short-term disability
claims submittal

Products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

GP-CLAIM-SJM002

Short-term disability claims in less time—with less paperwork

Lincoln Financial offers One Call Claims submission, allowing you to submit a short-term disability (STD) claim over the phone in a matter of minutes.

When should I call?

Submit an STD claim over the phone if

- You've been absent from work because of a nonwork illness or injury and will not be returning within the elimination period outlined in your company's policy.
- You're within one week of a planned surgery or childbirth.

What number should I call?

Call 866 STD-CALL (866 783-2255) and provide

- Name, Social Security Number and date of birth
- Address and phone number
- Employer's name and/or group policy number
- Doctor's name, address and phone number
- Your occupation and the last day you worked
- Your condition or diagnosis

A benefit specialist will process your claim and, if necessary, contact your employer and physician.

If more information is needed from you, your employer, or physician, the benefit specialist will inform you of the necessary steps to complete the claim process.

Lincoln Financial Group® benefit specialists are available to assist you from 7 a.m. to 7 p.m. Central Time, Monday through Thursday, and from 7 a.m. to 5 p.m. Central Time, Friday.

In some cases, a decision regarding the claim will be made the same day.

In most cases, we will require an “STD Attending Physician’s Statement.” During the call, your benefit specialist will explain the process and will work with your physician to obtain the necessary information.

As an industry leader for innovation in service and support, Lincoln Financial Group offers a fast way to submit short-term disability claims with one call.

The form for the Attending Physician’s Statement can be sent directly to your doctor’s office if you have their fax number when you call about the claim, or it can be sent to you. It is also available through your employer or can be printed from the Internet by registering at www.Lincoln4Benefits.com.

Once all information is received, a claim decision will be made. If your claim is approved, your benefits will be paid as outlined in your company’s policy.

Online access to forms and personal benefit information

With Lincoln Financial® online services, your personal benefit information is just a mouse click away.

- Simply register by visiting **www.Lincoln4Benefits.com**, and select the “Click Here if you are an Employee/Insured” link.
- Select a user name and password, and you’ll then have secure access to your personal account to review coverage, claim status and policy information. You can also print forms and report claim information such as child delivery or a return-to-work date.

If you have questions or need further information, please call us at **866 STD-CALL**.

One Call Claims fax: 402 361-1016

Group insurance products (policy series GL1101, GL111) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, group insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

Hello future.®



Lincoln
Financial GroupSM

©2011 Lincoln National Corporation

www.LincolnFinancial.com

PDF 8/11 **Z02**

Order code: GP-CLAIM-SJM002