



Submit your long-term disability (LTD) claim

We make it quick and easy by offering multiple submission options, round-the-clock access to claim status, and an efficient review process.

File your LTD claim in three easy steps

- 1** Create an account or log in to LincolnFinancial.com to download a claim form.
- 2** Complete the form according to the instructions, making note of three separate sections for you, your employer, and doctor.
- 3** Submit a claim using your preferred method:

**Email**

DisabilityClaims@LFG.com

**Mail**

Lincoln Financial Group
P.O. Box 2609
Omaha, NE 68103

**Fax**

877-843-3950

After claim submittal, you can log in to LincolnFinancial.com to manage your claim online.

You can file your claim four to six weeks prior to the date your LTD disability coverage begins. We typically complete an initial review of within four business days of receiving your claim.

What to expect next:



Ongoing communication

Your claims specialist will stay connected with you until you return to work and can assist you with additional support you may need.



Time-saving online capabilities

By logging in, you can manage your claim, upload documents, and view payment details.



Return to work

You can report your return-to-work date online and update it throughout the claims process, if needed.

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Questions? Call 888-408-7300 for assistance.



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