

Need to make a claim? We can help!

Accident, Critical Illness, and Hospital Indemnity claims

At Lincoln Financial Group, we want to make the claim process as easy for you as we can. We will let you know what information we need, when we need it by, and what you can expect from us. From the first point of contact until the benefit decision, we're here to support you every step of the way.

Ways to submit a claim

- **Online:** Through our secure self-service portal
- **Email:** FileClaim@LFG.com
- **Fax:** 888-735-7636
- **Mail:** The Lincoln National Life Insurance Company
P.O. Box 2609
Omaha, NE 68103

Download claim forms for mail, fax, and email submissions at [LincolnFinancial.com/ClaimForms](https://lincolnfirancial.com/ClaimForms).

 Accident claim	▪ Employer ▪ Group policy number ▪ Employee's information: – Name and birthdate – Address, phone number, and email – Social Security number (SSN) or employee's work ID	▪ Patient's information and relationship to employee ▪ Reason for claim ▪ Accident details: – Date – Location – Injuries sustained – Hospital information	▪ Payment preference, either check or direct deposit ▪ Authorization for release of information ▪ Physician's statement and verification, to be completed by your provider ▪ Supporting medical records or medical information
 Critical illness claim	▪ Employer ▪ Group policy number ▪ Employee's information: – Name and birthdate – Address, phone number, and email – SSN or employee's work ID	▪ Patient's information and relationship to employee ▪ Type(s) of illness	▪ Payment preference, either check or direct deposit ▪ Authorization for release of information ▪ Physician's statement and verification, to be completed by your provider ▪ Supporting medical records or medical information
 Hospital indemnity claim	▪ Employer ▪ Group policy number ▪ Employee's information: – Name and birthdate – Address, phone number, and email – SSN or employee's work ID	▪ Patient's information and relationship to employee ▪ Confinement or admission details: – Admission date/time – Discharge date/time – Injuries sustained – Hospital information	▪ Payment preference, either check or direct deposit ▪ Authorization for release of information ▪ Physician's statement and verification, to be completed by your provider ▪ Supporting medical records or medical information

Claims process

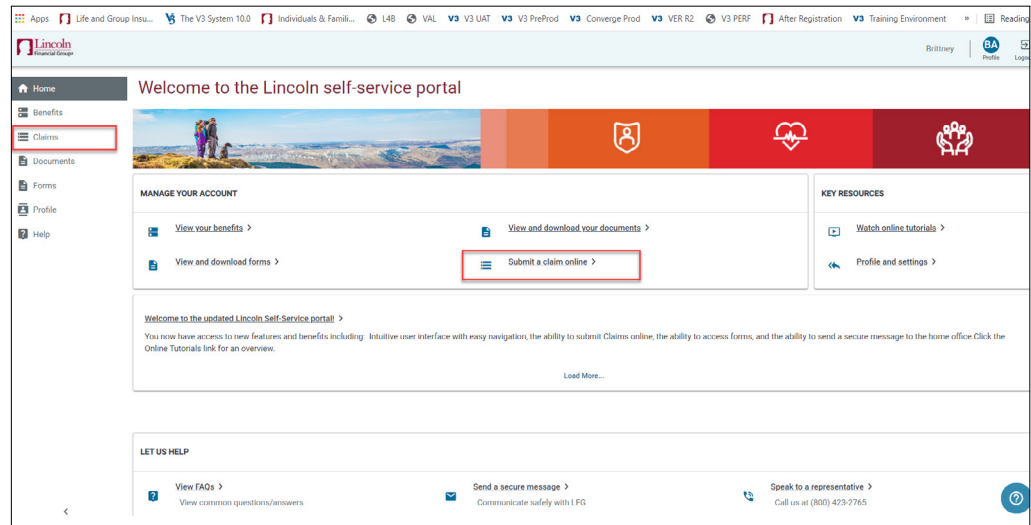
A claims examiner will review your claim within three to five business days of receipt and follow up with the claimant, physician, or employer if more information is needed. A claim decision will be made once we receive all needed information. If your claim is approved, benefits will be paid as outlined in your company's policy.

Before you get started, make sure to register on LincolnFinancial.com.

1. Click **Register** on the top right of the page.
2. Click the **Product** link under **Employee Benefits**.
3. Enter requested information.
4. Validate your identity, and create username and password. Click **Log in Now**.
5. Enter your **username** and **password**, and create your security question.

Submitting claims through the Lincoln self-service portal

Once registered, log in to your account and select **Accident, Critical Illness, or Hospital Indemnity** to access the portal.



Step 1: Download claim form

- Click on **Claims**.
- Click **Download Claim Form**.
- Select the **Accident, Critical Illness, or Hospital Indemnity claim form**.

Step 2: Complete form

- Fill out all information and save the form to your computer.
- Click **Cancel** to close the **Download Form** window.

Step 3: Submit form

- Click on **Submit a claim online** on the homepage.
- In the pop-up window, click **Browse**, select the completed claim form, and choose **Open**.
- Add a description for the document and enter additional comments, if needed.
- Click **Submit Claim**. You'll see a message that the upload was successful.
- To submit multiple documents, click the **Submit a claim form** and browse to the additional document you'd like to submit. This process can be repeated as many times as necessary to submit all of your documentation via the **Claims page**.

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Questions? Lincoln claims examiners are available at 800-423-2765.

Monday – Thursday, 8:00 a.m. – 8:00 p.m. Eastern,
Friday, 8:00 a.m. – 6:00 p.m. Eastern