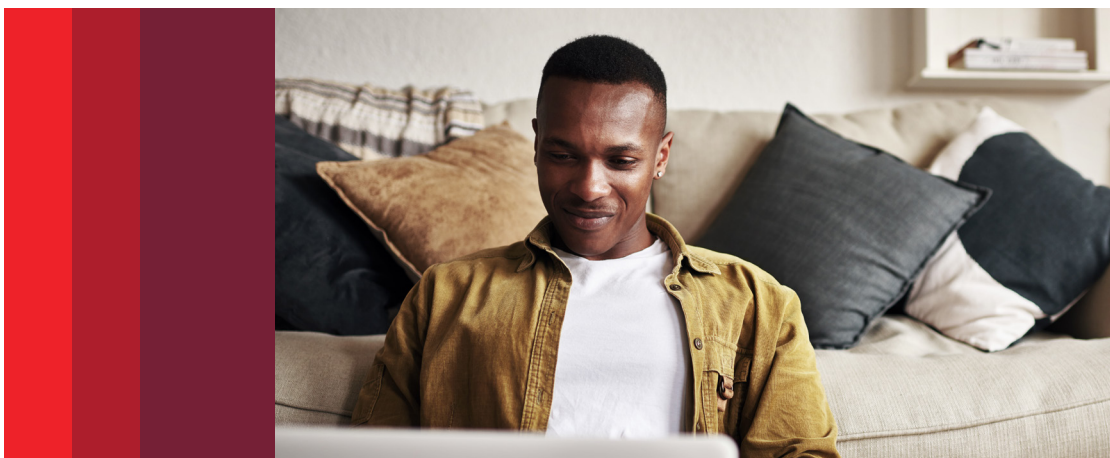




How to file your long-term disability, quickly and easily

To make it as simple and easy as possible for you to file your long-term disability (LTD) claim, we offer multiple submission options, around-the-clock access to your claim status, and a quick claim review process.

File your LTD claim in three easy steps

1 Download the form at Lincoln4Benefits.com

2 Complete the form according to the instructions, making note of three separate sections for you, your employer, and doctor

3 Submit your claim:



Email

DisabilityClaimsLFG.com



Mail

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



Fax

1-877-843-3950

You can file your claim four to six weeks prior to the date your LTD disability coverage begins. After receipt, we generally complete our initial review of your claim within four business days.

Review your claim status online

Once you've submitted your claim, you can keep track of its status by:

- Visiting LincolnFinancial.com and clicking "Register" in the "LOG IN/REGISTER" dropdown in the top navigation bar
- Selecting "Employee benefits" and following the instructions

Once you've registered, you can review your coverage, claim status, and policy information. You can also print forms and report claim information, like your return-to-work date.



Questions? Call **800-423-2765** for assistance.

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