

An easier way to submit your STD claim

Short-term disability/One Call Claims

Less time, less paperwork

With One Call Claims, it's simple to submit your 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 and date of birth
- Address and phone number
- Social Security Number
- Employer:
- Group policy number:
- Doctor's name, address, phone and fax numbers
- Your occupation and the last day you worked
- Your condition or diagnosis
- Direct deposit information

A claims examiner will process your claim and, if necessary, contact your employer and physician.

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

What days and times can I call?

Call a Lincoln Financial Group® claims examiner between:

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



What to expect when you call

During the call, your claims examiner will explain the process and how they will work with your physician to obtain the necessary information.

In most cases, your physician will need to complete an "STD Attending Physician's Statement." There are three ways for your physician to receive this form:

You can supply your doctor's fax number during your call, and we will send the form directly to their office.

Your claims examiner can send you the form for you to provide to your doctor.

You can print the form from Lincoln4Benefits.com.

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

You can also access forms and personal benefit information online

- 1 Go to **LincolnFinancial.com**, and click the 'Register Now' link in the Login box.
- 2 Select 'Group Insurance Policy/Certificate' and follow the instructions.
- 3 Once you're registered, you can 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 any questions or need further information, call 866-STD-CALL or fax 877-843-3950.

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