

What to Expect During Your Short-Term Disability Claim

This overview can help you plan for your absence from work. If you have any questions about your claim, visit us at

www.LincolnFinancial.com



When an illness or injury means you'll be out of work, you can let us know by phone, mail or web. We'll quickly work to see if you qualify for benefits so that you can receive payment (if applicable) as soon as possible.

To see if you qualify for STD benefits, we'll review:

- Info you provide
- Coverage info from your employer
- Medical info from your doctor

This will help us better understand your situation – and submitting this info promptly can help avoid any interruptions to your income.

Based on the info we receive, we'll let you know if:

- You qualify for STD benefits
- We're able to approve your claim for an initial period of time and what payments you can expect to receive

If we find that your medical situation isn't covered, we'll provide info on your appeal rights.

Depending on how long you're out of work, you may need to provide updates on your treatment/recovery on an ongoing basis. We'll let you know when we request medical records from your doctors and when we need that information by.

When it's time to return to work, we'll confirm with you and close your STD claim. If you're unable to return, we'll help you understand any additional benefits, such as Long-Term Disability and/or Social Security disability benefits you may be eligible to receive.

If you're already out of work or planning future absence, contact us by phone, mail or web to start your claim

- Send in any completed form(s) we provide by the date we indicated in your letter
- When we call you, provide the needed info and ask any questions you have
- Give each of your doctors a signed authorization so we can access your medical info
- Follow up with your doctor(s) to confirm they send the info we've requested

Get back to us promptly if we reach out with any follow-up questions

Once we notify you of your coverage for STD benefits, review all info provided and call us with any questions

- Let us know of any changes to your situation, so we can help you understand any impact to your claim
- Get back to us promptly if we reach out for updates on your treatment/recovery

- If you're returning to work, make sure you connect with us and with your employer to confirm and make any necessary arrangements
- If you're unable to return, contact us to determine additional assistance that may be available

What's Happening

What You Need to Do

