

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 four easy steps

- 1 Log in to LincolnFinancial.com to download a claim form. Or obtain a claim form from your employer.
- 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:



Telephone
888-408-7300



Portal
LincolnFinancial.com

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

- 4 Submit any required documentation using your preferred method:



Email
DisabilityDocuments@LFG.com



Mail
Lincoln Financial
P.O. Box 2578
Omaha, NE 68103



Fax
603-334-0401



Log in to LincolnFinancial.com or the **Lincoln Financial Mobile app** to review your claim status or coverage details online.

Access the portal by selecting **LOG IN** in the top navigation bar. Select **Register now** to create an account.



**Your tomorrow.
Our priority.™**

What to expect next:



Ongoing communication

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



Convenient online capabilities

By logging in to LincolnFinancial.com, 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.



Questions? Call 888-408-7300 for assistance.

©2025 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-8469311-100625

PDF ADA 11/25 **202**

Order code: LTD-LTCLM-FLI001

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial companies. Product availability and/or features may vary by state. Limitations and exclusions apply.