



# 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](https://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](https://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](mailto:DisabilityDocuments@LFG.com)

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

 **Fax**  
603-334-0401

 Log in to [LincolnFinancial.com](https://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.<sup>SM</sup>

## 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](http://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.

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