

How to submit a group life claim

It's not easy to take care of practical matters such as life insurance claims after the loss of a loved one. That's why Lincoln Financial Group takes special care to provide an experienced and empathetic team with a transparent claims process. Our highly trained specialists manage claims with a personal touch, assisting beneficiaries through every step of the process.



Life claims process

1

Claim submission

How do I contact Lincoln?

Claimant Service Excellence Center: **800-423-2765**

7 a.m. – 7 p.m. Central, Monday through Thursday

7 a.m. – 5 p.m. Central, Friday

General claims questions: Claims@LFG.com

How do I start a life claim?

We offer multiple claim intake options. The group policyowner, insured person, or beneficiary can submit a claim via:

- Claimant Excellence Initiation Center: **866-783-2255**
- Email: LifeClaims@LFG.com (only for submitting documentation or claims)
- Mail: The Lincoln National Life Insurance Company, P.O. Box 2649, Omaha, NE 68103
- If group is situated in New York, send to: Lincoln Life & Annuity Company of New York
P.O. Box 2649, Omaha, NE 68103
- Fax: **800-462-4660**
- Web claim submission: LincolnFinancial.com

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Review

Within five business days from receipt of the claim, a life claims specialist completes a review based on policy provisions. The life claims specialist will reach out to the group policyowner or beneficiary to obtain additional information if needed, and a claims determination will be made once all information has been received.

3

Communication

The claims specialist promptly contacts the appropriate party for outstanding information and guides employers and beneficiaries through the life claim process, providing personal and compassionate service to our clients.

4

Beneficiary submission

The beneficiary submits the beneficiary statement and a copy of the death certificate either with the group claim form or at a separate point. If applicable, an accidental death and dismemberment review begins once the death certificate is received.*

5

Decision/payment

Once the required information is received, a claims determination will be made within two business days. Payment is issued via check, direct deposit, or *SecureLine*® (Retained Asset Account).** The payee and employer receive copies of all claim decision letters.

6

Claim completion

Claim decision letters are sent once the claim review is completed.

* Varies based on claim type

** *SecureLine* payment option only offered on death claims.

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LCN-4694540-041922

MAP ADA 5/22 **Z01**

Order code: GL-LCPAC-FLI001



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