



You're In Charge®

Short-term disability

## One Call Claims

A quicker and easier way to submit  
your short-term disability claim

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

Employee Guide

GROUP BENEFITS

GP-CLAIM-SJM002\_Z04

# 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, Social Security Number and date of birth
- Address and phone number
- Employer's name and/or 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 benefit specialist will process your claim and, if necessary, contact your employer and physician.

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

### What to expect when you call

During the call, your benefit specialist 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.

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Your benefit specialist can send you the form for you to provide to your doctor.

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You can print the form from [LincolnFinancial.com](http://LincolnFinancial.com).

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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.

## Online access to forms and personal benefit information

It's easy to access your 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 402-361-1016.**



You can reach a Lincoln Financial Group® benefit specialist between:

7 a.m. to 7 p.m. Central Time,  
Monday through Thursday

7 a.m. to 5 p.m. Central Time,  
Friday

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

Insurance products (policy series GL1101) 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 (policy series GL111) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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Order code: GP-CLAIM-SJM002



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