



Convenient, quick, easy

A simple way to submit term life and AD&D insurance claims



Providing financial security...

Term life and accidental death & dismemberment (AD&D) insurance can help cover immediate expenses when a loved one passes away or suffers a bodily injury during a covered accident — giving you and your family a feeling of financial security and comfort when you think of the future.



...through a convenient, simple claims process

We're here to help make the process of filing a claim as easy and seamless as possible during this difficult time. We make sure you get the answers and support you need, and our goal is to deliver a claims decision within five business days of receiving a completed claim.



File your life and AD&D claim in three easy steps

- 1** You may file a claim by calling Lincoln at 866-783-2255 or by providing us with a completed claim form. You may download a life claim form at Lincoln4Benefits.com. Fill in your answers to all questions, including the Accidental Death Benefit Information section, if applicable.
- 2** Gather supporting documents that need to be provided as part of your claim, such as:
 - Certified Death Certificate with the cause and manner of death listed
 - Beneficiary address information and payment election
 - Supporting beneficiary information if the beneficiary is deceased, an estate, a trust or a minor
 - Copy of the official investigative report, if applicable
- 3** File your life and AD&D claim by:
 - Email — LifeClaims@LFG.com
 - Phone — 866-783-2255
 - Fax — 800-462-4660
 - Mail — Lincoln Financial Group Life Claims
P.O. Box 2649
Omaha, NE 68103



Additional valuable benefits

Your group term life insurance plan comes with other valuable benefits such as Accidental Dismemberment Benefit, Accelerated Death Benefit and Waiver of Premium. You or your legal representative can download the claim forms for these benefits at Lincoln4Benefits.com.

Accidental Dismemberment Benefit

- If you or your insured dependent(s) are accidentally injured resulting in dismemberment (e.g., the loss of a hand, foot, or eye), the Accidental Dismemberment Benefit provides a benefit payment, depending on the severity of the loss.
- In your form search, look for the Dismemberment claim form.

Accelerated Death Benefit

- If you or your covered spouse are diagnosed with a terminal disease, you might need some of your life benefits now, for treatment or to spend on anything else you would like. If that's the case, the Accelerated Death Benefit (also known as the Living Benefit) allows you to withdraw a percentage of your coverage early in a one-time, lump-sum amount, and your beneficiaries will receive the rest of your coverage as a death benefit.
- In your form search, look for the Living Benefit claim form.

Waiver of Premium Benefit

- If you become disabled and unable to work for more than six months, the Waiver of Premium Benefit allows you to stop making payments (paying premium) on your life insurance coverage — so you don't have to worry about paying your premium or losing your coverage during a period of total disability.
- In your form search, look for the Extension of Death Benefit Waiver claim form.

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