Need to file a claim? We can help!

Accident, hospital indemnity, and health assessment benefit claims

An easy and responsive claims process

Lincoln Financial wants to make the claims process as easy as possible so you can focus on other things. We'll let you know what information we need, when we need it, and what to expect. From initial contact to benefit decision, we're here to support you every step of the way.

A claims specialist will review your claim and contact you, your physician, or your employer if needed. We'll make a claim decision once we've received all necessary information. If your claim is approved, benefits will be paid as outlined in your company's policy.

Before you start

Gather the documents you'll need, including:

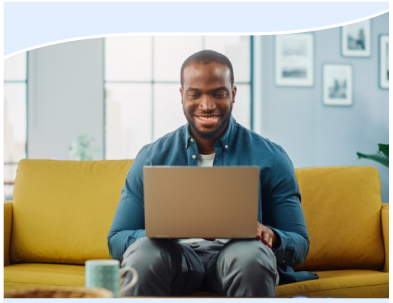
- Authorization for Release of Information form. Download this under Forms after you log in, since you'll need to upload it with your claim.
- Relevant medical records or bills, including proof of the event you're filing a claim for.

Tip: Having your information ready helps ensure that your claim is processed as quickly as possible.

Submitting claims through the Lincoln self-service benefits website

Follow the secure six-step process:

1. Log in to LincolnFinancial.com. First-time users must register.
2. Select the coverage (**accident** or **hospital indemnity**) you're submitting a claim for.
3. Navigate to the claims section and select **Submit a claim**.
4. Answer the questions and upload requested supporting documentation, including your completed Authorization for Release of Information form.
5. Confirm your submission.
6. Check the status of your claim anytime at LincolnFinancial.com.



Register at LincolnFinancial.com.

1. Select **Register** on the top right of the page.
2. Choose **Register now** for individuals.
3. Enter the requested information.
4. Validate your identity and create a username and password.
5. Select **Log in Now**.

Other ways to submit a claim

- **Phone:** 866-783-2255
- **Online:** via secure messaging through the self-service portal
- **Email:** FileClaim@LFG.com
- **Fax:** 888-735-7636
- **U.S. Mail:** The Lincoln National Life Insurance Company
  P.O. Box 2609
  Omaha, NE 68103

Helpful tips for a smooth experience

- Upload documents in a clear, readable format (PDF or JPG).
- Submit all pages of medical records, including discharge papers or visit summaries.
- Respond quickly if we request more information.
- Call **866-783-2255** to file a claim by phone if you don't see your spouse or dependents in the portal.

Lincoln Financial®

Your tomorrow.
Our priority.®



Questions?

Contact Lincoln at **800-423-2765**, Monday through Thursday, between 8:00 a.m. and 8:00 p.m. Eastern, or Friday, between 8:00 a.m. and 6:00 p.m. Eastern.

©2026 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-8773339-021326
MAP ADA 4/26 **Z04**
Order code: GP-CLAIM-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.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information.

This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.