

Need to make a claim? We can help!

Accident, critical illness, hospital indemnity, and health assessment benefit claims

An easy and responsive claims process

At Lincoln, we want to make the claims process as easy as possible. We'll inform you of what information we need, when we need it, and what to expect from us. From the initial contact to the benefit decision, we're here to support you every step of the way.

A claims specialist will review your claim and follow up with you, your physician, or your employer, if more information is 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.

Submitting claims through the Lincoln self-service benefits website

Our secure six-step process:

1. Log in to LincolnFinancial.com. First-time users need to register.
2. Select the supplemental health coverage (**accident, critical illness, or hospital indemnity**) you wish to file a claim for.
3. Navigate to the claims section of the portal and select **Submit a claim**.
4. Answer the questions that appear and upload requested supporting documentation.
5. Confirm your submission.
6. Check the status of your claim online anytime at LincolnFinancial.com.

Other ways to submit a claim

- **Online** through secure messaging on the self-service portal
- **Email:** FileClaim@LFG.com
- **Fax:** 888-735-7636
- **Mail:** The Lincoln National Life Insurance Company
P.O. Box 2609
Omaha, NE 68103
- **Phone:** 800-423-2765



Before you get started, register on LincolnFinancial.com

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

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Questions?

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