Submit your long-term disability (LTD) claim

We make it quick and easy by offering multiple submission options, round-the-clock access to claim status, and an efficient review process.

File your LTD claim in three easy steps

Log in to LincolnFinancial.com to manage your claim.

1 Download a claim form at **LincolnFinancial.com**.

2 Complete the form according to the instructions, making note of three separate sections for you, your employer, and doctor.

3 Submit a claim using your preferred method:

Email
DisabilityClaims@LFG.com

Mail
Lincoln Financial Group
P.O. Box 2609
Omaha, NE 68103

Fax
877-843-3950

You can file your claim four to six weeks prior to the date your LTD disability coverage begins. We typically complete an initial review within four business days of receiving your claim.

What to expect next:

Ongoing communication
Your claims specialist will stay connected with you until you return to work and can assist you with additional support you may need.

Time-saving online capabilities
By logging in at LincolnFinancial.com, you can manage your claim, upload documents and see the details of any payments made.

Return-to-work
You can even report your return-to-work date online and update it throughout the claims process if needed.

Questions? Call 800-423-2765 for assistance.