Lincoln Financial®

Process flow: Short-term disability

Lincoln Financial aims to make the claim process as easy as possible for both employees and employers. Here's a look at each step of the process, from claims submission to closure.

Audience	Claims submission	Day 3	Day 7	Day 21	End of disability
Employee	Submits a claim via phone or portal	If claim is incomplete: Lincoln contacts the employee to discuss missing information and identifies the information that is still needed to support the claim. On Day 7 and Day 21 employee will receive an email/phone call directly from their case manager to go over any additional information needed. Information to support the disability claim is due by Day 45. Note: Throughout the claim, the claims specialist will contact you for regular updates on your recovery. If you have updates that affect the claim, contact your claims specialist.			Contacts us to confirm return-to-work (RTW) date
Lincoln	Sends an acknowledgment letter to confirm receipt of the claim Faxes the attending physician statement to provider (when needed)	If the initial claims submission is incomplete:[1] Reviews information and contacts the employer for missing or necessary information Contacts the employee to collect disability information	Calls the employee and/or employer for information still outstanding on Day 7	If the initial claims submission information is not provided by day 45, the claim may be closed due to missing information.[1] After the submission of a complete claim, if additional information is requested from the employee to show proof of disability, the employee has 45 days to submit supporting documentation. The claim may be closed on the 46th day if the information is not received.	Calls the employee up to 14 days before end of the disability period to confirm the RTW date Discusses what information should be submitted if the employee is not yet permitted to return to work
		If the initial claims submission is complete: A decision to approve, deny or further review the claim pending the receipt of additional information will be made.[1] Calls the employee to let them know the leave claim decision and sends the decision letter to the employee			
Employer	Reviews the acknowledgment letter on the email copy	Provides necessary information to Lincoln, if requested			
		The employer will be notified once a decision on the claim is made.			

[1] A complete claim submission consists of the employee's statement, the attending physician statement, and employer information. If further information (such as medical records) is needed to make a decision, the claim will stay in pending status until information is provided or 45 days has passed.

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Please contact your Lincoln benefits professional for more information.

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