

Short-term disability claims

Answers to frequently asked questions

We're dedicated to helping you file a short-term disability (STD) claim as quickly and easily as possible. To help you navigate the process, we've answered some of the most frequently asked questions about short-term disability benefits.



Q: When should I file a disability claim?

A: If you need to miss work for four consecutive days or more — including weekend days — due to injury, illness, or pregnancy, you must report your absence and file a claim with Lincoln Financial Group.

Q: What information do I need to provide when reporting a claim?

A: When reporting a claim, you'll need to provide:

- Personal information: Name, address, telephone number, and job title
- Physician information: Names, addresses, and fax/telephone information for each physician treating your illness or injury
- Illness/injury information: Detailed information regarding your illness or injury, including symptoms, diagnosis, and prognosis
- Job information: Including the day you last worked, the first day you were absent from work, and your anticipated return-to-work date

Q: When can I expect a decision on my claim?

A: Once we receive all relevant information from your physician, you can expect an initial claim decision within 10 business days.

Q: How does Lincoln handle claims submitted prior to the date of disability?

A: If you know you're going to be out, you may report your claim up to 30 days prior to your date of disability; however, the claims process will not begin until the date of the disability occurs. Your early submission claim will be assigned to a claims specialist two days prior to the date of disability.

Q: What happens after I report my claim?

A: Once you report your claim, a claims specialist, who will serve as your main point of contact, will contact you within two business days to discuss the details of your medical condition — including how it impacts your ability to do your job — and your treatment plan.

Next, your claims specialist will contact your physician to obtain as much detailed medical information as needed and request copies of your medical records. To expedite this process, please provide your physician or medical care provider with a copy of the Authorization to Release Information Form at your next visit. This form gives your physician permission to release your medical information to Lincoln. You can download and print the form at [MyLincolnPortal.com](https://mylincolnportal.com).

Your case manager will then contact your supervisor to discuss the details of your job duties and hours. We only discuss physical limitations and/or restrictions as they relate to your job requirements — never confidential medical information.

Q: How often can I expect to hear from my claims specialist?

A: Your claims specialist will call you on a regular basis to discuss your recovery and answer your questions. Your claims specialist will also periodically contact your physician to update your medical information.

Q: How long can I remain on STD?

A: If you continue to be disabled according to medical records provided by your physician and cannot return to work, you may remain on STD for up to 12 weeks. If your illness or disability extends beyond 12 weeks, you will automatically be considered for long-term disability (LTD) benefits.

Q: What if my physician chooses not to share my medical information over the phone?

A: Providers have differing policies regarding the release of medical information. Your claims specialist will do their best to confirm information that is necessary to reach a claim decision. In the event your treating provider refuses to release information over the phone, your claims specialist will fax a request. You'll also be notified by mail when we send this request to your treating provider. Please note that a lack of sufficient medical documentation may result in interruption of your pay or a denial of disability benefits.

Q: What's the process for returning to work?

A: If you're ready to return to work, you must notify your claims specialist of your return date. You should also contact your immediate manager to discuss your estimated return-to-work date and any special requirements, if needed. Your claims specialist may request a release from your physician that allows you to return to work. If necessary, your claims specialist will work with you and your physician to determine a return-to-work plan aimed at meeting your needs and abilities. Alternative work options may be explored, such as job modifications or accommodations.

Q: What type of medical information will be requested from my treating provider?

A: We may request the following from your physician: a completed disability form, copies of your medical records, office visit notes, a treatment plan, and test results. You'll also be notified by mail when we send this request to your treating provider.

If the information is not received from your physician within 45 days of the initial request, your claim may be denied for failure to provide proof of disability. If this happens, please follow up with your physician to request that they send the necessary information. If follow-up care is needed, your treating provider must provide supporting documentation within 30 days of the request to avoid denial of claim.



Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations. LCN-4088465-010322 PDF 2/22 **Z03 Order code: DIS-LMSTQ-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 Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

Q: What if I qualify for a state paid leave as well?

A: Each state has its own rules and requirements when it comes to how your STD benefit will coordinate with that state paid leave. Often your state paid benefit will pay first, and your STD benefit will be offset (or reduced) by that amount. Reach out to your Human Resources department or Lincoln benefits professional for information on how this may apply in your state.

Q: Who should I contact if I have questions about my claim?

A: You may call your claims specialist with questions or concerns Monday through Friday, between 8:00 a.m. and 5:00 p.m. Eastern.

Q: How do I file a claim?



Online at **MyLincolnPortal.com**
(Use company code: FMOLHS)

Once your claim is filed, check the status of your claim online at **MyLincolnPortal.com**.



By phone at 800-548-0805