



How to register on LincolnFinancial.com

1. Click **Register** on the top right of the page.
2. Select **"Individual"** and then click on link under "Employee benefits."
3. Follow the prompts to **create your account**.

Filing a term life and AD&D insurance claim

A guide to filing and benefits

Designed to provide peace of mind and help protect your family's financial future, term life and accidental death and dismemberment insurance (AD&D) can be used to cover immediate expenses in the event you or a loved one passes away or suffers an injury during a covered accident.

Gather supporting documents for the claim, including:

- A certified death certificate with the listed cause and manner of death
- Beneficiary address information and payment election
- Supporting beneficiary information if the beneficiary is deceased, an estate, a trust, or a minor
- Copy of the official investigative report, if applicable

Complete the life claim form, provide answers to all questions, including the accidental death benefit information section, if applicable.

- If you're filing a claim for a spouse or covered dependent, register on LincolnFinancial.com to submit a claim online.
- If your beneficiary is filing a claim, they should contact your employer for a claim form.

Submit a claim online in 3 easy steps

Here's the quickest way to submit a claim. After logging in to your account and selecting Life to access the Lincoln portal, simply:



Step 1: Download a claim form

- Click on **Claims**.
- Click **Submit a Claim**.
- Select Term Life, then click **Next**.
- Choose the form and download.



Step 2: Complete the form

- Fill out all information and save the form to your computer.



Step 3: Submit the form

- Click the box to submit your claim. Select the completed form from your saved location.
- In the pop-up window, click **Browse**, select the completed claim form and click **Open**.
- Add a description for the document and any additional comments, if needed.
- Click **Submit Claim**. You will get a message that the upload was successful.

To submit multiple documents, click the **Submit a Claim** form and browse to the additional document you would like to submit. This process can be repeated as many times as necessary to submit all of your documentation via the **Claims** page.



4 ways to submit a claim

1. **Online:** Through our secure self-service portal at LincolnFinancial.com
2. **Phone:** 866-783-2255
3. **Email:** LifeClaims@LFG.com
4. **Fax:** 800-462-4660
5. **Mail:** Lincoln Financial Group
P.O. Box 2649
Omaha, NE 68103-2649

Additional valuable benefits

Your group term life insurance plan comes with other benefits, such as an accidental dismemberment benefit, an accelerated death benefit, and a waiver of premium. Access claim forms for these benefits through the self-service portal at LincolnFinancial.com.

Accidental dismemberment benefit

- Provides a benefit payment in the event you or your insured dependent(s) experience an injury (depending on severity) resulting in dismemberment (e.g., the loss of a hand, foot, or eye).

Accelerated death benefit (also known as the living benefit)

- Allows you to withdraw a percentage of your coverage early in a one-time, lump-sum amount to help cover treatment costs (or anything else) in the event you or a loved one is diagnosed with a terminal illness. Upon the passing of the covered individual, beneficiaries will receive the rest of the money as a death benefit.

Waiver of premium benefit

- Enables you to stop making payments on your life insurance coverage if you become disabled and are unable to work for more than six months.



Need help?

Call us at 800-462-4660

Monday – Thursday, 8:00 a.m. – 8:00 p.m. ET

Friday, 8:00 a.m. – 6:00 p.m. ET

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LCN-3481402-030521

PDF 4/21 **Z01**

Order code: LFE-CLMR2-FLI001

