

How to file a long-term care claim with Lincoln

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File by phone or online

Call: 800-487-1485, option 4, option 3

A dedicated specialist is available to assist you during normal business hours five days a week, except holidays.

Go to LincolnFinancial.com



- Click **CONTACTS, FORMS & CLAIMS** from the top navigation bar
- Click **Long-term care**
- Select **Start a claim** tab
- Click **START CLAIMS PROCESS** button and complete the form

You will be contacted within two business days of submitting your online form.

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Have these items ready

- The policyowner name, address and date of birth
- Policy number(s)
- Type of claim, for example, home care or nursing facility admission, and date of onset
- Brief description of the reason for claim, for example, injury or illness
- If the policyowner is unable to initiate the claim, a durable power of attorney (POA) will be required. We will assign a specialist to your case and mail paperwork to you for completion.

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What to expect after your claim is filed

- A dedicated specialist will manage the claims process.
- All necessary forms must be completed by the insured or power of attorney, the insured's personal physician and the care provider, and submitted prior to claim approval.
- If additional information is needed after completed paperwork is submitted, we will contact the physician and care provider directly to help facilitate the claims process.
- A claim status letter will be sent when a payment is processed.

Frequently asked questions

Q. How long do reimbursements take?

A. Most claims are paid in three business days or less after approval.

Q. Could a facility or care provider get paid directly?

A. Yes. You can set up an Assignment of Payment to request direct payment to the care provider.

Q. How frequently can a policyowner be reimbursed?

A. Weekly, biweekly or monthly

Q. If the policyowner had required and paid for care, can they be reimbursed retroactively?

A. If the physician states that care was needed and the provider confirms that services were provided, we can pay claims retroactively.

Q. Can we pay benefits directly to a provider/caregiver?

A. Yes. The insured or their legal representative can complete an Assignment of Payment form to have payments released directly to the provider or caregiver.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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