

# How to file a long-term care claim with Lincoln

## 1 File by phone or online



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

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



Go to [LincolnFinancial.com](https://www.lincolnfinancial.com)

- Click the **File a claim** tile in the middle of your screen.
- Click **Long-term care**.
- Go to **Start Lincoln i-Claim<sup>SM</sup>** and select **Get Started** button and complete the form.

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

## 2 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. Our claims specialists will assist in gathering necessary documents for your claim.

## 3 What to expect during the claim process



- An industry-leading third-party administrator will manage the claims process.
- A Claims Specialist will contact you by phone to gather pertinent facts about your claim care needs.
- Forms are sent to insured for completion. Claims will work directly with your providers to gather necessary information, which may include medical records.
- An in-person nursing assessment may be required.
- You will receive a phone call when a decision is made about your eligibility, followed by a letter. If your claim is approved, the letter will explain the reimbursement process and what is required.
- Claims go through a recertification process at least every 12 months, depending on diagnosis, potential for recovery and care provider changes.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York.

For use with the general public.

# Frequently asked questions

**Q. How long do reimbursements take?**

A. Claims are paid within 10 business days when requirements are met.

**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.

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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