

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-ClaimSM** 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

©2023 Lincoln National Corporation

LincolnFinancial.com

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-5607390-040423

PDF ADA 4/23 **Z06**

Order code: MGR-LTC-FLI002



Affiliates include broker-dealer/distributor Lincoln Financial Distributors, Inc., Radnor, PA, and insurance company affiliates The Lincoln National Life Insurance Company, Fort Wayne, IN, and Lincoln Life & Annuity Company of New York, Syracuse, NY.