

# Lincoln Financial Group Claims Process Reference Guide Life



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## Life

At Lincoln Financial Group, we take a stream-lined, coordinated approach to claims management to ensure the process from intake to benefit decisions are coordinated and clearly communicated, with experts supporting the process every step of the way.

### What is a complete claim?

A complete claim includes complete employer information, complete beneficiary information and a copy of the death certificate.

In most cases we will only need a copy of the certified death certificate. Some exceptions would be foreign deaths or potential fraud situations.

### Intake Options:

We offer multiple intake options for life claims:

- **Telephonic intake:** 866-783-2255
- **Email:** LifeClaims@lfg.com
- **Mail:** The Lincoln National Life Insurance Company, PO Box 2649, Omaha, NE 68103

**If group is situated in New York send to:** Lincoln Life & Annuity Company of New York, PO Box 2649, Omaha, NE 68103

- **Fax:** 1-800-462-4660
- **Web:** LincolnFinancial.com

### Turn-around times

- Initial claim review—within 5 business days
- Correspondence—within 3 business days
- Email/Phone—within 24 business hours

### Life—Incomplete process

1. Intake team will enter the claim within 24 hours (real time if submitted telephonically). The claim is then passed to a life Claims Examiner to be processed.
2. The Life Claims Examiner will make a call within 24 hours to the appropriate party to gather missing information

3. If the missing information is not received within 3 business days of the claim receipt a missing information letter is sent
4. If the missing information is not received within 10 business days of the claim receipt a closure letter is sent
5. Once the information is received the Life Claims Examiner will within 5 business days

### **Eligibility/Benefit Verification (self-billed groups)**

We will need confirmation of coverage (below are some examples)

- Enrollment form from group confirming coverage
- Census/Billing (employee list)
- Benefit screen print showing the amount of life insurance coverage in force at the time of death

If benefit is salary based verification of salary as of last day worked is required along with verification of the current salary based benefit amount (Human Resource compensation screen print or payroll record)

If benefit is Optional or Voluntary (contributory), include verification of the initial coverage election date and benefit amount along with any increases or Human Resource verification of initial and current coverage to confirm compliance of eligibility guidelines.

### **Lincoln Financial Group's Links process**

Our LINKS process allows for automatic transfer of information from a life waiver claim to the start of a death claim; no separate claim form needs to be submitted for term and supplemental life insurance

### **Communication**

- Communication method
  - Secure email
- At each status change correspondence will be sent

### **Payment options**

- Direct deposit
- Check
- Secure Line (Retained Asset) if claim is over \$5,000 the beneficiary may elect to receive a secure line account. These accounts earn interest and the beneficiary receives a check book to access the account. The account is completely free for the beneficiary. Please

note: Retained Asset/Secure Line accounts are not available to New York suited groups due to state regulation. Also, to set up an account we must have a street address (no PO Box).

\*Our claim form contains the options for the beneficiary to select the payment method. All payments should be mailed or deposited to the beneficiary directly.

## Appeal Process

- 2 Appeals reviews for life
- 180 days to request a review of an adverse decision

## Taxability

- We issue 1099INT for any interest payment made over \$600 paid to each beneficiary
- Need W8BEN Form If:
  - Non-US citizen living in a foreign country
  - Non-US citizen living within the United States (\*)
- Need W9 Form If:
  - US citizen living in a foreign country
  - Non-US citizen living within the United States (\*)

\*W-8BEN and W-9 Forms can be found at the IRS website:  
<http://apps.irs.gov/app/picklist/list/formsPublications.html>

## Other Topics

- **Accelerated Death Benefit**—The Accelerated Death Benefit is also called the Living Benefit. This benefit allows advance payment of part (based on policy language) of the Insured Person's personal life insurance. It may be paid to a terminally ill insured person in a lump sum, once during his or her lifetime. To qualify, in most states the Insured Person must:
  1. satisfy the actively at work requirement under the policy.
  2. be insured under the policy for at least 12 months (some states may vary - check the policy to verify timeline).

3. have a minimum amount of personal life insurance under the policy on the date the living benefit is paid (20,000 is standard – check the specific policy to verify the amount).
4. be insured under the policy on the date the living benefit is to be paid.

The Insured Person (or his or her legal representative) must apply for the benefit by:

1. completing a Request for Living Benefit claim form.
2. providing satisfactory proof that the Insured Person is terminally ill, including a Physician's written statement indicating the approximate life expectancy.

Terminally ill means the Insured Person has a medical condition which is expected to result in death within 12 months, despite appropriate medical treatment (some states vary - check the policy to verify timeline). (Certain state requirements may vary. See your specific policy for details.)

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