



## Accident and Critical Illness – Best Practices for Claims Processing

### Intake Options

We have several claim submission options for Group Accident and Critical Illness claims:

- **Mail:** The Lincoln National Life Insurance Company, PO Box 2609, Omaha, Ne 68103
- **Fax:** 888-735-7636
- **Email:** [fileclaim@lfg.com](mailto:fileclaim@lfg.com)
- **Telephonic** 800-423-2765 (Health Assessment Benefit Only) Used for Customer Care Center as well.

\*Claim forms can be found by going to [www.LincolnFinancial.com](http://www.LincolnFinancial.com)

### Turn-around times

Initial claim review—within 3-5 business days

Correspondence—within 3-5 business days

Email/Phone—within 24 business hours

### Incomplete process

- Within 3-5 business days—Claims Examiner completes an initial review to approve, deny or pend the claim. If additional information is needed, Claims Examiner will request from the claimant, provider of care, and/or employer
- Day 30—Claims Examiner reaches out to the claimant, provider of care, and/or employer as a follow up reminder for the requested information
- Day 60—Claim is closed, and letter is sent to the claimant if requested information is not received

\*For Critical Illness claims, we do request medical records directly from a provider of care and advise the claimant what we requested the information so they are informed and can assist in obtaining the required documentation.

\*The Accident and Critical Illness claim forms specifically state to provide any itemized bills, lab reports, radiology reports, pathology reports, clinical diagnosis, any other medical records documentation to support the claim.

### Payment Delivery Method

- Check or Direct Deposit to the employee