

# How To Submit Your Long-Term Disability Claim with Lincoln Financial

Brown University offers **long-term disability (LTD)** benefits through **Lincoln Financial**. After your claim is submitted, a **Lincoln Financial claims specialist** will review the information provided to determine eligibility under the LTD plan. Some required communications—such as medical or employment documentation—must be submitted in writing, as requested by Lincoln Financial.

## When to Submit Your Claim

You may initiate an LTD claim **45 days before** reaching **180 consecutive days of absence**, or as soon as you know your absence will last 180 consecutive days, **based on guidance from your treating medical provider**.

## Option 1: Submit Your Claim Online

1. **Log in** to [LincolnFinancial.com](https://LincolnFinancial.com).

First-time users will need to register using the company code along with their:

- First and last name
- Date of birth
- Last four digits of their Social Security number
- The Company code is the word: **Brown**

2. Select **Start a claim** and complete the required questions, including:

- **About you:** Your employee identification number or other employer-required ID
- **About your absence:** The reason for your absence, dates, and—if applicable—your physician's name and diagnosis

3. Select **Submit**.

For disability claims, you will be prompted to **download, sign, and submit a medical authorization form**. This form may be provided to your healthcare provider by you or your claims specialist .

4. **Save the PDF** of your submitted information for your records. You will need your claim number to view your claim status for the first time.
5. **Check the status** of your claim online at [LincolnFinancial.com](https://LincolnFinancial.com).

You can also opt in to text messaging via [LincolnFinancial.com](https://LincolnFinancial.com). You'll receive texts on the receipt, approval, and extension of an absence, benefit payment information, if applicable, and the closure or extension of a claim based on your return to work.

## Option 2: Submit Your Claim by Phone

You may submit your claim by calling Lincoln directly at **888-408-7300** to speak with a Lincoln Financial representative.

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## After You Submit Your Claim

### Claim Follow-Up

A Lincoln Financial claims specialist will contact you by phone or in writing within **three business days** of your claim submission. Your claims specialist may ask additional questions or request additional documentation to support your claim.

### Document Submission

Any requested documentation can be securely uploaded through [LincolnFinancial.com](https://LincolnFinancial.com) using Lincoln Financial's document upload feature.

## **Claim Decision**

A determination will be made once all required information has been received and the review process is complete. Lincoln Financial will contact you using the communication preferences you selected in your online account.

## **Ongoing Communication**

Your assigned claims specialist will remain in contact with you throughout your claim review period and will be available to assist with questions or next steps support.