



You're In Charge®

GROUP BENEFITS

Opening new doors

Supportive assistance through times of need with
Lincoln claims capabilities



Disability

Employer Guide

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

DIS-CLM-BRC001_Z01

The key to moving employees forward

At Lincoln, our disability approach has a purpose: Help employees get beyond their disability, back to work, and on with their lives. To achieve this all-important goal, our philosophy is guided by firmly held points of view:



We believe employees want to work.



We believe easing the burden of a disability through prompt benefits and compassionate service helps your employees attend to their recovery.



We believe focusing on your employees' abilities and skills for returning to work helps achieve positive outcomes for everyone.



And we commit to this philosophy through three focus areas:

1

Hassle-free support

With simple and flexible claim intake, Lincoln delivers a fully integrated process, providing administration for the entire disability claim spectrum—from leave of absence, to short- and long-term disability claims, to Life Waiver claims.

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2

Tailored productivity solutions

We know every claim is unique. That's why we provide individual attention to each one, taking the time to understand your employees' needs. The expertise of our Claims team means your employee's claim receives the appropriate referrals to the right resources at the proper points in the claim.

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3

Consultative approach

We partner with you and your employee to build an absence management plan that focuses on getting that employee back to work—even exploring alternatives within your employee's functional limitations early in the claim. Once an employee's physician identifies their abilities, we can help you facilitate modifications to help your employee return to work. Finally, through consultative reporting analysis, your claim experience is compared to similar industries and our block of business, once credible claim data is available on your group.

Hassle-free support

1

Opening the way to an efficient, inclusive claims process

While your employees use our benefits and services to protect their income from disability, we'll also be working behind the scenes to support your business needs.

Easy, convenient claim submission options include:

	Telephone	Web	Email	Fax	Mail
Leave of absence and short-term disability	✓	✓			
Standalone short-term disability (STD)	✓	✓	✓	✓	✓
Standalone long-term disability (LTD)		✓	✓	✓	✓

Telephonic claims submission is often the most convenient method for you and your employees for short-term disability and leave of absence. We quickly gather the employee's information, with the average intake call time under five minutes. And our claims examiners help gather missing proof of loss information for STD claims with proactive outreach and communication.

LTD claims typically require more information and paperwork, making web, fax, email and mail the most efficient intake options—given the additional complexity of an LTD claim, telephonic claim intake is not an ideal option.

Speedy process, complete results

Once all information is gathered, we make payment using disability industry guidelines, taking into consideration your employee's health care provider's treatment plan, usually within 24 hours for STD.



The LINKS program

LINKS is a highly efficient claims management process for those covered by our short-term disability, long-term disability and Life Waiver plans. But we take it a step further.

The LINKS program blends technology with the personal touch of our disability claims examiners to provide a smooth transition from our STD to our LTD to our Life Waiver without claim filing. It's a proactive, integrated process that identifies potential LTD claims through early intervention with the employee.

For employees covered under a Lincoln LTD plan, the integration process begins when an STD claim is received.

All claims information resides in our automated, integrated system for more efficient access and coordination. No new claim forms are required.

Claims examiners work together closely to manage claims and monitor the progress of the disability, moving from STD to LTD.

We use a team approach and, when appropriate, consult a clinician and a vocational coordinator for return-to-work planning.

The claims examiner builds the claim path based on all information to ensure the proper resources are included at the right time. As recovery, additional treatment, or factors change, the claims examiner adjusts the path, working with the employee to gather information and answer questions.

This approach benefits both the employee and employer by helping the employee get back to productive work and full earning potential as quickly—and safely—as possible.

For employees with our term life insurance* coverage: If our claims examiners determine term life insurance coverage exists with Lincoln, and the employee meets the qualifications of the waiver provision, a claim for waiver of life insurance premium for the employee is set up and coordinated with the Life Insurance claim area.

This extra step in our integrated process means the employee will not have to submit a separate claim.

*This automatic process is available for all groups, except those that have self-billed, employee-paid life coverage with no employer-paid life coverage.

Tailored productivity solutions

2

Understanding claims from the inside out

Successful claims management is a balance of art and science. The art refers to our people and their ability to build trust and relationships with you—the employer—and your employees.

Our claims examiners are recruited for their analytical ability, empathy and customer service mindset. And our Claims organization is aligned regionally, similar to our sales offices, so you have a small team of experts who handle your disability claims—making it easier for those individuals to get to know you and your plan provisions.

Valuable expertise, meaningful goal

Our claims examiners manage the entire claim process. Their goal is to return an employee to work safely, as soon as reasonably possible. And these return-to-work efforts start the day we get the claim in the door.

The science refers to our proprietary predictive model and industry guidelines, used to set individualized plans and follow-ups for each claim. Predictive modeling uses our past claim experience as a guideline to help direct future claims management recommendations; data points like age, gender, diagnosis and job classification show predicted recovery time frames.

Relationships matter

Since every person and every claim is unique, the claims examiner builds a relationship with your employee, beginning with the initial phone call. The claims examiner tailors a productivity plan, engaging the right clinical resources to make it happen.

Our predictive model information coupled with our experts' insight—a clinical team which includes independent physicians, nurse practitioner, registered nurses, behavioral health specialist, vocational rehabilitation coordinators, and independent vendors assisting with peer reviews and independent medical exams—helps the claims examiner establish touch points for each claim, proactively using our resources when they're needed most in the process.

Once we have an estimated return-to-work date on the STD claim, we set a follow-up at two weeks prior to that date to confirm the employee intends to return to work; if not, we inform them what information we would need to extend the claim.

Building partnerships, anticipating outcomes

In 2005, we partnered with Claim Analytics, an actuarial consulting firm from Toronto, Canada, to develop advanced predictive modeling algorithms. These rules, when combined with large samplings of historical claims, plan for and help predict return-to-work outcomes. While initially used only with LTD claims, Lincoln expanded the use of Claim Analytics to our STD block in 2011.

Lincoln and Claim Analytics formed the first partnership in the U.S. to expand the use of predictive modeling to the group disability industry.

Predictive modeling

Sophisticated approach for effective support

At Lincoln, we employ tools to take disability management to the next level. A key to improving claim outcomes and paying claims for the right duration is to ensure we apply the right resource at the appropriate time during the claim. We work to place those resources early on to maximize their impact, taking steps to determine different types of employees' abilities.

Assessing the potential, preparing for the future

By analyzing hundreds of thousands of our past claims, Claim Analytics built a predictive model unique to Lincoln. Our proprietary predictive model reflects our claim practices and past experience, our block of business and plan designs.

Using the tools and information from our proprietary predictive model, claims examiners identify:

- Employees most likely to return to work within duration guidelines, without the need for additional intervention
- Employees who could benefit from additional clinical or vocational support and resources
- Employees with low return-to-work potential, indicating very likely candidates for long-term disability or Social Security disability benefits

Consultative approach

3

Unlocking employee potential

When employees move beyond disability, your company benefits, too. Our vocational rehabilitation coordinators work with employees on LTD, assisting in the return-to-work process for qualified claims: Our coordinators assist with the employee's search for return-to-work opportunities; and, using Vocational and Return-to-Work programs, they create a personalized plan that contributes to a timely and safe return.

We help motivated employees regain the confidence and job-search skills they need to pursue a vocation that is a fit for them, given the functional limitations imposed by their disability.

Through one-on-one interviews, our vocational rehabilitation coordinators:

Identify needs and transferrable skills based on the employee's educational background, work history and geographical location

Complete an occupational review, identifying essential physical and cognitive main duties

Help search for suitable job opportunities, for employees who are determined to get back to productive work

Even when we've exhausted all return-to-work possibilities within your organization, we don't stop our focus on getting an employee back to work—we simply move to our transitional coordination process.

We assist motivated employees on LTD claim during this process, using our vocational rehabilitation coordinator's experience in job placement. Your employees receive support and encouragement, as well as help building their resume and interviewing skills.

Going beyond disability

Here's just one of our return-to-work success stories:

A certified medical assistant was unable to work due to a disabling medical condition. This occupation has a light physical demand, requiring frequent standing and walking. Her condition limited use of her lower extremities, and she was unable to walk or stand for prolonged periods of time.

She had trained as a health information technician, a sedentary job not requiring the same physical abilities. She had not, however, completed the certification to formally work in that occupation.

After review and discussion between the employee and the Lincoln Vocational team, a return-to-work plan was created to help her obtain the certification she needed to work in the health information technician occupation. The plan included Lincoln paying for the remaining classes and certification.

Once the program was complete, she began to look for a job in the Healthcare Information field and is now working full time at a medical clinic.

Employee Assistance Program (EAP)

When you offer LTD benefits from Lincoln, all of your employees have access to *EmployeeConnect*SM services, an Employee Assistance Program, which can be especially helpful during claim time. Employees have access to professional, confidential guidance services and resources to help them with issues at work and home.

EmployeeConnect Plus is available as an option and provides additional resources for you, such as a training program, management consultation, substance abuse training and education, support for critical incidents, and reporting.

Reporting

Our standard reporting package gives you the key claims information you need, when you need it. Access information 24/7 via web in real time, email or mail.

- Claim Status Report provides critical information such as date of disability, date the claim was received, current status (e.g., incomplete, pending, open, closed) as well as status comments, plus the date the claim was closed (if no longer open).
- The EOB Report digs deeper into specific payments, including date of disability, payment to and from dates, actual payment date, as well as gross and net benefit after offsets.
- STD FICA Report provides the benefit payment information needed to file quarterly 941 reports with the IRS and pay the employer matching share of FICA. These reports aren't produced for LTD, as Lincoln Financial Group pays the employer share of FICA on LTD benefit payments.

When we have credible statistical data (typically pulled after 18 months of experience), we can also provide a performance profile, which compares your company to similar industries and to Lincoln's block of business.



Social Security disability advocacy

In an ideal world, every employee would ultimately return to productive work. But given the varying nature and severity of disabilities, not every claim results in an employee's successful return to employment.

We provide meaningful services and help for those employees who are unable to return to work, encouraging a smooth and positive transition to Social Security disability benefits.

Using multiple tools, including our predictive model, claims examiners identify potential candidates for Social Security Disability Insurance benefits (SSDI) early in their claim, helping ensure we can get the right resources to them.

Receiving SSDI helps improve employees' lives by getting them early access to Medicare—and if they have dependents, it could provide additional benefits.

SSDI advocacy vendors

Our Social Security team works with our SSDI advocacy on a daily basis.

We use legal representation from field experts to help employees through the complicated SSDI application process. Our Social Security legal experts can assist at any point in the process, including cases when the first application is denied, which happens about 67% of the time. And, our services come at no additional cost to the employee.

The Social Security Administration (SSA) faces increased delays in review time for Social Security benefits. An attorney who knows the process can help the employee work through it more quickly: They know the forms that must be filed, how those forms must be completed, and what medical records must be sent in. The SSA prefers working with these specialized attorneys who understand the system—an advantage to your employees.

Proactive approach, leading results

On average, it takes three years for a disabled employee to be notified of their Social Security benefit award decision.

**Our award rate
at three years is
93.5%**

Lincoln disability claims: Enter the possibilities

At Lincoln, we go beyond. For more than a century, we have advanced the inclusive vision and values of our namesake—President Abraham Lincoln—building an honest and dependable financial services company dedicated to helping all Americans secure better, more optimistic futures for themselves and their loved ones.

That's why we excel in helping employees through their leave of absence or disability:

We provide hassle-free support, using a robust, integrated claim system with simple and flexible intake—assisting your employees and meeting your business needs.

We deliver tailored productivity solutions, combining the science of predictive modeling with our claims examiners' and clinical team's personal touch to promote positive claim outcomes.

We take a consultative approach, working closely with employees to help them safely transition back to productive work or advocate for Social Security disability benefits.

We keep your business needs in mind and guide your employees through some of their most difficult times—helping them go beyond disability.

Let opportunity in, choosing disability insurance with claims management that goes beyond.

Contact your Lincoln employee benefits expert to learn more.



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