Lincoln Financial Group®

Lincoln's Position in Response to COVID-19:
Special Guidelines for Claims Handling
Current as of March 23, 2020

This is a summary of special claim handling guidelines Lincoln has put into action in light of the Coronavirus (COVID-19) pandemic. The guidelines apply to active disability claims, leaves, life events and waivers. The details of this approach are current as of March 23, 2020 and are subject to changing following this date given the rapidly evolving nature of the situation.

Special Guidelines for Claims Handling

The following are steps we're taking to support employees who may have active disability claims, leaves, life events or waivers:

- **Exercising leniency with deadlines; providing in time-period extensions.** This applies to claim submissions, proof of loss, notice and proof due dates, medical record due dates, appeal deadlines and receipt of repayment due to overpayments.
- **Accepting verbal change-of-address requests.** We're suspending our best practice to request address changes in writing, provided the claimant verbally confirms appropriate information to establish identity.
- **Offering the option to activate direct deposit for short-term disability claims.** This is standardly offered for long-term disability claims.
- **Waiving the 10-day waiting period for stop payment procedures.** By waiving the waiting period that usually applies with reissuing payment, we can reissue an employee's benefits more quickly.

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