How do I pay my benefit premiums while on Short Term Disability?

Lincoln Financial Group will not be deducting benefit premiums from your short term disability checks. The Benefits Department will send you a benefit statement at the beginning of your short term disability leave. If you are going to be off work 6 weeks or less, we will collect benefit premiums through payroll deductions upon your return. If you are going to be off work more than 6 weeks, you will need to pay your benefit premiums as outlined in the invoice you will receive from the benefits department.

The benefits department is not responsible for billing you for Credit Union loan payments, 401-K loans, critical illness, cancer and whole life insurance. If any of these apply to you, you may want to contact the vendor directly to discuss payment options.

Credit union (388-5700)
Fidelity – 401-k loans (1-800-343-0860)
Critical Illness Insurance (1-800-635-5597)
Cancer Insurance (1-800-635-5597)
Whole Life Insurance (1-800-669-2668)

Can I use Quickcharge while on Short Term Disability?
You will not be able to use Quickcharge. Your Quickcharge will be reactivated once you return to work from short term disability leave. If you have the healthcare spending account, you may continue to use your Benny Card for eligible purchases.

Who is responsible for notifying Charleston Area Medical Center of my absence?
It is your responsibility to follow the normal Charleston Area Medical Center absence reporting procedures by notifying your manager or supervisor of your absence.

What do I do when I am released to return to work?
Once you are released to return to work, notify Lincoln Financial Group, your manager, and employee health. You will need to take your release to return to work form from your physician to employee health. Employee Health will give you a release to return to work form to take to your manager. You need to get released through Employee Health before returning to work for duty.
When should I report a claim?
Submit an STD claim if you have been absent from work due to a non-work related illness or injury and will not be returning within the 7 calendar day elimination period, or you are within one week of a planned surgery or childbirth.

How do I file a claim?
Simply call Lincoln Financial Group at 866-783-2255.

When I report my claim, what information will I need to provide?
During the call, your benefit specialist will explain the process and how they will work with you and your physician to obtain the necessary medical information. You will need to be prepared to provide the following information:

- Your name
- Social Security number
- Home address
- Date you stopped working
- Cause of your disability
- Treating physician(s) information such as phone number, address and fax numbers.

What are the hours of operation for the claim intake service center?
The intake center is open from 8:00 A.M. to 8:00 P.M. EST, Monday - Friday.

Where do I send the completed forms?
Please fax the forms to (877) 843-3950, or mail them to: Lincoln Financial Group, PO Box 2609, Omaha, NE 68103-2609

What do you need before my claim is considered complete and ready for review?
We will need your employee information, a completed Attending Physician Statement, and confirmation from your employer of your last day worked.

How long does it normally take to make a claim decision?
Once all necessary information is received by Lincoln a claim decision will be made within 3 business days.

If my claim for benefits is approved, how long will it take to receive my first check?
Upon approval of the claim, a check will be issued the following business day. In addition, you will have the option to set up direct deposit rather than receiving checks.

Who should I call with questions about my claim?
Please call Lincoln Financial Group customer service at 1-800-423-2765.

Does Lincoln withhold Federal and State Taxes from short term disability pay?
Lincoln does not automatically withhold taxes. If you want taxes withheld, you must complete a W4S and a State Tax Withholding form. Upon request, Lincoln will provide these forms to you.