



## Your Guide to Filing for Disability Benefits University of California

### Your Responsibilities

It's your claim, so make sure you partner in seeing it to resolution. The first step is to file your claim timely!\* You have options. You may submit a claim by:

1. Online via [www.MyLincolnPortal.com](http://www.MyLincolnPortal.com) Company Code:  
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2. Contacting your benefits office to obtain a paper claim form.

Be sure to provide Lincoln Financial Group with a signed medical authorization form, as your physician will not release the required medical records to process your claim without one. This form allows your physician to release information to a third party. If you are filing online, this form is located under Forms at the top of the screen. For paper claims submissions, this form is part of the Attending Physician's Statement included in your paper disability packet.

#### \*California employees only:

If you have been employed less than 18 months and have previously worked in the state of California, you will also need to file a claim directly with the CA Employment Development Department (EDD) for your California State Disability Benefits.

- Make sure to initiate your EDD claim quickly, so that you can provide Lincoln Financial Group with your award amount. An estimated offset will be withheld from your disability benefit if you do not provide your award amount prior to Lincoln Financial Group's initial determination.

### What Happens Once I File My Claim?

Lincoln Financial Group will assign a case manager who will call you within 48 hours from receipt of your claim to discuss all the relevant details and guide you through the process. If your disability has already occurred, Lincoln Financial Group makes the initial request for information from your physician.

If your disability will occur in the future, Lincoln Financial Group will contact your physician(s) after the date your disability has occurred. While Lincoln Financial Group makes the initial request, don't forget, medical records are your responsibility. Partner with Lincoln Financial Group to ensure your records have been received--otherwise your claim may be denied.

Remember, you have 30 days from submission of your claim to ensure your records are forwarded to Lincoln Financial Group.

#### Here for you

Lincoln Financial Group will be there to answer your questions about disability benefits.

Call your case manager at 800-838-4461 and dial their direct extension or use the directory or check your claim status at [www.MyLincolnPortal.com](http://www.MyLincolnPortal.com).



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To aid in this process, you can take the following steps:

1. Verify with your provider office that the request for medical records from Lincoln Financial Group has been received
2. Ensure your physician does not require any additional forms in order to release information
3. Verify when the records have been/will be sent to Lincoln Financial Group
4. Verify that Lincoln Financial Group has received the needed medical documentation

Reminder: You own your medical records! Privacy laws may prevent your physician from releasing your records directly to Lincoln Financial Group without an appropriate authorization.

If Lincoln Financial Group does not receive the medical documentation as requested, a second request will be sent to your physician 15 days after the date of the first request. Lincoln Financial Group will also notify you if the medical records have not been received.

### **Lincoln Financial Group's Role**

Lincoln Financial Group will thoroughly and fairly review the medical facts compared with your occupation to establish eligibility for disability benefits.

Once your medical documentation is received by Lincoln Financial Group, a clinical review of the medical documentation by a certified medical practitioner or call for an independent evaluation by a physician may be requested to ensure a fair review.

### **When Will I Get My Benefits?**

If you are eligible for coverage, Lincoln Financial Group will make every effort to provide you a timely benefit payment. The first step in this process is to file a claim. In order to process your claim, Lincoln Financial Group requires completed copies of:

1. UC statement (provided by UCPath or your location's benefits or payroll office)
2. Your medical records from your physician
3. Employee Statement (only required if you are filing a paper claim)

### **Without all three pieces, Lincoln Financial Group will not be able to process your claim!**

Prior to benefits being payable, you must satisfy a 14 - day waiting period, during which you must use 22 working days of sick leave, if available, starting on the first day of disability. Questions? Please review the Your Guide to UC Disability Benefits Factsheet on UCnet.

Once Lincoln Financial Group receives all necessary information to make a determination on your claim, a decision to approve or deny your claim will be made within 3 business days.

Once your short-term disability claim is approved, Lincoln Financial Group will mail checks to your home on a bi-weekly basis.



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## Things You Should Know!

- If your physician releases you to return to work (RTW) with restrictions that would require accommodations, make sure to notify Lincoln Financial Group and your location's Disability Manager immediately. Lincoln Financial Group will work with your location's Disability Management department to help return you safely to work.
- If you are approved to return to work on a part-time basis under the Partial Disability Stay at Work/Return to Work program, you are not required to pay monthly Voluntary Disability premiums even though you may be on partial pay status.
- If you have been on leave for 120 days or more and return to work on a full-time basis, please refer to the Disability Fact Sheet located on the disability section of UCnet for information related to your benefits coverage.

This brochure is designed to answer common questions about filing claims in connection with the group disability insurance coverage offered by your employer to eligible employees. It is not intended to provide a detailed description of the coverage.

The controlling provisions will be in the group policy issued by Lincoln Life Assurance Company of Boston, a Lincoln Financial Group company, to your employer.



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