

This is a summary of special claim handling guidelines Lincoln has put into action in light of the Coronavirus (COVID-19) pandemic. The details of this approach are current as of April 22, 2020 and are subject to change 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 the need 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.

These guidelines apply to active disability claims, leaves, life events and waivers, and were implemented on March 23, 2020.

Express Life Claim Service Process for COVID-19 Life Claims

Effective the week of April 20, we implemented our Express Life Claims Service for COVID-19 life claims. The service applies to basic life coverage up to \$300,000 and removes the requirement of a death certificate for claims reported to be as a result of COVID-19. This offering applies under the following additional criteria:

- The claim must be reported by the employer, or information from the beneficiary must be validated with the employer
- The beneficiary must be a person
- The death must have occurred in the United States
- The reported cause of death must be COVID-19
- Coverage is not contestable
- The beneficiary of coverage is confirmed and undisputed

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