



Going above and beyond

With employee benefits from Lincoln Financial Group

At Lincoln Financial Group, it's all about going above and beyond for our customers.

We're delivering an intangible product; one that offers security and financial protection in times of illness or injury. We're building relationships, presenting real solutions and making our customers—brokers, employers and their employees—a commitment that we'll come through for them when they need it most.

For over 100 years, Lincoln has helped people plan for and protect their financial futures. Customer support, claims, underwriting, account management—we all work together, every day, to make our promise to our customers a reality.

Building relationships

In a recent Lincoln study,¹ brokers and employers told us what they value in an employee benefits carrier—and we're listening. We seek our customers' input, recognize their priorities, and respond to their evolving needs.



What brokers want:

“Trustworthiness and stability...”

“You need to be able to count on your carrier; you need to be able to trust and rely on them.”



What employers want:

“Dependability; a carrier that promptly resolves issues and takes ownership when problems arise...”

“96% of employers say having a responsive account rep is the most important capability of an employee benefits carrier.”

Focusing on people

Products and services matter. The people who benefit from them matter more. Here are just a few examples of how many people Lincoln helped in 2014:²



20,446 women who enjoyed maternity leaves with their new babies



3,311 disabled individuals who were able to return to work



14,506 beneficiaries who received financial support after the loss of a loved one



8,412 smiles enhanced by braces

¹ “Inside the Minds of Group Benefits Customers: Defining the Ideal Group Benefits Experience,” Lincoln Financial Group, 2014.

² 2014 claims.

Call your Lincoln employee benefits expert to learn more about our full portfolio of products and services.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

A comprehensive selection of products and services

Lincoln delivers a full suite of employer- and employee-paid products and services—providing flexible plan designs and robust assistance programs valued by employers and employees alike.

- Term life and accidental death and dismemberment (AD&D)
- Short-term and long-term disability
- Absence management
- Dental
- Vision
- Accident
- Critical illness

A holistic approach to service and claims

Dedicated service professionals and a consultative approach enable Lincoln to help our customers confidently select, use and administer their group benefits.

- Needs-focused employee educational materials and tools
- Integrated enrollment and implementation strategies
- Efficient, streamlined customer service from our service operation centers in Omaha, Nebraska and Atlanta, Georgia
- Simple and flexible claim intake and fully integrated STD/LTD/absence management process
- Comprehensive case management and timely referrals to vocational and medical staff
- Consultative reporting and return-to-work planning
- Convenient online group administration, with access to forms, bills, claims status, and more

Looking toward the future

Lincoln strives to better understand our customers—continuously improving and providing service that stands out from the pack. We know that employers, employees and brokers are all our customers—and we must continue to nurture these relationships and understand the unique needs of each.

Most importantly, we will continue to go above and beyond ... supporting, preserving and enhancing our customers' lifestyles and helping them secure better futures for themselves and their loved ones.

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LCN 1396488-011916

PDF 1/16 Z01

Order code: GP-OVER-FLI001

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Employee assistance services, health advocate services, travel assistance services and hearing services are provided by independent companies not affiliated with Lincoln Financial Group, and each is solely responsible for its own obligations.

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