



## The LINKS program: Blending technology with a personal touch

Our LINKS program facilitates a smooth transition for those moving from STD to LTD to Life Waiver, without requiring claims to be filed. A proactive, integrated process, LINKS identifies potential LTD claims through early intervention with your employees. The goal? To help your employees get back to productive work (and full earning potential) as quickly and safely as possible.

### Here's how it works, in three simple steps:

1. The integration process begins when an STD claim is received. Because all claims information resides in our automated, integrated system, it makes for efficient access and coordination. No new claims forms are required.
2. Our claims specialists work together to manage claims and monitor the progress of the disability, moving from STD to LTD –and, when appropriate, we consult a clinician and a vocational coordinator for return-to-work planning.
3. To ensure the right resources are included at the right time, the claims specialist builds the claim path based by gathering information from employees, and as recovery, additional treatment, or factors change, the claims specialist adjusts the path accordingly.

### For employees with our term life insurance\* coverage:

If our claims specialist determine life insurance coverage exists with Lincoln, and the employee meets the qualifications of the waiver provision, a claim for waiver of life insurance premium for the employee is set up and coordinated with the life insurance claim area. This extra step in our integrated process means the employee will not have to submit a separate claim.

\*This automatic process is available for all groups, except those that have self-billed, employee-paid life coverage with no employer-paid life coverage.