

# Long-term care claims facts and resources

Our commitment to you is demonstrated by over 35 years of experience in providing long-term care (LTC) coverage and paying claims, all backed by the strength and stability of Lincoln Financial Group.

## Claim statistics and insights

(based on claims between January 1, 2019 – December 31, 2023)



  
**230,003**  
 In-force  
**MoneyGuard®**  
 solutions policies

  
**\$443 million**  
 Paid of LTC benefits  
 LTC claims paid in 2023: \$100 million



**Claimant gender**  
**23% Male**  
**77% Female**

## Claimant duration

(based on claims between January 1, 2014 – December 31, 2023)

**83** Average age at claim

**8 years 9 months**  
 Longest current continual claim

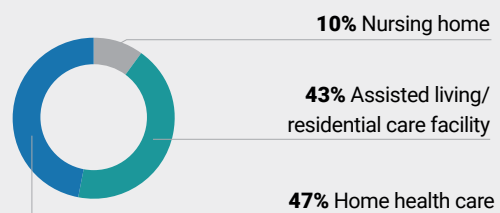
### Top reasons for claim



Alzheimer's and dementia	<b>29%</b>
Gait and mobility disorders	<b>6%</b>
Parkinson's disease	<b>5%</b>
Stroke	<b>4%</b>
Chronic obstructive pulmonary disease (COPD)	<b>3%</b>

### LTC benefits paid

(based on breakdown of benefits paid as of December 31, 2023)



**Lincoln MoneyGuard® solutions are life insurance policies with long-term care riders.**

Claims will reduce death benefit and cash value.

**Contact information  
for long-term care  
claims**

General questions:  
800-487-1485,  
option 4, 3

## Helpful resources



### Submit a claim

[LincolnFinancial.com](https://LincolnFinancial.com)

Clients can initiate a claim by calling our Contact Center or filing online at LincolnFinancial.com.



### Reimbursement via electronic funds transfer (EFT)

Clients can submit invoices and have reimbursements electronically deposited into their bank account.



### Direct billing available

Clients can set up direct billing from a licensed care provider to Lincoln.



**For more information, please contact your  
Lincoln MoneyGuard® representative.**

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

©2024 Lincoln National Corporation

[LincolnFinancial.com](https://LincolnFinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-6475644-031324  
PDF ADA 4/24 Z05  
Order code: MG-FACT-FLI001



### Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN Lincoln Life & Annuity Company of New York, Syracuse, NY

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions and reductions. Check state availability. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. Accelerated death benefits may be taxable and may affect public assistance eligibility.

**Distributor:** Lincoln Financial Distributors, Inc., a broker-dealer

**For financial professional use only. Not for use with the public.**