



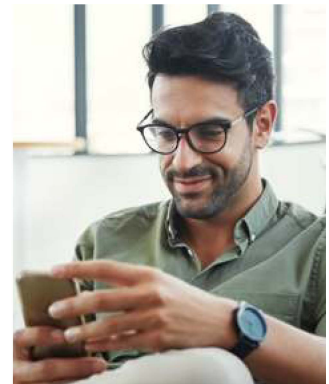
How to report your absence online

The first step in reporting an absence is knowing when to report it. Given the multiple benefits that can cover your absence, here are a few rules of thumb:

- Report your claim up to 30 days in advance of a planned absence.
- For an unplanned absence, report as soon as you're aware that you'll be absent from work.

Report your absence online

1. Log in to **LincolnFinancial.com**. First-time users will need to provide personal information to register. You will need company code **BEKCO**, first and last name, birthdate, and the last four digits of your Social Security number.
2. Select **Start a claim or leave of absence** and answer a few questions.
 - About you: You'll need your employee identification number or other ID as required by your employer.
 - About your absence: Include the reason and dates of your absence, and if applicable, physician and diagnosis information.
3. Choose **Submit**.
For disability claims, you'll be asked to download, sign, and submit a medical authorization form, which you or your claims specialist can provide to your doctor.
4. You'll need your claim or leave number to view the status for the first time. A PDF of the information you submit will be available to save for your records.
5. Check the status of your claim online at **LincolnFinancial.com**.
You can also opt in to text messaging via **LincolnFinancial.com**. You'll receive texts on the receipt, approval, and extension of an absence, benefit payment information, if applicable, and the closure or extension of a claim or leave based on your return to work.



Ben E Keith provides these benefits through Lincoln:
STD
LTD
FMLA
CO PFML
Once you've submitted your information, your claims specialist will review all benefits that may apply.¹

Report your absence by phone

You can also submit your claim by calling Lincoln at **888-408-7300** and speaking with a representative.

¹LTD requests cannot be submitted online. Please contact your claims specialist about next steps by calling the phone number provided.



Your tomorrow.
Our priority.™

After you submit your claim



Follow-up information

If you're already out of work, you'll be contacted by phone or written correspondence within three business days. If filing a claim in advance, you'll be contacted once you're out of work. At this time, your claims specialist can answer questions about your claim and gather additional information.



Document upload

Conveniently upload requested documents as they're needed using our secure document upload feature on LincolnFinancial.com.



Claim decision

A claim decision will be made once all required information is received, and a review is completed. We will contact you based on the communication preferences you set on LincolnFinancial.com.¹



Ongoing communication

Your claim or leave specialist will stay connected with you throughout your claim and assist you with additional support.



Intermittent absence reporting

If you're taking intermittent time for your leave, you're required to report it within 5 days. Enter your intermittent time on LincolnFinancial.com by selecting **Report a new intermittent absence** and choosing the leave you want time applied to.



Return-to-work date

Once you know your return-to-work date, submit the date and required documentation on LincolnFinancial.com. Once submitted, your claims specialist will review and process the information accordingly.

If you cannot return to work as scheduled and need an extension to your absence, request one by submitting a new date on LincolnFinancial.com or contacting your claims specialist and providing the supporting documentation. You must also notify your Supervisor.

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¹Please note, some communications are required to be sent via written correspondence, regardless of your preferences.