



### Your Disability Benefit Claim

This packet contains the forms necessary to apply for Long Term Disability benefits. Every space on these forms should be filled in to avoid delay in processing your application. If a section does not apply, or information is not available, write “NA” in the space so that we know you did not overlook that particular question. **If a form is received incomplete, it may be returned for completion.**

### How To Apply For Benefits

The Long Term Disability Benefits application includes claim forms and an Authorization.

#### 1. The Employee’s Statement

- Answer every question completely. Be sure to use the appropriate section for injury, sickness or pregnancy. If a question does not apply to you write “NA”.
- Use an additional page, if necessary, to give full and complete answers.
- Attach copies of any Social Security, Public Employees Retirement System, Workers’ Compensation or other benefit determinations you have received. If you have applied for any other benefits but have not yet received them, please send a copy of the application receipt. This information is needed to accurately calculate your monthly benefits. If you are unable to make copies of these documents please send the originals. We will photocopy and return them to you promptly.
- Remember to sign and date your statement. **An unsigned or undated statement will be returned to you.**

#### 2. The Authorization to Obtain and Release Information The Authorization to Obtain and Release Psychotherapy Notes

- Please sign and date the Authorization to Obtain and Release Information and attach it to the Employee’s Statement. Your signature lets The Standard Life Insurance Company of New York get the information about you that we need to determine your eligibility for benefits. The Authorization to Obtain and Release Information also lets The Standard release this information to specific persons.

If you have seen or been treated by a Psychiatrist, Psychotherapist, Psychologist, Clinical Social Worker (MSW, MCSW, etc.), or any other provider of treatment for a mental condition, please sign and return the Authorization to Obtain and Release Information *and* the Authorization to Obtain and Release Psychotherapy Notes.

**You will receive copies of these Authorizations upon your request.**

#### 3. The Attending Physician’s Statement

- **Part A** should be completed by you.
- **Part B** should be completed by your physician. **If you have seen more than one physician for your disability, a statement should be completed by each physician.** You may request additional forms from your employer. Your physician(s) should mail the completed form directly to The Standard.

#### 4. The Employer’s Statement

- This form should be completed by your employer, who will mail it to The Standard.

**You are responsible for making sure all required forms are completed and returned to our office.** If you have any questions, please contact your benefit administrator or call our customer service line at 800.426.4332.

*Please type or print. Form may be returned for unanswered questions.*

**1. Claimant**

Full Name \_\_\_\_\_ Social Security No. \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_

Birthdate \_\_\_\_\_ Sex  Male  Female Height \_\_\_\_\_ Weight \_\_\_\_\_

Name of Spouse \_\_\_\_\_ Birthdate \_\_\_\_\_

No. of Dependent Children \_\_\_\_\_ Birthdate of Youngest \_\_\_\_\_

Did you receive a Certificate of Insurance?  Yes  No Did you receive a Brochure?  Yes  No  
*If you did not receive a Certificate of Insurance or Brochure, please contact your employer to obtain a copy.*

**2. Employment**

Name of Employer \_\_\_\_\_ Group Policy No. \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_

State your job title and describe your duties at work.

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Is your disability work-related?  Yes  No Date of Injury \_\_\_\_\_

Have you filed a Workers' Compensation claim?  Yes  No If yes, W.C. claim number \_\_\_\_\_

Last full day at work \_\_\_\_\_

Date you became unable to work at your occupation as a result of disability \_\_\_\_\_

Are you now working at, or have you worked at, your occupation or any other occupation since the date of your injury?  Yes  No

If yes, list names of employers, addresses, telephone numbers, and dates of employment.

Are you self-employed at any activity?  Yes  No

Date you resumed part-time work \_\_\_\_\_ Work Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Extension \_\_\_\_\_

Date you resumed full-time work \_\_\_\_\_ Work Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Extension \_\_\_\_\_

**3. Sickness** *Please list all illnesses which contribute to your being unable to work at your occupation.*

Illness \_\_\_\_\_ Date First Noticed \_\_\_\_\_

Illness \_\_\_\_\_ Date First Noticed \_\_\_\_\_

State what you believe caused your illness.

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Describe your symptoms \_\_\_\_\_

Have you ever had the same condition or a related illness before?  Yes  No Date \_\_\_\_\_

Claimant's Name \_\_\_\_\_

**4. Injury**

Describe Injuries \_\_\_\_\_  
 Cause of Injuries \_\_\_\_\_  
 Time, Date and Location of Injuries. \_\_\_\_\_

**5. Pregnancy**

Date you expect to cease work \_\_\_\_\_ Expected delivery date \_\_\_\_\_  
 Actual delivery date \_\_\_\_\_ Expected return to work date \_\_\_\_\_  
 Please indicate any foreseeable complications. \_\_\_\_\_

**6. Attending Physician** *List all physicians consulted for this injury or illness. Use separate sheet, if needed.*

**Physician's Name** \_\_\_\_\_ Specialty \_\_\_\_\_ Phone No. (\_\_\_\_) \_\_\_\_\_  
 Street Address \_\_\_\_\_ Fax No. (\_\_\_\_) \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Date first consulted for this injury or illness \_\_\_\_\_ Date last consulted \_\_\_\_\_

**Physician's Name** \_\_\_\_\_ Specialty \_\_\_\_\_ Phone No. (\_\_\_\_) \_\_\_\_\_  
 Street Address \_\_\_\_\_ Fax No. (\_\_\_\_) \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Date first consulted for this injury or illness \_\_\_\_\_ Date last consulted \_\_\_\_\_

**Physician's Name** \_\_\_\_\_ Specialty \_\_\_\_\_ Phone No. (\_\_\_\_) \_\_\_\_\_  
 Street Address \_\_\_\_\_ Fax No. (\_\_\_\_) \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Date first consulted for this injury or illness \_\_\_\_\_ Date last consulted \_\_\_\_\_

**7. Hospital** *If you were hospitalized for this condition, please complete. Please attach copy of hospital bill if available.*

Hospital Name \_\_\_\_\_ Address \_\_\_\_\_  
 From \_\_\_\_\_ Through \_\_\_\_\_ Reason for Hospitalization \_\_\_\_\_  
 From \_\_\_\_\_ Through \_\_\_\_\_ Reason for Hospitalization \_\_\_\_\_

**8. History** *List all illnesses or injuries for which you have received treatment over the past five years. Use separate sheet if needed.*

Ailment	Date	Physician's Name	Complete Address

Claimant's Name \_\_\_\_\_

**9. Deductible Income/Benefits From Other Sources**

Your Group Disability plan is designed so that the income you receive from The Standard Life Insurance Company of New York and other sources (e.g., Social Security, Workers' Compensation, retirement system, and other income or benefits as described in your Group Policy as deductible income or benefits) combined will provide you with a percentage of predisability earnings, as defined in your Group Policy. Please review your Group Policy to determine how receipt of or eligibility for deductible income or benefits may impact your disability benefits. Please review your obligation to keep The Standard Life Insurance Company of New York informed of your application for and receipt of deductible income or benefits. Additionally, your Group Policy may allow The Standard Life Insurance Company of New York to reduce your disability benefit by estimated deductible income or benefits you are eligible to receive even if you have not applied for them. If your Group Policy states that Social Security benefits will be "deemed payable" even if not received, we will deduct from your disability benefit an estimated Social Security benefit for you and your dependents, based on your Social Security wage record. Please also understand that when deductible income or benefits are awarded you may receive a retroactive award (earlier date) and payment. This retroactive payment may result in an overpayment of your disability benefits because you would receive deductible income or benefits for a period during which you already have received disability benefits from The Standard Life Insurance Company of New York.

Have you applied for or are you receiving benefits from:	Applied		Receiving		Date Applied For	Amount Received		Effective Date
	Yes	No	Yes	No		Weekly	Monthly	
a. Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
b. Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
c. State Disability Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
d. Retirement or Pension (Employer, PERS, STRS, PERA, etc.) <i>Please specify _____</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
e. Other _____ (e.g., unemployment or union benefits, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

*Please send copies of any letters or notices approving or denying benefits.*

**10. Vocational Complete the following and/or attach a resume.**

Education level	Yes	No	If no, last grade attended.	
Grade School Graduate	<input type="checkbox"/>	<input type="checkbox"/>		
High School Graduate	<input type="checkbox"/>	<input type="checkbox"/>		
GED	<input type="checkbox"/>	<input type="checkbox"/>		
College Graduate	<input type="checkbox"/>	<input type="checkbox"/>	Degree	Major
Post Graduate	<input type="checkbox"/>	<input type="checkbox"/>	Degree	Major

Have you attended any trade schools or received other special training?  Yes  No If yes, please describe.

**Work Experience: Complete the following starting with your most recent work experience.**

Job Title & Employer	Dates of Employment	Duties	Last Salary
1.	From: To:		
2.	From: To:		
3.	From: To:		
4.	From: To:		
5.	From: To:		

**11. Acknowledgement**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## Authorization to Obtain and Release Information

**I AUTHORIZE THESE PERSONS** having any records or knowledge of me or my health:

- Any physician, medical practitioner or health care provider.
- Any hospital, clinic, pharmacy or other medical or medically related facility or association.
- Kaiser Permanente.
- Any insurance company or annuity company.
- Any employer, policyholder or plan sponsor.
- Any organization or entity administering a benefit or leave program (including statutory benefits) or an annuity program.
- Any educational, vocational or rehabilitation counselor, organization or program.
- Any consumer reporting agency, financial institution, accountant, or tax preparer.
- Any government agency (*for example, Social Security Administration, Public Retirement System, Railroad Retirement Board, Workers' Compensation Board, etc.*).

**TO GIVE THIS INFORMATION:**

- Charts, notes, x-rays, operative reports, lab and medication records and all other medical information about me, including medical history, diagnosis, testing and test results. Prognosis and treatment of any physical or mental condition, including:
  - Any disorder of the immune system, including HIV, Acquired Immune Deficiency Syndrome (AIDS) or other related syndromes or complexes.
  - Any communicable disease or disorder.
  - Any psychiatric or psychological condition, including test results, but excluding psychotherapy notes. Psychotherapy notes do not include a summary of diagnosis, functional status, the treatment plan, symptoms, prognosis and progress to date.
  - Any condition, treatment, or therapy related to substance abuse, including alcohol and drugs.

**and:**

- Any non-medical information requested about me, including such things as education, employment history, earnings or finances, return to work accommodation discussions or evaluations, and eligibility for other benefits or leave periods including, but not limited to, claims status, benefit amount, payments, settlement terms, effective and termination dates, plan or program contributions, etc.

**TO STANDARD INSURANCE COMPANY, THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK, THE STANDARD BENEFIT ADMINISTRATORS AND THEIR AUTHORIZED REPRESENTATIVES (referred to as "The Companies", individually and collectively), AND MY EMPLOYER'S ABSENCE MANAGEMENT PROGRAM ADMINISTRATOR ("Absence Manager").**

- I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct the persons and organizations identified above to release and disclose my entire medical record without restriction.
- I understand that each of The Companies and Absence Manager will gather my information only if they are administering or deciding my disability or leave of absence claim(s), and will use the information to determine my eligibility or entitlement for benefits or leave of absence.
- I understand that I have the right to refuse to sign this authorization and a right to revoke this authorization at any time by sending a written statement to The Companies and Absence Manager, except to the extent the authorization has been relied upon to disclose requested records. A revocation of the authorization, or the failure to sign the authorization, may impair The Companies and Absence Manager's ability to evaluate or process my claim(s), and may be a basis for denying or closing my claim(s) for benefits or leave of absence.
- I understand that in the course of conducting its business The Companies and Absence Manager may disclose to other parties information about me. They may release information to a reinsurer, a plan administrator, plan sponsor, or any person performing business or legal services for them in connection with my claim(s). I understand that The Companies and Absence Manager will release information to my employer necessary for absence management, for return to work and accommodation discussions, and when performing administration of my employer's self-funded (and not insured) disability plans.
- I understand that The Companies and Absence Manager comply with state and federal laws and regulations enacted to protect my privacy. I also understand that the information disclosed to them pursuant to this authorization may be subject to redisclosure with my authorization or as otherwise permitted or required by law. Information retained and disclosed by The Companies and Absence Manager may not be protected under the Health Insurance Portability and Accountability Act [HIPAA].
- I understand and agree that this authorization as used to gather information shall remain in force from the date signed below:
  - For Standard Insurance Company, the duration of my claim(s) or 24 months, whichever occurs first.
  - For The Standard Life Insurance Company of New York, the duration of my claim(s) or 24 months, whichever occurs first.
  - For The Standard Benefit Administrators, the duration of my claim(s) administered by The Standard Benefit Administrators or 24 months, whichever occurs first.
  - For Absence Manager, 24 months.
- I understand and agree that The Companies and Absence Manager may share information with each other regarding my disability and leave of absence claim(s). This authorization to share information shall remain valid for 12 months from the date signed below.
- I acknowledge that I have read this authorization and the New Mexico notice on page 6. A photocopy or facsimile of this authorization is as valid as the original and will be provided to me upon request.

Name (please print) \_\_\_\_\_ Social Security No. \_\_\_\_\_

Signature of Claimant/Representative \_\_\_\_\_ Date \_\_\_\_\_

If signature is provided by legal representative (e.g., Attorney in Fact, guardian or conservator), please attach documentation of legal status.

## **Authorization to Obtain and Release Information**

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Standard Insurance Company is a licensed insurance company in all states except New York. The Standard Life Insurance Company of New York is an insurance company licensed only in New York. An absence manager may be hired by your employer and may be one of The Companies.

### **FOR RESIDENTS OF NEW MEXICO**

The state of New Mexico requires Standard Insurance Company to provide you with the following information pursuant to its Domestic Abuse Insurance Protection Act.

The Authorization form allows Standard Insurance Company to obtain personal information as it determines your eligibility for insurance benefits. The information obtained from you and from other sources may include confidential abuse information. "Confidential abuse information" means information about acts of domestic abuse or abuse status, the work or home address or telephone number of a victim of domestic abuse or the status of an applicant or insured as a family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close personal, family or abuse-related counseling relationship. With respect to confidential abuse information, you may revoke this authorization in writing, effective ten days after receipt by Standard Insurance Company, understanding that doing so may result in a claim being denied or may adversely affect a pending insurance action.

Standard Insurance Company is prohibited by law from using abuse status as a basis for denying, refusing to issue, renew or reissue or canceling or otherwise terminating a policy, restricting or excluding coverage or benefits of a policy or charging a higher premium for a policy.

Upon written request you have the right to review your confidential abuse information obtained by Standard Insurance Company. Within 30 business days of receiving the request, Standard Insurance Company will mail you a copy of the information pertaining to you. After you have reviewed the information, you may request that we correct, amend or delete any confidential abuse information which you believe is incorrect. Standard Insurance Company will carefully review your request and make changes when justified. If you would like more information about this right or our information practices, a full notice can be obtained by writing to us.

If you wish to be a protected person (a victim of domestic abuse who has notified Standard Insurance Company that you are or have been a victim of domestic abuse) and participate in Standard Insurance Company's location information confidentiality program, your request should be sent to Standard Insurance Company.

## Authorization to Obtain and Release Psychotherapy Notes

**I AUTHORIZE THESE PERSONS** having any records or knowledge of me or my health:

- Any physician, medical practitioner or health care provider.
- Any hospital, clinic, pharmacy or other medical or medically related facility or association.
- Kaiser Permanente.
- Any insurance company.
- Any organization or entity administering a benefit or leave program (including statutory benefits)
- Any government agency (*for example, Social Security Administration, Public Retirement System, Railroad Retirement Board, Workers' Compensation Board, etc.*).

**TO GIVE THIS INFORMATION:**

- Notes recorded by a health care provider who is a mental health professional documenting or analyzing the contents of conversation(s) during a private counseling session or a group, joint, or family counseling session and that are separated from the rest of my medical record.

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- I understand that in the course of conducting its business The Companies and Absence Manager may disclose to other parties information about me. They may release information to a reinsurer, a plan administrator, plan sponsor, or any person performing business or legal services for them in connection with my claim(s). I understand that The Companies and Absence Manager will release information to my employer necessary for absence management, for return to work and accommodation discussions, and when performing administration of my employer's self-funded (and not insured) disability plans.
- I understand that The Companies and Absence Manager comply with state and federal laws and regulations enacted to protect my privacy. I also understand that the information disclosed to them pursuant to this authorization may be subject to redisclosure with my authorization or as otherwise permitted or required by law. Information retained and disclosed by The Companies and Absence Manager may not be protected under the Health Insurance Portability and Accountability Act [HIPAA].
- I understand and agree that this authorization as used to gather information shall remain in force from the date signed below:
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  - For Absence Manager, 24 months.
- I understand and agree that The Companies and Absence Manager may share information with each other regarding my disability and leave of absence claim(s). This authorization to share information shall remain valid for 12 months from the date signed below.
- I acknowledge that I have read this authorization and the New Mexico notice on page 8. A photocopy or facsimile of this authorization is as valid as the original and will be provided to me upon request.

Name (please print) \_\_\_\_\_ Social Security No. \_\_\_\_\_

Signature of Claimant/Representative \_\_\_\_\_ Date \_\_\_\_\_

If signature is provided by legal representative (e.g., Attorney in Fact, guardian or conservator), please attach documentation of legal status.



## **Authorization to Obtain and Release Psychotherapy Notes**

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Standard Insurance Company is prohibited by law from using abuse status as a basis for denying, refusing to issue, renew or reissue or canceling or otherwise terminating a policy, restricting or excluding coverage or benefits of a policy or charging a higher premium for a policy.

Upon written request you have the right to review your confidential abuse information obtained by Standard Insurance Company. Within 30 business days of receiving the request, Standard Insurance Company will mail you a copy of the information pertaining to you. After you have reviewed the information, you may request that we correct, amend or delete any confidential abuse information which you believe is incorrect. Standard Insurance Company will carefully review your request and make changes when justified. If you would like more information about this right or our information practices, a full notice can be obtained by writing to us.

If you wish to be a protected person (a victim of domestic abuse who has notified Standard Insurance Company that you are or have been a victim of domestic abuse) and participate in Standard Insurance Company's location information confidentiality program, your request should be sent to Standard Insurance Company.





Claimant's Name \_\_\_\_\_

**3. Assessment**

Date you recommended patient should stop working \_\_\_\_\_ Why? \_\_\_\_\_

Describe the patient's physical, mental and cognitive limitations and work activity limitations \_\_\_\_\_

How long from today's date will the described limitations impair the patient? \_\_\_\_\_

Is the patient competent to manage insurance benefits?  Yes  No  
 If no, is the patient competent to appoint someone to help manage the insurance benefits?  Yes  No

**4. Treatment**

Planned course of treatment. *Please include expected duration, surgeries, therapy, etc.* \_\_\_\_\_

Medications prescribed: dosage, frequency and date of prescription(s). \_\_\_\_\_

List other treating or referring physicians. *Continue on separate page, if necessary.*

Name		Address		
1.				
Phone No.	( )	City	State	ZIP
2.				
Phone No.	( )	City	State	ZIP

What reasonable work or job site modifications could the employer make to assist the individual to return to work? *Please specify.*

Assessment and treatment are complicated by:

Malingering

Significant emotional or behavioral disorder such as:  Depression  Anxiety  Hysteria *Check pertinent areas.*

Exaggeration, inconsistent findings, subjective complaints out of proportion to objective findings, bizarre or contradictory observations.

Dependence on drugs/medication. *Please specify.* \_\_\_\_\_

Other *Please describe.* \_\_\_\_\_

**5. Prognosis**

Describe patient's condition since onset of symptoms:  Recovered  Improved  Unchanged  Regressed

When do you expect a fundamental or marked change in patient's condition?  Never  Condition expected to regress  Condition expected to improve

State anticipated date \_\_\_\_\_ or, Unable to determine, follow up in \_\_\_\_\_ months

When do you anticipate the patient can return to work? State anticipated date \_\_\_\_\_ or, Unable to determine, because of \_\_\_\_\_ follow up in \_\_\_\_\_ months

Remarks \_\_\_\_\_

**6. Acknowledgement**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Physician's Signature \_\_\_\_\_ Date \_\_\_\_\_

Physician's Name (Please Print) \_\_\_\_\_ Specialty \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Physician's Taxpayer ID No. \_\_\_\_\_ Phone No. ( ) \_\_\_\_\_ Fax No. ( ) \_\_\_\_\_

*Return to The Standard Life Insurance Company of New York at the address above.*

**1. Employee**

Name of Employee \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Job Title \_\_\_\_\_ Class:  Faculty/Teacher  Technical/Professional  Administration  
 Maintenance  Secretarial/Clerical  Other \_\_\_\_\_  
 Job Classification \_\_\_\_\_  
 Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_ Date Employed \_\_\_\_\_ Social Security No. \_\_\_\_\_

**2. Information**

Date employee's LTD coverage became effective:  Basic \_\_\_\_\_  Buy-up \_\_\_\_\_  
 Work Location: Address \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Was employee given a Certificate?  Yes  No  Don't Know  
 Was employee insured under previous LTD carrier?  Yes  No  Effective Date \_\_\_\_\_  
 Employee's Medical Insurance carrier \_\_\_\_\_  
 Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_ Effective date for medical insurance \_\_\_\_\_  
 Employee's status on date disability commenced:  
 Actively at Work?  Yes  No If no, reason \_\_\_\_\_ Number of hours worked per week \_\_\_\_\_  
 Last day of work before disability commenced \_\_\_\_\_  Exempt or  Non-Exempt  Union or  Non-Union  
 Number of hours worked this day \_\_\_\_\_ Date employee returned to work after disability ended \_\_\_\_\_  
 Have you considered allowing the claimant to work in another occupation, or modify or alter the job duties of the claimant's occupation, how the job is done (i.e., work schedule), or worksite?  Yes  No If yes, what alternatives were offered to the claimant?  
 \_\_\_\_\_  
 Does the employee participate in your formal retirement plan?  Yes  No Is the plan a qualified plan?  Yes  No  
 Is the employee eligible but not participating in your formal retirement plan?  Yes  No  
 Is the formal retirement plan carrier TIAA-CREF or another carrier? *Please provide name, phone number and address of contact person.* \_\_\_\_\_  
 \_\_\_\_\_  
 What is the employee's year-to-date retirement plan contribution? \$ \_\_\_\_\_  
 Are the employee's contributions vested?  Yes  No  
 Is disability caused or contributed to by employment?  Yes  No  Undetermined  
 Has employee filed a Workers' Compensation claim?  Yes  No  Don't Know  
 Workers' Compensation Carrier Name \_\_\_\_\_ Claim No. \_\_\_\_\_ Date of Injury \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_ Person to contact \_\_\_\_\_  
 Is employment now terminated?  Yes  No Is employment scheduled for termination?  Yes  No  
 Reason \_\_\_\_\_ Date of termination \_\_\_\_\_

**3. Salary at Time of Disability Please check only one box.**

Basic Monthly Earnings Monthly Rate \$ \_\_\_\_\_  Basic Weekly Earnings Weekly Rate \$ \_\_\_\_\_  
 Basic Yearly Earnings Annual Rate \$ \_\_\_\_\_  Basic Hourly Earnings Hourly Rate \$ \_\_\_\_\_  
 Basic Contract Earnings Contract Amount \$ \_\_\_\_\_ Length of Contract \_\_\_\_\_  
 Commissions *Please attach list of commissions paid for the period specified in your Group Policy.*  
 Shift Differential  Bonuses  
 Date of last increase \_\_\_\_\_ Earnings prior to increase \$ \_\_\_\_\_ per \_\_\_\_\_ Effective date \_\_\_\_\_

**4. Compensation for Period After Disability**

Type	Last date through which paid or payable	Amount / Rate
Sick Pay/Salary Continuation		
Self-insured Short Term Disability		
Wages/salary, <b>earned after</b> disability		
Commissions, <b>earned after</b> disability		

**5. Deductible Income/Benefits From Other Sources**

Is employee covered by or now receiving benefits from the following?	Covered		Receiving			Date of Application	Amount		Effective Date
	Yes	No	Yes	No	Don't Know		Weekly	Monthly	
a. Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
b. Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
c. State Disability Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
d. Retirement or Pension (Employer, PERS, STRS, PERA, etc.) <i>Please specify</i> _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
e. Other _____ (e.g., unemployment or union benefits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

**6. Life Insurance**

Was employee covered by Group Life Insurance with The Standard on cease work date?  Yes  No

If yes, list policy number(s) \_\_\_\_\_

Date life insurance became effective \_\_\_\_\_  
*Please attach original enrollment card.*

Amount of Basic Life insurance \$ \_\_\_\_\_ Additional/Optional \$ \_\_\_\_\_ Supplemental \$ \_\_\_\_\_ AD&D \$ \_\_\_\_\_

Dependent's Coverage?  Yes  No If yes,  Spouse  Child

**IMPORTANT: Please continue payment of premiums until otherwise notified.**

**7. Tax Information**

Employer's Federal Tax I.D. Number \_\_\_\_\_

Check one:  We are a private-sector employer  
 We are a public-sector (government entity) employer

Is this employee subject to: Social Security taxes?  Yes  No Medicare taxes?  Yes  No  
Railroad Tier 1 taxes?  Yes  No Tier 1 Medicare taxes?  Yes  No  
State Disability taxes?  Yes  No Unemployment Compensation taxes?  Yes  No

If subject to Social Security taxes what are the employee's year to date Social Security wages? \_\_\_\_\_

Does this employee pay all or a portion of the premium for LTD insurance coverage?  Yes  No

\*If yes, what percentage of the LTD premium does the employer pay \_\_\_\_\_ %.

\*the employee pay \_\_\_\_\_ % with "pre-tax" funds.

\*the employee pay \_\_\_\_\_ % with funds that have been taxed.

\* If yes, are employer paid premiums included in the employee's salary?  Yes  No

**\*IMPORTANT: Remember to calculate the premium contribution percentage information according to the IRS Group Policy (three year averaging) rule.**

**8. Attachments**

*Please attach copies of the following:*

a. Job Description	c. Enrollment or Election Form for Long Term Disability Insurance
b. Employment Application or Resume	d. Income From Other Sources (Deductible Benefits) Documents (Social Security, Workers' Compensation, PERS, etc.)

**9. Employer Representative Completing This Form**

Employer \_\_\_\_\_ Phone No. \_\_\_\_\_ Policy Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

**Acknowledgement**  
Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Prepared by \_\_\_\_\_ Title \_\_\_\_\_

Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_ Fax No. ( \_\_\_\_\_ ) \_\_\_\_\_