Short Term Disability Claim Statement

For your protection, the following disclosures are required by state law and are based on the state where you live:

If you live in New York the following statement applies to you:
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.

If you live in the state of Alaska, the following statement applies to you:
A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

If you live in the state of Alabama, the following statement applies to you:
Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof
.

If you live in the states of Arkansas, Louisiana, Massachusetts, Minnesota, New Mexico, Rhode Island, Texas or West Virginia, the following statement applies to you:
Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

If you live in the state of Arizona, the following statement applies to you:
For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

If you live in the state of California, the following statement applies to you:
For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

If you live in the state of Colorado, the following statement applies to you:
It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

If you live in the District of Columbia, the following statement applies to you:
Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

In New York, Sun Life Financial is the brand name for certain insurance products underwritten by Union Security Life Insurance Company of New York, which is licensed solely in New York, has its principal place of business in Fayetteville, NY, and is solely responsible for the financialobligationsofitspolicies.

Following is the information for claim submission:

Union Security Life Insurance Company of New York
Administered by: **Sun Life Financial** PO Box 972208 El Paso Texas 79997-2208
• T 888.901.6377 • F 866.439.1695 • KCBenefitCenter@ sunlife.com

If you live in the states of Delaware, Idaho or Indiana, the following statement applies to you:
Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

If you live in the state of Florida, the following statement applies to you:
Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

If you live in the state of Kansas, the following statement applies to you:
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 may be guilty of insurance fraud as determined by a court of law.

If you live in the state of Kentucky, the following statement applies to you:
Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

If you live in the state of Maryland, the following statement applies to you:
Any person who knowingly OR willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly OR willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

If you live in the state of Maine, the following statement applies to you:
It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

If you live in the state of New Hampshire, the following statement applies to you:
Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

If you live in the state of New Jersey, the following statement applies to you:
Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

If you live in the state of Ohio, the following statement applies to you:
Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

If you live in the state of Oklahoma, the following statement applies to you:
WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

If you live in the states of Oregon or Virginia, the following statement applies to you:
Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

If you live in the states of Tennessee or Washington, the following statement applies to you:
It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
If you live in the state of Vermont, the following statement applies to you:
Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

If you live in a state other than mentioned above, the following statement applies to you:
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 subjects such person to criminal and civil penalties.

To avoid unnecessary delays, be sure all parts of the Claim Statement are completed according to the instructions, and DO NOT SEPARATE the pages.

Instructions

1. Employer – Complete Part 1 and Part 1A.
2. Claimant – Complete authorizations and Part 2.
3. Attending Physician – Complete Part 3.

To be completed by Claimant:

I authorize any provider of medical services, insurance company, consumer reporting agency, Social Security Administration, governmental agency, educational institute, law enforcement agency, or employer having medical information with respect to any physical or mental condition, rehabilitation and other non-medical information of me to give to Union Security Life Insurance Company of New York, or its representative, any and all such information. I understand Union Security Life Insurance Company of New York may discuss my limitations/restrictions with treating physicians and current or prospective employers as they relate to accommodations and possible return to work. **I UNDERSTAND** the information obtained by use of this authorization will be used by Union Security Life Insurance Company of New York to determine the eligibility for benefits. I know that a photographic copy of this authorization shall be as valid as the original. I agree this authorization shall be valid for the duration of the claim. This authorization is not governed by HIPAA, however, when necessary, I may be asked to execute a HIPAA authorization form, allowing Union Security Life Insurance Company of New York to use and disclose protected health information.

If I receive a disability benefit greater than that which I should have been paid, I understand this insurance company has the right to recover such overpayments from me, including the rights to reduce or adjust future benefits, if any.

Signature of claimant_____ Date _____

DISABILITY - HIPAA Authorization For Release of Protected Health Information

Sun Life Financial®

Insured/Member name _____ SSN _____ DOB _____

Address _____ City _____ State _____ Zip _____

Policy no. _____ Participation no. _____ Account no. _____ Certificate no. _____

Persons/categories of persons providing the information: Any provider of health care services; hospital, clinic, other medical or medically related facility; insurance or reinsuring company; pharmacist, pharmacy benefits manager, or pharmacy-related services entity; federal, state or local government agency including the Social Security Administration; consumer reporting agency; educational institute; vocational provider; accountant or tax preparer; or employer.

Persons/categories of persons receiving the information: Union Security Insurance Company or Union Security Life Insurance Company of New York ("Companies").

I hereby authorize the use or disclosure of my information as described below:

Information to be disclosed: All medical and non-medical information necessary to allow the Companies or its representatives to determine my eligibility for benefits and to process my claim. Such information may include, but is not limited to: records about my physical and mental health, including diagnosis or treatment for Human Immunodeficiency Virus (HIV), AIDS or other immune disorders, sexually transmitted diseases, use of alcohol and/or drugs; pharmacy records; records regarding Social Security benefits, Worker's Compensation and other insurance claims and benefits, State Disability benefits, and pension benefits; earnings records; tax records and/or records regarding my employment history.

I understand the following:

- The information obtained by use of this authorization will be used by the Companies to evaluate and adjudicate my current disability claim, and may be re-disclosed to the Companies' reinsurer(s). The Companies may release information to my treating physician and current or prospective employers relating to restrictions, accommodations and possible return to work. The information may also be released to (a) any medical, investigative, financial, vocational, or other organization or person, employed by or representing the Companies with the evaluation and adjudication of my current disability claim, (b) a Social Security vendor that may assist me in filing a claim with the Social Security Administration, and (c) other insurance companies or their representatives to help investigate and adjudicate other insurance claims related to me.
- I have the right to refuse to sign this authorization; however, if I refuse to sign this authorization, I understand that the Companies may not be able to gather the information necessary to determine if I am eligible for coverage or benefits under one of the Companies' insurance policies. I understand that a photocopy or facsimile of this authorization is as valid as the original. Upon request, I may receive a copy of this authorization.
- This authorization is voluntary. I may revoke it at any time by writing Sun Life Financial, Privacy Office, PO Box 419052, Kansas City, MO 64141-6052. Any such revocation will not affect any actions that Companies took before receipt of the revocation.
- Federal law requires that we inform you that the information that we collect may, under certain circumstances, be re-disclosed by us to third parties and thus no longer protected by federal law.
- I understand that any information obtained by this authorization may be used and disclosed by HIPAA and non-HIPAA plans

This authorization is effective from the date signed below for 24 months.

_____ _____

SIGNATURE OF INSURED/MEMBER OR LEGAL PERSONAL REPRESENTATIVE — DATE

_____ _____

PRINTED NAME OF LEGAL PERSONAL REPRESENTATIVE — RELATIONSHIP TO INSURED/MEMBER

YOU MAY REFUSE TO SIGN THIS AUTHORIZATION

In New York, Sun Life Financial is the brand name for certain insurance products underwritten by Union Security Life Insurance Company of New York, which is licensed solely in New York, has its principal place of business in Fayetteville, NY, and is solely responsible for the financial obligations of its policies.

Union Security Life Insurance Company of New York
Administered by: **Sun Life Financial** PO Box 972208 El Paso Texas 79997-2208
T 888.901.6377 F 866.439.1695

* Required Field

Short Term Disability Claim Statement

Sun Life Financial®

Part 1—To be completed by the Employer *(Please print or type. If necessary, attach separate sheet.)*

Policy no.*	Participation no.	Account no.	Full legal name of claimant *

Date employed	Effective date of insurance under this plan	Occupation, title or position

Did this disability occur as a result of the claimant's employment?

☐Yes ☐No ☐Currently disputed

Basic **weekly** earnings

$

Date last worked _____

No. of hours worked that day _____

Work schedule at time of disability

_____day/week _____hrs./day

How is claimant paid?

☐Hourly ☐Salary + commission

☐Salaried ☐Commission only

☐Salary + bonus ☐Other _____

Effective date of last salary change

Weekly benefit amount

$

What is the claimant's current employment status?

If terminated, what date _____; and is claimant eligible for rehire? ☐Yes ☐No If holding job, how long _____

Note type of income the claimant is currently receiving:

	Amount	Frequency	Beginning Date	End Date
Vacation pay				
Sick pay or Salary continuance				
Paid time off-in lieu of vacation				
Paid time off-in lieu of sick pay				
Paid time off-no distinction				

Has claimant returned to work?

☐Yes ☐No If "Yes," on what date _____

☐With restrictions ☐Full capacity

Was claimant covered under your prior disability plan? ☐Yes ☐No

Effective date under **prior** plan _____

Termination date under **prior** plan _____

Is there any reason why FICA taxes should **not** be withheld from claimant's benefits? ☐Yes ☐No If "Yes," please explain.

Does the claimant contribute towards the cost of this STD insurance? ☐Yes ☐No

If "Yes," ☐Pre-tax ☐Post-tax If "Post-tax," _____% premium dollars paid by employer, _____% paid by claimant.

Has the claimant's contribution % or the pre/post-tax % changed within the past 4 calendar years? ☐ Yes ☐ No

Additional comments regarding this claim :

Employer's name	Your name and title

By _____ Date _____ Telephone _____

AUTHORIZED SIGNATURE

E-mail address _____ Fax No: _____

Provide documentation of any source indicated above; i.e. award notices, denial notices, or applications.

Employer Claim Statement (Part 1A)
Physical/Non Physical Aspects of Job

Please complete this section of the claim statement to provide us with information concerning the physical/non physical demands of claimant's job. Attach a narrative job description if available.

Claimant's Job Title _____

Signature/Title _____ Date _____

STAPLE YOUR OWN JOB DESCRIPTION HERE

Physical Requirements

1. In a typical work day, give the number of hours the claimant spends in each of these positions and if claimant may alternate positions:

Position	Total No. of Hours	May Alternate Positions: At Will	15–30 Minutes	Hourly	Never
Sitting	_____	☐	☐	☐	☐
Standing	_____	☐	☐	☐	☐
Walking	_____	☐	☐	☐	☐
Driving	_____	☐	☐	☐	☐

2.

Claimant must	Never	Occasionally (1/4–2 1/2 hours)	Frequently (2 1/2–5 1/2 hours)	Continuously (5 1/2–8 hours)
A. Bend/Stoop	☐	☐	☐	☐
B. Climb	☐	☐	☐	☐
C. Reach above shoulder level	☐	☐	☐	☐
D. Kneel	☐	☐	☐	☐
E. Balance	☐	☐	☐	☐
F. Enter data/keystroke	☐	☐	☐	☐
G. Squat	☐	☐	☐	☐
H. Crawl	☐	☐	☐	☐
I. Crouch	☐	☐	☐	☐
J. Lift: Usual _____ lbs.	☐	☐	☐	☐
Max _____ lbs.	☐	☐	☐	☐
K. Carry Usual _____ lbs.	☐	☐	☐	☐
Max _____ lbs.	☐	☐	☐	☐
L. Push/Pull Usual _____ lbs.	☐	☐	☐	☐
Max _____ lbs.	☐	☐	☐	☐

3. On the job, claimant uses feet for repetitive movements as in operating foot controls.
   Right: ☐Yes ☐No Left: ☐Yes ☐No Both: ☐Yes ☐No

4. On the job, claimant uses hands for repetitive action such as:

	Simple Grasping	Firm Grasping	Fine Manipulation
A.Right	☐	☐	☐
B. Left	☐	☐	☐

5. Does job require:
   A. Working at unguarded heights? ☐Yes ☐No
   B. Exposure to marked changes in temperature and humidity or extremes thereof? ☐Yes ☐No
   C. Exposure to dust, fumes, gases, chemicals? ☐Yes ☐No

Stress/Non Physical

1. Percentage of time claimant spends answering customer complaints. _____%
2. Percentage of claimant's work primarily judged on production. _____%
3. Does this claimant depend upon the assistance of others in order to accomplish his/her daily tasks?
   ☐Yes ☐No _____% of time
4. How many employees does this claimant supervise? _____
5. Is this claimant routinely subject to close supervision? ☐Yes ☐No
6. Percentage of time spent by the claimant working with his/her co-workers. _____%
7. Percentage of claimant's time spent on: _____% Prescheduled activities
   _____% Random activities
8. Percentage of time claimant spends meeting deadlines set by others. _____%
9. Percentage of responsibility the claimant has for the performance of his/her particular department. _____%

DO NOT SEPARATE

Short Term Disability Claim Statement

Sun Life Financial®

Part 2—To be completed by Claimant *(Please print or type.)*

Full name *(As it appears on your Social Security card.)*	Social Security number	Date of birth

Complete address	City	State	Zip	Phone #

E-mail address

Sex : ☐ Male ☐ Female

Type of disability: ☐Accident ☐Illness ☐Pregnancy

Marital Status: ☐ Single ☐ Married

☐ Widow ☐ Divorced Youngest child's date of birth _____

Describe how and where accident occurred or list symptoms of illness and diagnosis.	Date first unable to work

Physician(s) name and address

Have you returned to work? ☐Yes ☐No

If "Yes," on what date _____ Part-time _____ Full-time

If you have not returned to work, on what date do you expect to return to work _____ Part-time _____ Full-time

Check if you are receiving or are entitled to receive benefits from any of the following sources:

☐Workers' Compensation ☐Retirement or Pension Plan ☐Social Security Retirement ☐National Guard/Military Reserves

☐State Disability ☐Social Security Disability ☐Railroad Retirement Act ☐Other sources

For each source marked above, please provide us with the following information:

	Amount of income		Date	Benefit
Source	Amount	Frequency	Application filed	Effective date

Provide documentation of any source indicated above; i.e. award notices, denial notices, or applications.

THE PATIENT MUST PAY ANY COSTS FOR COMPLETION OF THIS FORM.

Part 3—To be completed by Attending Physician *(Please print or type. If necessary, attach separate sheet.)*

History

Patient Name _____ Date of birth _____

Patient's symptoms result from *(Check all that apply.)*:

☐Employment ☐Illness ☐Auto accident ☐Other accident ☐Pregnancy _____ Type of delivery _____
EXPECTED/ACTUAL DELIVERY DATE

Date symptoms first appeared _____

Please fully describe the patient's limitations. _____

When did these limitations apply?

Patient's height _____ weight _____

Began _____ Anticipated reduction _____ Anticipated end date _____

Name(s) and address(es) of other treating physician(s) _____

_____

Hospital name _____ Confinement dates _____ thru _____

Diagnoses

Diagnoses with ICD9-CM codes: list in descending order of severity (including any complications). Please go to the appropriate assessment section and elaborate. ICD9 _____ _____ _____ _____

Subjective symptoms _____

Objective findings _____

Attach medical records which document the above diagnostics. *(Include results/copies of x-rays, lab tests, EKGs, MRIs and scans.)*

Do you believe a legal guardian or conservator should be appointed for this patient? ☐Yes ☐No

Functional Assessment

In terms of an 8 hour day:

☐Class 1—No limitation; capable of heavy work*—exert 50–100# occasionally and/or 25–50# force frequently.
☐Class 2—Medium activity*—exert occasional 20–50# force and/or 10–25# force frequently.
☐Class 3—Slight limitation; capable of light work*—exert occasional 20# force and/or up to 10# force frequently.
☐Class 4—Moderate limitation; capable of sedentary*, clerical or administrative work—occasional 10# force, mostly sitting.
☐Class 5—Severe limitation; incapable of minimal activity or sedentary* work. ☐Bed confined ☐House confined

*As defined by the U.S. Department of Labor's Federal Dictionary of Occupational Titles

Please fully describe the patient's capabilities: *With allowance for positional change.

N=Never **O**=Occasionally (1/4–2 1/2 hours) **F**=Frequently (2 1/2–5 1/2 hours) **C**=Continuously (5 1/2–8 hours)

_____ Standing* _____ Sitting* _____ Walking* _____ Driving* _____ Bending* _____ Data Entry*

Lifting not more than _____ pounds _____ *(How often?)* Carry not more than _____ pounds _____ *(How often?)*

When did these capabilities begin? _____

Do you anticipate an increase in your patient's functional capabilities? ☐ Yes ☐ No If "Yes," what date? _____

Treatment

First visit for this condition _____ Most recent visit _____ Most recent comprehensive exam _____

Describe the treatment program and give dates of any surgery, medications (dosages/administrations routine), physical therapy or psychotherapy. _____

Frequency of treatment: ☐Weekly ☐Monthly ☐Other *(Specify.)* _____

Psychiatric Assessment

List the patient's DSM Code(s): _____

Description: _____

Please define stress as it applies to this patient.

_____

What stress and problems in interpersonal relations has patient had on the job?

_____

Please fully describe the patient's limitations.

Rehab

Is patient a candidate for vocational rehabilitation services? ☐Yes *(Describe.)* ☐No *(Explain.)*

Name

Physician's name _____ Degree _____ Specialty/Board certification _____

Address _____
STREET CITY STATE ZIP CODE

Telephone no. _____ Fax no. _____

Signature _____ Date _____
DO NOT PRE-DATE