

DISABILITY CLAIM FORM INSTRUCTIONS

SECTION A: Attending Physician's Statement: This section must be completed by the physician **PRIMARILY** responsible for your care. Please make sure all dates of treatment are indicated in this section and that your physician personally signs and dates this claim form **after** the date of disability. Your claim can not be processed without the exact date restrictions and limitations began, "Date First Unable to Work" or "Date patient ceased work because of condition" sections on the form.

SECTION B: Claimant's Statement: This section must be completed by you, the claimant. Please make sure you sign and date both the first page of the statement and the bottom of the authorization page after you complete your section.

After Sections A and B are complete, return claim form to the Risk Management Department in the Education Support Complex. We will send it to UNUM for processing.

Notes:

- Claim payments are 66% of Gross Annual Salary.
- Short Term (1 to 90 days) disability claims are paid weekly.
- Long Term (91 plus days) disability claims are paid monthly.



CLAIM FOR INCOME PROTECTION BENEFITS

The Benefits Center, P.O. Box 100158
Columbia, SC 29202-3158
Pacific Time Zone Toll-free: 1.877.851.7637 Fax: 1.877.851.7624
All Other Time Zones Toll-free: 1.800.858.6843 Fax: 1.800.447.2498

For use with policies issued by the following UnumProvident Corporation ["UnumProvident"] subsidiaries:

Unum Life Insurance Company of America Provident Life and Accident Insurance Company
The Paul Revere Life Insurance Company

Please mail or fax this form to:

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This form should be used for the following types of claims only:

- Short Term Disability (STD)
- Voluntary Workplace Benefits (VWB)
- Integrated STD, Long Term Disability (LTD) and/or Individual Disability (ID) and/or Life Insurance Waiver of Premium and/or VWB

This form must be completed by the Attending Physician, the Employee, and the Employer, and be returned promptly for consideration of benefits. All questions on this form must be answered in full. Incomplete or illegible answers may result in delay of benefit consideration. Please return this form as soon as possible after the first day you are unable to work. Please keep a copy of this form and any attachments for your records.

Our centralized mail processing center, located in Columbia, SC, services our Benefits Centers located in:
• Chattanooga, TN • Glendale, CA • Portland, ME

The employee is responsible for completion of all portions of this form without expense to the UnumProvident Corporation subsidiaries.

INSTRUCTIONS:

- A. Attending Physician's Statement:** This section must be completed by the physician PRIMARILY responsible for your care. Please make sure all dates of treatment are indicated in this section and that your physician personally signs and dates this claim form.
- B. Claimant's Statement:** This section must be completed by you, the employee. It includes a Physician/Medication page that must also be completed by you. If necessary, you may include additional information on the back of this page. To avoid delay in evaluating your claim, advise your physician(s) to attach copies of medical records and test results.
- C. Employment Statement:** The employer must complete this form.

Authorization: Sign and date this form. Provide a copy of the signed and dated form to your attending physician.

Please enclose any additional information that you feel will assist us in evaluating this claim.

CLAIM FRAUD WARNING STATEMENTS

For your protection, the laws of several states, including Alaska, Arizona, Arkansas, Delaware, Idaho, Indiana, Kentucky, Louisiana, Minnesota, New Hampshire, Ohio and Oklahoma, and others require the following statement to appear:

Fraud Warning

Any person who knowingly, and with intent to injure, defraud, or deceive an insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of insurance fraud, which is a felony.

Fraud Warning for California Residents

For your protection, California law requires the following to appear:

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.

Fraud Warning for Colorado Residents

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.

Fraud Warning for District of Columbia, Maine, Tennessee and Virginia Residents

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Fraud Warning for Florida Residents

Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim or an application containing false, incomplete or misleading information is guilty of a felony of the third degree.

Fraud Statement for New Jersey, New Mexico and Pennsylvania Residents

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.

Fraud Statement for New York Residents

Any person who knowingly and with the 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.



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A. ATTENDING PHYSICIAN'S STATEMENT (PLEASE PRINT)

Name of Patient	Home Telephone Number ()	Date of Birth	Social Security Number
Employer Name/Address			Employer Telephone Number ()

Instructions: The following sections must be completed and signed by the attending physician. The purpose of this report is to assist us in making a disability determination. If this claim is related to a normal pregnancy, complete the normal pregnancy section. **Otherwise, please complete all applicable sections of this form and provide copies of supporting reports, such as office notes, medical records, consultations and/or testing. In all situations, you must complete the signature block at the bottom of this form.**

Normal Pregnancy

a) Expected Delivery Date:	b) Actual Delivery Date:	c) Delivery Type: <input type="checkbox"/> Vaginal <input type="checkbox"/> C-Section
Date First Unable to Work	Date Hospitalized	

All Other Conditions

Patient Information

a) Height	Weight	b) Date of first visit regarding current conditions?
c) Date patient ceased work because of condition?		d) Did you advise patient to cease work? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when?
e) Has the patient been treated for the same/similar condition in the past? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when? If yes, please describe		
f) Is the patient's condition due to injury or sickness involving the patient's employment? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown		

Diagnosis and Treatment

Primary Diagnosis

a) What is the primary diagnosis preventing your patient from working? Please include Primary ICD - 9 and/or DSM IV Multi-Axial Diagnoses and Codes
b) Date of last examination
c) Describe Subjective Symptoms
d) Describe Objective Findings (MRIs, X-rays, EMG/NCV studies, Lab tests, clinical findings, GAF etc.)

Other Conditions (Please attach additional information as necessary)

Are there other conditions that prevent your patient from working? If so, please list with information as follows:

a) Secondary ICD-9s	Diagnosis
Secondary ICD-9s	Diagnosis
b) Describe Subjective Symptoms	
c) Describe Objective Findings (MRIs, X-rays, EMG/NCV studies, Lab tests, clinical findings, GAF etc.)	

Treatment

a) Describe the patient's current treatment program: (include facilities name/address if applicable)	
b) Medications (Please list all medications including dosage and frequency)	
c) Has patient been hospitalized? <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Hospitalized through
d) Was surgery performed? CPT 4 Code(s)	Date Surgery Performed:
Name/Address of facility	
e) Is the patient still under your care? <input type="checkbox"/> Yes <input type="checkbox"/> No Final Date of Treatment	

Claimant Name:

Social Security Number:

Other Providers: Please supply complete name, contact information and specialty of any other treating physicians or hospitals.

Name	Specialty	Address	Phone #	Fax #	Treatment	
					From	To

Physical Capabilities

a) Patient's ability to: (Please Check Number of Hours Per Workday and How Often)

	Number of Hours								How Often		
Sit	<input type="checkbox"/> 0	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	<input type="checkbox"/> 7	<input type="checkbox"/> 8	<input type="checkbox"/> Continuously	<input type="checkbox"/> Intermittently
Stand	<input type="checkbox"/> 0	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	<input type="checkbox"/> 7	<input type="checkbox"/> 8	<input type="checkbox"/> Continuously	<input type="checkbox"/> Intermittently
Walk	<input type="checkbox"/> 0	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	<input type="checkbox"/> 7	<input type="checkbox"/> 8	<input type="checkbox"/> Continuously	<input type="checkbox"/> Intermittently

b) Patient's ability to: (Please Check)

	Never 0%	Occasionally 1-33%	Frequently 34-66%	Continuously 67-100%
Climb	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Twist/bend/stoop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reach above shoulder level	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operate heavy machinery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

c) Patient's ability to lift/carry: (Please Check)

	Never 0%	Occasionally 1-33%	Frequently 34-66%	Continuously 67-100%
Up to 10 lbs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 to 20 lbs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21 to 50 lbs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
51 to 100 lbs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

d) Patient's ability to perform: (Please Check)

	Never 0%		Occasionally 1-33%		Frequently 34-66%		Continuously 67-100%	
	R	L	R	L	R	L	R	L
Fine Finger movements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hand/eye coordinated movements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pushing/Pulling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dominant Hand	<input type="checkbox"/> Right		<input type="checkbox"/> Left					

Psychological Features

Are there any cognitive deficits or psychiatric conditions that interfere with the patient's ability to perform his/her occupation? If so, please describe specifically how any identified condition prevents the patient from performing his/her occupation.

Return to Work

a) When do you expect improvement in the patient's capabilities?

b) Have you advised patient to return to work? Yes No Expected Return to Work Date Full Time Part Time
If yes, please indicate any ongoing restrictions and limitations in the space provided below.
If no, please indicate the restrictions and limitations that prevent the patient from returning to work in the space provided below.

c) RESTRICTIONS (activities patient should not do)

d) LIMITATIONS (activities patient cannot do)

FRAUD NOTICE: Any person who knowingly files a statement of claim containing false or misleading information is subject to criminal and civil penalties. This includes Employer and Attending Physician portions of the claim form.

Print or Type Name	Degree	Medical Specialty
Street Address	Telephone Number ()	
City	State	ZIP Code
Signature of Physician	Date	
SSN or Employer's ID Number:	Are you, the physician, related to this patient? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the relationship?	



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B. CLAIMANT'S STATEMENT (PLEASE PRINT)

1. Claimant's Name (as printed on your Social Security Card)	Home Telephone Number ()	Date of Birth	Social Security Number
	Cell Telephone Number ()		

Home Address (Street, City, State, ZIP)

The state in which you work	Preferred e-mail address where you can be reached
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2. Employer Name	Policy Number
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	If you have returned to work, list the duties of the occupation you are performing	# of weekly hours spent at duty
Have you returned to work? If yes, when? Part Time <input type="checkbox"/> Full Time <input type="checkbox"/>		
Hours per week		
If you have not returned to work, when do you expect to return? Part Time <input type="checkbox"/> Full Time <input type="checkbox"/>		

What specific job duties are you unable to do as a result of your sickness/injury?

In order to expedite your claim, please provide medical records to support your inability to perform your occupational duties.

3. Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	If you are married, spouse's name	Spouse's Date of Birth	Is spouse employed? <input type="checkbox"/> Yes <input type="checkbox"/> No
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List your dependent children who are under age 25 (attach additional sheets if necessary).

Name	Date of Birth	Attending School?
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No

4. Is this disability due to Motor Vehicle Accident Other Accident Sickness Work-related Injury/Sickness Pregnancy

Please describe your medical condition(s) or injury that is resulting in your disability. Advise when the symptoms first appeared. If related to an injury, advise when, where and how the injury occurred.

5. Date Last Worked	Number of Hours Worked on Date Last Worked
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6. Check the other income benefits you are receiving or are eligible to receive as a result of your disability and complete the information requested.

If you have been approved or denied for any of these benefits, please send a copy of award or denial notification.

Social Security/Retirement <input type="checkbox"/> Yes <input type="checkbox"/> No	Social Security/Disability <input type="checkbox"/> Yes <input type="checkbox"/> No	Dependent Social Security <input type="checkbox"/> Yes <input type="checkbox"/> No
Canada Pension Plan <input type="checkbox"/> Yes <input type="checkbox"/> No	State Disability <input type="checkbox"/> Yes <input type="checkbox"/> No	Third Party Settlement/Income <input type="checkbox"/> Yes <input type="checkbox"/> No
Worker's Compensation <input type="checkbox"/> Yes <input type="checkbox"/> No	Pension/Retirement <input type="checkbox"/> Yes <input type="checkbox"/> No	Pension/Disability <input type="checkbox"/> Yes <input type="checkbox"/> No
Unemployment <input type="checkbox"/> Yes <input type="checkbox"/> No	No-Fault Insurance <input type="checkbox"/> Yes <input type="checkbox"/> No	

Short Term Disability Yes No – Ins. Co. Name and Policy #

Any other insurance coverage Yes No – Ins. Co. Name and Policy #

7. For Fully-Insured Plans – If your request for benefits is approved, do you want Federal Income Tax withheld from your check? Yes No
If yes, please indicate dollar amount \$ _____ (Note: Minimum withholding is \$20.00 per week for Short Term Disability and \$87.00 per month for Long Term Disability)

Do you want State Income Tax withheld from your check? Yes No
If yes, please indicate dollar amount \$ _____ (Note: The amount indicated must be a whole dollar increment)

For Self-Insured Plans – Attach a copy of your completed W-4 for accurate calculation of Federal and State income taxes. If not provided, we will withhold 25% of your benefit for Federal Income Tax and the maximum withholding amount for State Income Tax.

If you do not know if you are covered under a fully-insured or self-insured plan, please contact your employer for assistance.

8. Are you currently employed by another employer? Yes No If yes, please advise the name and telephone number of that employer.

I have read and understand the fraud notices listed on the instruction page of this form.

The above statements and the information provided on the Physician/Medication list (if applicable) are true and complete to the best of my knowledge and belief. (Your signature is required for benefit consideration.)

Signature _____

Date _____



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B. CLAIMANT'S STATEMENT — Physician/Medication List (PLEASE PRINT)

To avoid delay please answer all questions as completely as possible. Please attach additional pages if needed.

Claimant's Full Name	Policy No.
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Please list ALL treatment providers with whom you are currently treating.

1) _____ Provider Name	_____ Mailing Address	() Telephone No.
_____ Specialty	_____ City State Zip	() Fax No.
_____ Frequency of Treatment	_____ Date of Last Visit	

2) _____ Provider Name	_____ Mailing Address	() Telephone No.
_____ Specialty	_____ City State Zip	() Fax No.
_____ Frequency of Treatment	_____ Date of Last Visit	

3) _____ Provider Name	_____ Mailing Address	() Telephone No.
_____ Specialty	_____ City State Zip	() Fax No.
_____ Frequency of Treatment	_____ Date of Last Visit	

Please list any recent hospital confinements.

1) _____ Hospital	_____ Address	_____ Dates of Confinement
_____ Procedure	_____ City State Zip	

2) _____ Hospital	_____ Address	_____ Dates of Confinement
_____ Procedure	_____ City State Zip	

Please list all current medications.

Prescription Name	Dosage	Prescribing Physician
1) _____	_____	_____
2) _____	_____	_____
3) _____	_____	_____
4) _____	_____	_____
5) _____	_____	_____
6) _____	_____	_____
7) _____	_____	_____
8) _____	_____	_____
9) _____	_____	_____



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FOR EMPLOYEE TO COMPLETE

NOTE: This authorization has been crafted to comply with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule. You are not required to sign the authorization, but if you do not, UnumProvident may not be able to evaluate or administer your claim(s). Please sign and return this authorization to The Benefits Center noted above.

Authorization

I authorize any health care provider including, but not limited to, any health care professional, hospital, clinic, laboratory, pharmacy or other medically related facility or service; health plan; rehabilitation professional; vocational evaluator; insurance company; reinsurer; insurance service provider; third party administrator; producer; the Medical Information Bureau; the Association of Life Insurance Companies, which operates the Health Claims Index and the Disability Income Record System; government organization; and employer that has information about my health, financial or credit history, earnings, employment history, or other insurance claims and benefits to disclose any and all of this information to persons who administer claims for UnumProvident Corporation, its insurance subsidiaries* and duly authorized representatives ("UnumProvident"). Information about my health may relate to any disorder of the immune system including, but not limited to, HIV and AIDS; use of drugs and alcohol; and mental and physical history, condition, advice or treatment, but does not include psychotherapy notes.

I understand that any information UnumProvident obtains pursuant to this authorization will be used for evaluating and administering my claim(s) for benefits, which may include assisting me in returning to work. I further understand that the information is subject to redisclosure and might not be protected by certain federal regulations governing the privacy of health information.

This authorization is valid for two (2) years from the date below, or the duration of my claim, whichever period is shorter. A photographic or electronic copy of this authorization is as valid as the original. I understand I am entitled to receive a copy of this authorization.

I may revoke this authorization in writing at any time except to the extent UnumProvident has relied on the authorization prior to notice of revocation or has a legal right to contest a claim under the policy or the policy itself. I understand if I revoke this authorization, UnumProvident may not be able to evaluate or administer my claim(s) and this may be the basis for denying my claim(s). I may revoke this authorization by sending written notice to the address above.

I understand if I do not sign this authorization or if I alter its content in any way, UnumProvident may not be able to evaluate or administer my claim(s) and this may be the basis for denying my claim(s).

(Claimant Signature)

(Date Signed)

(Print Name)

(Social Security Number)

I signed on behalf of the claimant as _____ (indicate relationship). If Power of Attorney Designee, Guardian, or Conservator, please attach a copy of the document granting authority.

* This authorization is valid for the following UnumProvident insurance subsidiaries: Unum Life Insurance Company of America, Provident Life and Accident Insurance Company, The Paul Revere Life Insurance Company.