

# Disability Claim Filing Instructions

## Have you...

1. Completed the Employee's Statement in full?
2. Had the physician treating you complete the Attending Physician's Statement, and had it returned to you?
3. Had your Employer complete the Employer's Statement, and had it returned to you?
4. Read, signed and dated the Authorization for Release of Information?

**Submit the completed statements to the address below or  
fax to 1-(866) 376-9480**

**All portions of these forms must be completed  
in order to expedite your claim.**

**If you have any questions when completing this form,  
please call:**

**Toll-Free Phone Number 1-(866) 376-9478**

**Disability RMS  
One Riverfront Plaza  
Westbrook, Maine 04092-9700**

Disability RMS  
 Fax 1-(866) 376-9480  
 Toll Free Phone 1-(866) 376-9478

**NOTICE OF CLAIM FOR SHORT-TERM DISABILITY BENEFITS  
LONG-TERM DISABILITY BENEFITS**

**EMPLOYEE'S STATEMENT (TO AVOID DELAY, ALL QUESTIONS MUST BE ANSWERED)**

NAME OF EMPLOYEE		EMPLOYEE'S SOCIAL SECURITY			
EMPLOYEE'S ADDRESS		STREET & NO.	CITY	STATE	ZIP
TELEPHONE NO. ( ) -		DATE OF BIRTH / /		<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
<input type="checkbox"/> RIGHT-HANDED <input type="checkbox"/> LEFT-HANDED	MARITAL STATUS	<input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED	IS SPOUSE EMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO		NUMBER OF DEPENDENT CHILDREN
LIST NAMES AND DATES OF BIRTH OF SPOUSE AND DEPENDENT CHILDREN					
HOW MANY HOURS WERE YOU REGULARLY WORKING PER WEEK WITH YOUR PRESENT EMPLOYER? hrs.	GROSS ANNUAL SALARY: (During the 12 months just prior to your disability - for this employer only) \$ _____		PLEASE INDICATE HOW YOU ARE PAID: <input type="checkbox"/> 9 MOS./YR. <input type="checkbox"/> 10 MOS./YR. <input type="checkbox"/> 12 MOS./YR. <input type="checkbox"/> OTHER _____		
NAME OF EMPLOYER			EMPLOYER'S TELEPHONE NO. ( ) -		
EMPLOYER'S ADDRESS		STREET & NO.	CITY	STATE	ZIP
YOUR OCCUPATION & TITLE		LIST ESSENTIAL DUTIES OF YOUR JOB AT THE TIME OF DISABILITY			
DATE OF INJURY OR DATE FIRST NOTICED SYMPTOMS OF SICKNESS / /	YOU HAVE BEEN UNABLE TO WORK BECAUSE OF DISABILITY SINCE: / /	YOU RETURNED TO WORK ON A PART-TIME BASIS ON: / /	YOU RETURNED TO WORK ON A FULL-TIME BASIS ON: / /		
IS YOUR INJURY OR SICKNESS RELATED TO YOUR OCCUPATION? <input type="checkbox"/> YES <input type="checkbox"/> NO	IF "YES", EXPLAIN:  DID YOU FILE FOR WORKERS' COMPENSATION? <input type="checkbox"/> YES <input type="checkbox"/> NO				
DESCRIBE HOW AND WHERE INJURY OCCURRED OR DESCRIBE THE ONSET AND NATURE OF YOUR MEDICAL CONDITION INCLUDING SYMPTOMS. IF MORE SPACE IS NEEDED, PLEASE ATTACH SHEET OF PAPER.					
DATE FIRST TREATED / /	IF "HOSPITAL CONFINED", GIVE NAME AND ADDRESS OF HOSPITAL HOSPITAL: _____ Name Street Address City State Zip CONFINED FROM _____ THROUGH _____				
HAVE YOU EVER HAD THE SAME OR SIMILAR CONDITION IN THE PAST? <input type="checkbox"/> YES <input type="checkbox"/> NO IF "YES", WHEN?	TREATED BY: HOSPITAL: _____ Name Street Address City State Zip DOCTOR: _____ Name Street Address City State Zip				

PLEASE COMPLETE BOTH SIDES OF THIS FORM

**FOR PREGNANCY DISABILITY ONLY:**

Are there any present complications or anticipated difficulties in connection with the following?

- a. Pregnancy  YES  NO Date of last menstrual period: \_\_\_\_\_ Expected date of delivery \_\_\_\_\_
- b. Delivery  YES  NO Actual date of delivery: \_\_\_\_\_  Vaginal  C-Section
- c. Post Partum  YES  NO

If "YES" to any of these, please specify in detail: \_\_\_\_\_

As a result of this disability, are you, your spouse or any of your dependent children receiving income from any of the following?

YES	NO	TYPE	AMOUNT	DATE BEGAN	DATE TERM.	PAID WEEKLY	PAID MONTHLY
<input type="checkbox"/>	<input type="checkbox"/>	Sick Pay	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Salary Continuance	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Workers' Compensation	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Local, State or National Association or Society Disability Income Plan	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	No Fault	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Unemployment Compensation disability	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Social Security Benefits (disability or retirement)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Retirement income (normal, early, or disability)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other STD/LTD Benefits	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other (describe) _____	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

HAVE YOU APPLIED, OR DO YOU PLAN TO APPLY FOR BENEFITS DESCRIBED ABOVE?  YES  NO  
 TYPE \_\_\_\_\_ DATE APPLICATION FILED \_\_\_\_\_  
 TYPE \_\_\_\_\_ DATE APPLICATION FILED \_\_\_\_\_

**FRAUD NOTICE**

Unless specific state language is provided below, and unless you reside in Virginia, the following general fraud notice applies: 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.

**Arizona** – 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.

**Arkansas, Louisiana, New Mexico, West Virginia** - 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.

**California** -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."

**Delaware, Florida, Idaho, Indiana, Oklahoma** - 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.

**District of Columbia, Colorado** – WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Kentucky** – 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.

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

**Minnesota** – A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Hampshire** - 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.

**New Jersey** - Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**Ohio** – 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.

**New York**: 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 of Employee \_\_\_\_\_ Date \_\_\_\_\_

**AUTHORIZATION FOR RELEASE OF INFORMATION (excluding psychotherapy notes)  
(HIPAA Compliant)  
(to be signed and dated by the insured/claimant)**

I authorize any licensed physician, any other medical practitioner or provider, pharmacist, hospital, clinic, other medical or medically related facility, federal, state or local government agency, insurance or reinsuring company, the Social Security Administration, consumer reporting agency or employer having information available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment of me, and any non-medical information about me (including any information, data or records regarding my Social Security, FICA earnings history, Workers Compensation, State Disability, pension, credit, earnings and employment history), to give any and all such information to authorized representatives of Disability Reinsurance Management Services, Inc. (Disability RMS), and Union Security Insurance Company *excluding psychotherapy notes*, and including, but not limited to, any other mental or psychiatric records, medical, dental and hospital records (including psychiatric, alcohol, and drug abuse, and **HIV/AIDS\*** information) which may have been acquired in the course of examination or treatment. I understand that the information obtained by use of this authorization will be used by Disability RMS, Union Security Insurance Company and the above-described representatives to evaluate and adjudicate my current disability claim, and may be re-disclosed to (a) any medical, investigative, financial or vocational specialist or entity, or (b) any other organization or person, employed by or representing Disability RMS or Union Security Insurance Company to assist with the evaluation and adjudication of my current disability claim and/or to report aggregate claims information to Union Security Insurance Company. I understand that information used or disclosed pursuant to this authorization may be subject to redisclosure by the recipient and may no longer be protected by HIPAA's Privacy rules, or any other federal or state law.

This authorization is valid during the pendency of my claim and shall expire on the date my claim finally ends. A photocopy of this authorization is as valid as the original. I understand that my authorized representative or I have the right to request and receive a copy of this authorization and the information to which it pertains.

I understand that I have the right to revoke this authorization by notifying Disability RMS in writing, of my revocation. However, such revocation is not effective to the extent that Disability RMS and/or Union Security Insurance Company have relied previously upon this authorization for the use or disclosure of my protected health information. In addition, I understand that my revocation of, or my failure to sign this authorization may impair Disability RMS' and Union Security Insurance Company's ability to evaluate my current disability claim and as a result may be a basis for denying that current disability claim for benefits.

\*If you reside in **California**: This authorization excludes the release of Human Immunodeficiency Virus (HIV) and Autoimmune Deficiency Disorder (AIDS) information and test results. Separate authorizations signed by the insured claimant, or employee-claimant (for self-insured business) are required each time results are released.

\*If you reside in **Connecticut, Maine or Massachusetts**: This authorization excludes the release of information about Human Immunodeficiency Virus (HIV) and Autoimmune Deficiency Disorder (AIDS). Separate authorizations signed by the insured claimant, or employee-claimant (for self-insured business) are required each time results are released.

\*If you reside in **Vermont**: This authorization EXCLUDES the release of any information about previously administered HIV-related tests, including but not limited to tests for HIV antibodies, T-Cell counts, AIDS or ARC. The proposed insured is NOT AUTHORIZING Disability RMS to forward the results from any new test, requested by us, to any outside, non-affiliated company or entity not under specific contract with us to perform underwriting services, and Disability RMS shall comply, as applicable, with the provisions of Title 8, Section 4724 (20) of the Vermont Statutes.

Claimant Signature (or Authorized Representative) \_\_\_\_\_ Date: \_\_\_\_\_

Description of Personal Representative's Authority (if applicable):  
(If signed by authorized representative, attach verification of identity)

**Disability RMS**  
 Fax 1-(866) 376-9480  
 Toll Free Phone 1-(866) 376-9478

**NOTICE OF CLAIM FOR  SHORT-TERM DISABILITY BENEFITS  
 LONG-TERM DISABILITY BENEFITS**

**EMPLOYER'S OR ADMINISTRATOR'S STATEMENT (ALL QUESTIONS MUST BE ANSWERED TO AVOID DELAY)**

NAME OF EMPLOYEE			OCCUPATION			IS DISABILITY DUE TO EMPLOYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	
DATE EMPLOYED / /	DATE INSURED / /	DATE LAST WORKED / /	REASON FOR STOPPING WORK <input type="checkbox"/> Resigned <input type="checkbox"/> Layoff <input type="checkbox"/> Family Medical Leave of Absence <input type="checkbox"/> Other Reason		<input type="checkbox"/> Disability <input type="checkbox"/> Dismissed <input type="checkbox"/> Retired <input type="checkbox"/> Other Leave of Absence		
DATE RETURNED TO WORK / / <input type="checkbox"/> FULL-TIME <input type="checkbox"/> PART-TIME	IF PART-TIME, NUMBER OF HOURS WORKED PER WEEK	IF EMPLOYEE HAS NOT RETURNED TO WORK, ESTIMATED RETURN TO WORK DATE: / /	DATE EMPLOYMENT TERMINATED / /	DATE DISABILITY INSURANCE TERMINATED / /			
REQUIRED NUMBER OF HRS. PER WEEK _____ hrs.	GROSS ANNUAL SALARY: (During the 12 months just prior to your employee's disability) \$ _____		PLEASE INDICATE HOW THE EMPLOYEE IS PAID: <input type="checkbox"/> 9 MOS./YR. <input type="checkbox"/> 10 MOS./YR. <input type="checkbox"/> 12 MOS./YR. <input type="checkbox"/> OTHER _____				
IS EMPLOYEE SUBJECT TO FICA TAX? <input type="checkbox"/> YES <input type="checkbox"/> NO IF "YES", IS EMPLOYEE SUBJECT TO <input type="checkbox"/> FULL FICA TAX ? <input type="checkbox"/> MEDICARE PORTION ONLY?							
PERCENTAGE OF EMPLOYEE/EMPLOYER CONTRIBUTION TO PREMIUM FOR THIS DISABILITY PLAN (AS OF POLICY YEAR OF DISABILITY) EMPLOYEE <input type="checkbox"/> 100% <input type="checkbox"/> OTHER _____% IS EMPLOYEE CONTRIBUTION: <input type="checkbox"/> PRE-TAX DEDUCTION? EMPLOYER <input type="checkbox"/> 100% <input type="checkbox"/> OTHER _____% <input type="checkbox"/> AFTER-TAX DEDUCTION?							
EMPLOYEE ELIGIBLE FOR:							
YES	NO	TYPE	AMOUNT	DATE BEGAN	DATE TERM.	PAID WEEKLY	PAID MONTHLY
<input type="checkbox"/>	<input type="checkbox"/>	Sick Pay	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Salary Continuance Benefits	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Workers' Compensation	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Local, State or National Association or Society Disability Income Plan	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	No-fault	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Unemployment Compensation disability	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Social Security Benefits (disability or retirement)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Retirement income (normal, early, or disability)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other LTD/STD Benefits	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other (describe)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
PLEASE ATTACH A COPY OF THE FOLLOWING DOCUMENTS TO THIS FORM: > The employee's Workers' Compensation claim(s) and Approval/Denial Notification > The employee's prior year's W-2 form OR if no W-2 is available, list the basic monthly earnings for the past 12 months just prior to the employee's date of disability > The employee's current job description							
Unless you reside in Virginia, the following general fraud notice applies: 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. I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE THE ABOVE STATEMENTS ARE TRUE AND CORRECT.							
NAME OF POLICYHOLDER (COMPANY)				PRINT NAME & TITLE OF OFFICIAL REPRESENTATIVE			
MAILING ADDRESS OF POLICYHOLDER (COMPANY)				SIGNATURE		DATE	
( ) -				( ) -			
TELEPHONE NUMBER				FAX NUMBER			

**PLEASE RETURN THIS COMPLETED FORM TO THE EMPLOYEE**

**Disability RMS**  
**Fax 1-(866) 376-9480**  
**Toll Free Phone 1-(866) 376-9478**

**ATTENDING PHYSICIAN'S STATEMENT - THIS STATEMENT MUST BE FILLED-IN COMPLETELY BY A PHYSICIAN**  
**(Please Print or Type)**

Name of Patient  _____		<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth  /    /
FIRST _____	MIDDLE _____	LAST _____	
Height _____	Weight _____	Blood Pressure (last visit) Systolic _____ / Diastolic _____	<input type="checkbox"/> Left-handed <input type="checkbox"/> Right-handed

**1. HISTORY:**

- a. Is condition due to  Accident?  Sickness?
  - b. When did symptoms first appear or injury occur? Mo. \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_
  - c. Date patient was unable to work because of impairment Mo. \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_
  - d. Has patient ever had same or similar condition?  Yes  No If "Yes", state when and describe \_\_\_\_\_
- 
- e. Is condition due to injury or sickness arising out of patient's employment?  Yes  No Please explain: \_\_\_\_\_
  - f. Was this patient referred to you?  Yes  No If "Yes", by whom and what is their specialty? \_\_\_\_\_
  - g. Have you referred this patient to another treating provider?  Yes  No If "Yes", to whom and what is their specialty? \_\_\_\_\_

**2. DIAGNOSIS:**

- a. Diagnosis impacting function: \_\_\_\_\_ ICD9 Code(s) \_\_\_\_\_  
 Nature of treatment (including surgery and medications prescribed, if any, including dosage and frequency) \_\_\_\_\_
- b. Secondary diagnosis impacting function: \_\_\_\_\_  
 Nature of treatment (including surgery and medications prescribed, if any, including dosage and frequency) \_\_\_\_\_
- c. Subjective symptoms: \_\_\_\_\_
- d. Objective findings (including current X-rays, EKGs, Laboratory Data and any clinical findings): \_\_\_\_\_

**3. FOR PREGNANCY DISABILITY ONLY:**

- Are there any present complications or anticipated difficulties in connection with:
- a. Pregnancy  YES  NO Date of last menstrual period: \_\_\_\_\_ Expected date of delivery: \_\_\_\_\_
  - b. Delivery  YES  NO Actual date of delivery: \_\_\_\_\_  Vaginal  C-Section
  - c. Post Partum  YES  NO
- If "YES" to any of these, please specify in detail: \_\_\_\_\_

**4. DATES OF TREATMENT FOR THIS CONDITION:**

- a. Date of first visit Mo. \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_
- b. Date of last visit Mo. \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_
- c. Next office visit Mo. \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_
- d. Frequency  Weekly  Monthly  Other (specify) \_\_\_\_\_

**5. PROGRESS:**

- a. Has patient .....  Recovered?  Improved?  Unchanged?  Retrogressed?
  - b. Is patient .....  Ambulatory?  House confined?  Bed confined?  Hospital confined?
- If "Hospital Confined", give Name and Address of Hospital \_\_\_\_\_
- Confined from \_\_\_\_\_ through \_\_\_\_\_

**PLEASE COMPLETE BOTH SIDES OF THIS FORM**

