

---

---

## 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 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.

**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.

Sun Life Financial is the brand name for insurance products underwritten by Union Security Insurance Company.

© 2017 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life Financial and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada. Visit us at [www.sunlife.com/us](http://www.sunlife.com/us).

Following is the information for claim submission:

**Sun Life Financial** PO Box 972030 El Paso Texas 79997-2030  
• T 800.451.4531 • F 816.556.7687 • [KCBenefitCenter@sunlife.com](mailto:KCBenefitCenter@sunlife.com)

**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 Insurance Company, or its representative, any and all such information. I understand Union Security Insurance Company 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 Insurance Company 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 Insurance Company 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**



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***

Sun Life Financial is the brand name for insurance products underwritten by Union Security Insurance Company.

# 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? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Currently disputed	Basic <b>weekly</b> earnings \$ _____
---	--

Date last worked _____	How is claimant paid?	Effective date of last salary change
No. of hours worked that day _____	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary + commission	Weekly benefit amount \$ _____
Work schedule at time of disability _____ day/week _____ hrs./day	<input type="checkbox"/> Salaried <input type="checkbox"/> Commission only <input type="checkbox"/> Salary + bonus <input type="checkbox"/> Other _____	

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? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," on what date _____ <input type="checkbox"/> With restrictions <input type="checkbox"/> Full capacity	Was claimant covered under your prior disability plan? <input type="checkbox"/> Yes <input type="checkbox"/> No Effective date under <b>prior</b> plan _____ Termination date under <b>prior</b> 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.**





### Short Term Disability Claim Statement

**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:

Source	Amount of income		Date	Benefit
	Amount	Frequency	application filed	effective date

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

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

<b>History</b>	Patient Name _____ Date of birth _____ Patient's symptoms result from (Check all that apply): <input type="checkbox"/> Employment <input type="checkbox"/> Illness <input type="checkbox"/> Auto accident <input type="checkbox"/> Other accident <input type="checkbox"/> Pregnancy _____ Type of delivery _____ Date symptoms first appeared _____ EXPECTED/ACTUAL DELIVERY DATE _____ 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 _____
<b>Diagnoses</b>	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 _____ <b>Attach medical records which document the above diagnostics.</b> (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? <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Functional Assessment</b>	In terms of an 8 hour day: <input type="checkbox"/> Class 1—No limitation; capable of heavy work*—exert 50–100# occasionally and/or 25–50# force frequently. <input type="checkbox"/> Class 2—Medium activity*—exert occasional 20–50# force and/or 10–25# force frequently. <input type="checkbox"/> Class 3—Slight limitation; capable of light work*—exert occasional 20# force and/or up to 10# force frequently. <input type="checkbox"/> Class 4—Moderate limitation; capable of sedentary*, clerical or administrative work—occasional 10# force, mostly sitting. <input type="checkbox"/> Class 5—Severe limitation; incapable of minimal activity or sedentary* work. <input type="checkbox"/> Bed confined <input type="checkbox"/> House confined <small>*As defined by the U.S. Department of Labor's Federal Dictionary of Occupational Titles</small> Please fully describe the patient's capabilities: *With allowance for positional change. <b>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)</b> _____ 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? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," what date? _____
<b>Treatment</b>	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: <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) _____
<b>Psychiatric Assessment</b>	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. _____
<b>Rehab</b>	Is patient a candidate for vocational rehabilitation services? <input type="checkbox"/> Yes (Describe.) <input type="checkbox"/> No (Explain.)
<b>Name</b>	Physician's name _____ Degree _____ Specialty/Board certification _____ Address _____ STREET CITY STATE ZIP CODE Telephone no. _____ Fax no. _____ Signature _____ Date _____ DO NOT PRE-DATE