

**Your Disability Benefit Claim**

The following pages include a portion of the forms necessary to file a Short Term Disability claim with Standard Insurance Company (The Standard). **To initiate your disability claim call The Standard's Disability Claim Reporting Service at 800.378.2395.** During this phone call The Standard will gather information from you to start your claim. To prevent unnecessary delays in processing your claim, it is important that you call us and establish your claim before sending in the attached forms.

After speaking with you, The Standard will contact your employer for additional information about your employment and coverage. At that time you will need to have your physician complete the attached Attending Physician's Statement. If more than one physician is treating you for your disabling condition, each should complete an Attending Physician's Statement. Please make copies of this statement as needed. Additionally, please sign and date the Authorization to Obtain Information form.

For specific information about your Disability coverage, refer to your group insurance certificate. The group policy is the ultimate authority for Disability claim decisions. If you need other information, please contact your employer's benefits administrator or call our customer service line at 800.368.2859.

**Hours of Operation for the Disability Claim Reporting Service**

The Standard's customer service benefits examiners are available Monday through Friday between 7:00 a.m. and 5:00 p.m., Pacific Time. If you call outside these hours, you may leave a detailed voicemail message, including your name and phone number, and a customer service representative will call you the following business day during business hours. Please identify yourself as an employee of Jefferson County School District.

**Where to Send Completed Forms**

After you have spoken with a customer service benefits examiner to begin your claim, please send your signed authorization form and Attending Physician's Statement to:

Standard Insurance Company  
Employee Benefits Division  
P.O. Box 2800  
Portland, OR 97204

Or if you prefer, you may fax completed forms to our office. Our toll-free Fax number is 800.378.6053.

**TO BE COMPLETED BY EMPLOYEE**

Full Name:	Employer: <b>Jefferson County School District R-1</b>	Group Policy No.: <b>643417</b>
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The following information is needed to document the patient's inability to work. The patient is responsible for completing this form without expense to The Standard. Please complete this form and mail it to The Standard at the address listed above.

**TO BE COMPLETED BY THE ATTENDING PHYSICIAN**

<b>1. Diagnosis</b>	
A. Diagnosis:	ICDA Classification:
B. Symptoms:	C. Objective Findings: Height:                      Weight:                      B/P:

<b>2. Pregnancy (if applicable)</b>		
A. Expected date of delivery:	B. Actual date of delivery:	C. Type of delivery: <input type="checkbox"/> Vaginal <input type="checkbox"/> C-section
D. Significant complications, if any:		

<b>3. History</b>	
A. Date you recommended the patient stop work:	B. When did symptoms appear or accident happen?
C. Has the patient ever had the same or similar condition? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, when?
D. Is this condition related to the patient's employment? <input type="checkbox"/> Yes <input type="checkbox"/> No	E. Did you complete a Workers' Compensation claim form? <input type="checkbox"/> Yes <input type="checkbox"/> No

<b>4. Treatment</b>		
A. Date of first visit:	B. Date(s) of subsequent visits:	C. Date of most recent visit:
D. Planned course and duration of treatment (include surgery and medications, if any):		

<b>5. Level of Functional Impairment</b>																																																						
A. Describe the patient's mental and cognitive limitations, if any.	B. In a work day, given two breaks and a meal break, your patient can:																																																					
	<table border="0"> <tr> <td>Lift (in pounds)</td> <td><input type="checkbox"/> 1-10</td> <td><input type="checkbox"/> 11-20</td> <td><input type="checkbox"/> 21-50</td> <td><input type="checkbox"/> 51-75</td> <td><input type="checkbox"/> 76+</td> </tr> <tr> <td>Carry (in pounds)</td> <td><input type="checkbox"/> 1-10</td> <td><input type="checkbox"/> 11-20</td> <td><input type="checkbox"/> 21-50</td> <td><input type="checkbox"/> 51-75</td> <td><input type="checkbox"/> 76+</td> </tr> <tr> <td colspan="6" style="text-align: center;">Total Hours</td> </tr> <tr> <td></td> <td colspan="5" style="text-align: right;">With positional change</td> </tr> <tr> <td>Sit</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4 3 2 1 (hrs) _____</td> </tr> <tr> <td>Stand</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4 3 2 1 (hrs) _____</td> </tr> <tr> <td>Walk</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4 3 2 1 (hrs) _____</td> </tr> <tr> <td>Alternately sit/stand</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4 3 2 1 (hrs) _____</td> </tr> <tr> <td>Bend/stoop:</td> <td><input type="checkbox"/> Never</td> <td><input type="checkbox"/> Occasionally</td> <td><input type="checkbox"/> Frequently</td> <td colspan="2"></td> </tr> </table>	Lift (in pounds)	<input type="checkbox"/> 1-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> 21-50	<input type="checkbox"/> 51-75	<input type="checkbox"/> 76+	Carry (in pounds)	<input type="checkbox"/> 1-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> 21-50	<input type="checkbox"/> 51-75	<input type="checkbox"/> 76+	Total Hours							With positional change					Sit	8	7	6	5	4 3 2 1 (hrs) _____	Stand	8	7	6	5	4 3 2 1 (hrs) _____	Walk	8	7	6	5	4 3 2 1 (hrs) _____	Alternately sit/stand	8	7	6	5	4 3 2 1 (hrs) _____	Bend/stoop:	<input type="checkbox"/> Never	<input type="checkbox"/> Occasionally	<input type="checkbox"/> Frequently	
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C. Is the patient competent to manage insurance benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No
If no, is the patient competent to appoint someone to help manage the insurance benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No

<b>6. Hospitalization (if applicable)</b>		
A. Date admitted:	B. Date discharged:	C. Reason:
D. Name of hospital:		

<b>7. Prognosis</b>	
A. Since onset of symptoms, the patient's condition has:	<input type="checkbox"/> Improved <input type="checkbox"/> Not changed <input type="checkbox"/> Retrogressed
B. When do you anticipate the patient can return to work?	<input type="checkbox"/> Date: <input type="checkbox"/> Unable to determine, follow up in:    weeks <input type="checkbox"/> Never

<b>8. Physician Information (Please type or print.)</b>			
Name of physician completing this form:		Phone No.: (    )	
Specialty:	Tax ID. No.:	Fax No.: (    )	
Address:	City:	State:	Zip Code:

<b>Acknowledgement</b>	
I hereby certify that the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief. I acknowledge that I have read the fraud notice on page 3 of this form.	
Signature:	Date:

Some states require us to provide the following information to you:

**CALIFORNIA RESIDENTS**

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.

**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 the 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.

**DISTRICT OF COLUMBIA RESIDENTS**

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.

**FLORIDA RESIDENTS**

Any person who knowingly and with intent to injure, defraud or deceive an 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.

**MARYLAND AND RHODE ISLAND RESIDENTS**

Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NEW JERSEY RESIDENTS**

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

**NEW YORK 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 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.

**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.

**ALL OTHER RESIDENTS**

Some states require us to inform you that any person who knowingly and with intent to injure, defraud or deceive an insurance company, or other person, files a statement containing false or misleading information concerning any fact material hereto commits a fraudulent insurance act which is subject to civil and/or criminal penalties, depending upon the state. Such actions may be deemed a felony and substantial fines may be imposed.

## Authorization to Obtain and Release Information

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**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 5. 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.