



EDUCATOR SALARY PROTECTION PLAN

DISABILITY CLAIM FORM

Claim Questions: 800-527-4572 Tax Questions: 800-845-2290

For use with policies issued by the following Unum ["Unum"] 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:

Educator Salary Protection Plan
2121 N. Glenville Drive
Richardson, TX 75082
Fax To: 972-881-2251

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.

The employee is responsible for completion of all portions of this form without expense to the Unum 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. To avoid delay in evaluating your claim, advise your physician(s) to attach copies of medical records and test results.
- C. Direct Deposit Request:** This section must be completed by you, the employee, if you wish to have your Long Term Disability and/or your Individual Disability benefits deposited directly into your bank account.
- D. 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.



**EDUCATOR SALARY PROTECTION PLAN
DISABILITY CLAIM FORM**

Mail to: 2121 N. Glenville Drive, Richardson, TX 75082
Claim Questions: 800-527-4572 Fax To: 972-881-2251

A. ATTENDING PHYSICIAN'S STATEMENT (PLEASE PRINT)

Name of Patient	Home Telephone Number	Date of Birth	Social Security Number
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Instructions: If this claim is related to normal pregnancy, complete the Normal Pregnancy section. For all other claims, including complicated pregnancy, complete the All Other Conditions section. **In all situations, you must complete the signature block at the bottom of this form.**

NORMAL PREGNANCY

Date of first visit for this pregnancy?	When did symptoms first appear?	
1. Expected Delivery Date:	If Delivered, Actual Delivery Date:	Type of Delivery <input type="checkbox"/> Vaginal <input type="checkbox"/> C-Section
2. Date First Unable to Work	Dates Hospitalized	to
3. Has patient been released to work in her own occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No In any occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If not, when should the patient be able to return to work? Full Time		Part Time

ALL OTHER CONDITIONS

1. **Diagnosis** - Please include the primary diagnosis and list any secondary conditions.
Diagnosis (including any complications) include ICD9 and/or DSM IV Multi Evaluation Nomenclature and Code Number

2. Date First Unable to Work	Dates Hospitalized	to
3. Has patient been released to work in his/her own occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No In any occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If not, when should the patient be able to return to work? Full Time		Part Time
4. Is this disability related to the patient's employment? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown		
5. Has patient ever had the same or a similar condition? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when?		
6. Date of first visit for this illness or injury – When did symptoms first appear or accident happen?		

7. Nature of treatment (including surgery and medications prescribed)	Name of Surgical Procedure	Date of Surgery
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8. If the patient has demonstrated a loss of function, please describe restrictions and limitations in the space provided below.
RESTRICTIONS (What the patient should not do)

LIMITATIONS (What the patient cannot do)

Date restrictions and limitations began.

9. Referring physician or other treating physicians (names, addresses, telephone numbers):

Please include copies of all applicable office notes and test results.

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. EMPLOYEE'S STATEMENT (PLEASE PRINT)

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

Home Address (Street, City, State, ZIP)

The state in which you work Preferred e-mail address where you can be reached

2. Employer Name Policy Number

3. Occupation 4. List the duties of your occupation at the time of your disability (grade taught, etc.)

5. How does your injury or sickness impede your ability to do your occupational duties?

6. Marital Status: Single Married Widowed Divorced If you are married, spouse's name Spouse's Date of Birth Is spouse employed? Yes No

7. Is this disability due to Motor Vehicle Accident Other Accident Sickness Work-related Injury/Sickness Pregnancy
For any accident related claim, describe the injury (what, how, where, when). For Pregnancy, date of pregnancy test?

8. Date you first noted symptoms of your disability. 9. You have been unable to work because of this disability since what date? 10. Have you returned to work? If yes, when? Part Time: Full Time: 11. If you have not returned to work, when do you expect to return? Part Time: Full Time:

12. Number of Hours Worked on Date Last Worked

13. 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.

Have you filed for Sabbatical Leave? Yes No Payment Amount \$ wk/month
Do you intend to file? Yes No
If filed, has it been approved? Yes No
Date Payment Began: Date Payment Ended:
Other Leave: Yes No What Type? Payment Amount \$ wk/month

Table with columns: Benefit Type, Yes/No, Amount, Frequency (Weekly/Monthly), Begin Date, Through Date. Rows include Social Security Retirement, Social Security Disability, State Disability, Teacher's Retirement - Disability, Teacher's Retirement, Public Employee Retirement, Public Employee Disability, Pension/Disability, Unemployment.

Other (Include Individual Disability or Group Disability Benefits) Yes No Payment Amount \$ wk/month.

14. Number of Regular Sick Days Accumulated 15. Have you filed a Worker's Compensation Claim? Yes No
Do you intend filing a Workers' Compensation Claim? Yes No
If filed has it been approved? Yes No
Amount Date Payment Began

16a. Have you ever been employed by any other school(s) or District(s)? Yes No

16b. Please list name(s) of school(s)/District(s) and years employed.

17. Information about physicians and hospitals **NOTE: TO AVOID DELAY IN PROCESSING YOUR CLAIM, ADVISE YOUR DOCTOR(S) TO ATTACH COPIES OF MEDICAL RECORDS AND TEST RESULTS**

First medical attention for the current disability was given by (complete below):

Doctor's Name	Telephone: () Fax: ()	Specialty
Address (Street, City, State, Zip)		Dates Seen to

List all other physicians and hospitals you have seen for this condition:

Doctor's Name	Telephone: () Fax: ()	Specialty
Address (Street, City, State, Zip)		Dates Seen to

Doctor's Name	Telephone: () Fax: ()	Specialty
Address (Street, City, State, Zip)		Dates Seen to

Doctor's Name	Telephone: () Fax: ()	Specialty
Address (Street, City, State, Zip)		Dates Seen to

Hospital

Address (Street, City, State, Zip)	Dates of Confinement to
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Have you ever had the same or a similar condition in the past?
 Yes No If yes, complete the following concerning your past treatment:

Doctor's Name	Telephone: () Fax: ()	Specialty
Address (Street, City, State, Zip)		Dates Seen to

Hospital

Address (Street, City, State, Zip)	Dates of Confinement to
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List your dependent children who are under age 25 (attach additional sheets if necessary).

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

Information about your income tax withholding:

If your request for benefits is approved, do you want the minimum \$87.00 per month withheld from your check for Federal Income Tax purposes. Yes No
 If you would like more than \$87.00 withheld please state the dollar amount (to the nearest dollar only) you want withheld monthly. \$ _____

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

The above statements 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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C. DIRECT DEPOSIT REQUEST

If your claim is approved, we are pleased to offer you the security and convenience of having your monthly benefit check deposited electronically to your bank account. Direct Deposit means no more mail delays or trips to the bank to cash your check.

● **How does direct deposit work?**

Each month, our bank will transfer your benefit payment directly into your bank account. We recommend this payment option because it is predictable, safe and convenient. This is the same system enjoyed by over 15 million Social Security recipients.

● **How do I sign up?**

Complete the below section of this form and forward to us. Be sure to print the information clearly. You may want to verify your account and transit/routing numbers with your bank to avoid delays.

● **How soon can my direct deposits begin?**

To ensure accuracy, your Direct Deposit will begin within 30 days of our notification to your bank. This means you may still receive checks by mail after you send in your request. Once Direct Deposit processing begins, your funds will be deposited into your bank account on the second business day after the day your benefit payment is processed.

● **What if I have questions?**

Call our Customer Service Line at 1-800-413-7671. This toll-free number is available Monday through Friday from 8:00 A.M. to 4:00 P.M. EST.

● **What happens if I am out of town when the benefit payment is due?**

Your deposit is in your account. You may access it anytime after it is deposited.

● **What if I change banks?**

Simply call and we will send a request form for your completion or you can provide us with the new bank information in writing. You may receive a paper check in the mail for one payment while we process your change request.

● **Can I change my mind?**

Yes. You can start or stop Direct Deposit at any time. Just write and tell us.

● **Now what?**

We will transfer your benefits directly to your bank every month. No more waiting for the mailman, standing in line at the bank, or remembering to send us a change of address each time you establish a temporary residence.

Social Security Number: _____

Name of Bank _____

Name: _____

City _____ State _____ Zip _____

Address: _____

Phone () _____

Type of Account Checking Savings

Tel #: () _____

Account Number _____

I authorize Unum to deposit my Benefit payments to the bank shown here.

Transit/Routing Number*

Signed _____ Date: _____

*Checking (Attach a Voided Check)

*Savings (Contact Bank/Credit Union for Transit/Routing Number)



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D. EMPLOYER STATEMENT (PLEASE PRINT)

To be completed by Employer

1. Employer Name Employer's Phone Number ()

Employer Address (Street, City, State, ZIP)

Policy Numbers

Division Number

2. Employee's Name

Employee's Address (Street, City, State, ZIP)

Social Security Number

Date of Hire

Effective Date of LTD Insurance

Employee's Work Schedule at Time Last Worked

Days per week Hours per day

Average monthly earnings in effect at last annual enrollment date \$

Please refer to your contract for your earnings definition.

Has the employee's employment been terminated? Yes No If yes, please provide termination date

3. Has employee returned to work? Yes No If yes, date Full Time Part Time Hours Per Week

4. Job Title/Major Job Duties (Please attach a copy of claimant's job description)

Is the Employee also a Coach? Yes No

5. Date last worked prior to claim

6. Number of hours worked that day

7. Date paid through For Salary Continuation Vacation Pay Accrued Sick Pay

8. Does this employee contribute to FICA? Yes No Medicare SSDI? Yes No Medicare? Yes No

9. Are you as the employer able to accommodate the employee's restrictions and limitations, if appropriate, for an early return to work? (i.e. job modification, part time, etc.) Please elaborate.

10. Employee's immediate supervisor: Name Title Telephone Number

11. How was the LTD premium paid for the plan year in which the disability occurred?

Pre-tax % paid by Employer
Post-tax % paid by Employee

Please call 1-800-845-2290 for tax related questions

12. Is employee eligible for:

Table with columns: Yes, No, If yes (\$), WEEKLY, MONTHLY, Date Benefits (Begin Date, Through Date). Rows include Unemployment, State Disability, Teacher's Retirement System-Disability, Teacher's Retirement, Social Security Retirement, Social Security Disability, Public Employee Retirement-Disability, Other Benefits, Workers' Compensation, and Has Workers' Compensation claim been filed?

Has the employee filed for Sabbatical Leave? Yes No
Is employee eligible to file? Yes No
If filed, has it been approved? Yes No

Date Payment Began:

Other Leave: Yes No What Type? Payment Amount \$ wk/month

13. Will (or has) the employee filed for disability benefits provided by any employer, employee, labor management, state disability or union welfare plant? Yes No If yes, Weekly Amount \$ Date

The above statements are true and complete to the best of my knowledge and belief.

Name of Person Completing Form

Employer's Taxpayer ID Number (EIN) or Public Employer Social Security Number. If you have neither, please explain Telephone Number ()

Title of Person Completing Form E-mail Address Fax Number ()

Signature Date Signed



**EDUCATOR SALARY PROTECTION PLAN
EMPLOYEE'S AUTHORIZATION**

Mail to: 2121 N. Glenville Drive, Richardson, TX 75082
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FOR EMPLOYEE TO COMPLETE

NOTE: Federal law requires that we obtain this authorization from you. You are not required to sign the authorization, but if you do not, Unum 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 Unum, its insurance subsidiaries* and duly authorized representatives ("Unum"). 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 Unum 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 Unum 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, Unum 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, Unum 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 Unum insurance subsidiaries: Unum Life Insurance Company of America, Provident Life and Accident Insurance Company, The Paul Revere Life Insurance Company.