Prudential Financial

Group Disability Insurance

The Prudential Insurance Company of America
Disability Management Services
P.O. Box 13480, Philadelphia, PA 19176
Tel: 800-842-1718 Fax: 877-889-4885
http://www.prudential.com/inst/gldi

Disability Claim Instructions

Instructions to File a Claim for Disability Benefits

1. Notify your employer of your absence, that you will be filing a claim and request they provide Prudential with their Employer's Statement
2. Complete all Sections of the Employee's Statement
3. Ask your Doctor to complete the Attending Physician's Statement
4. Have these statements submitted according to the directions you received from your Benefits Office
5. If you wish to have voluntary Federal Income Tax withholding from disability benefit payments, read and complete the Tax Notice.

In order for a claim for benefits to be considered filed, Prudential requires an employee's statement, employer's statement, and attending physician's statement to be submitted.

Your Claim Will Be Considered Filed When:

- If you have STD coverage with Prudential, your claim for STD benefits will be considered filed the later of (1) when we receive the employee's statement, the employer's statement and the attending physician's statement, and (2) the start of your STD Elimination Period.
- If you have LTD coverage with Prudential, your claim for LTD benefits will be considered filed the later of (1) when we receive the employee's statement, the employer's statement, and the attending physician's statement, and (2) the date that is 45 days before the end of your LTD Elimination Period.
- If you have both STD and LTD coverages with Prudential and you have filed a claim for STD, there is no need to re-submit the statements noted above for the LTD portion of your claim. However, your claim for LTD benefits will be considered filed in this case the later of (1) when we receive the statements indicated above; and (2) the date that is 45 days before the end of your LTD Elimination period, provided you are receiving STD benefits on that date. If you are approved for STD benefits at a later date, your LTD claim will be considered filed on the date of the STD approval.

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For residents of all states except California, Florida, New Jersey, New York, Pennsylvania, Utah, Vermont, Virginia and Washington: WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

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.

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

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 and UTAH 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 material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

VERMONT RESIDENTS— Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

VIRGINIA RESIDENTS— Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing a statement of claim for payment of a loss or benefit may have violated state law, is guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

WASHINGTON RESIDENTS— Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

* 1 0 0 0 1 *

Prudential Financial

Group Disability Insurance Employee Statement

1 Employer Information

Employer Name

Control Number

Location / Division

Branch Number

2 Employee Information

First Name

MI

Social Security Number

Last Name

Suffix

Mailing Address - Line 1

Mailing Address - Line 2

Birth date (MM/DD/Year)

City

State

Zip Code

Gender

- Male
- Female

Marital Status

- Unmarried
- Married
- Divorced
- Widowed

Primary Phone Number

Work Phone Number

Email Address

Date Last Worked (MM/DD/Year)

Date First Absent

Date First Treated for this Condition

Date Expected to Return to Work

Spouses Date of Birth

Is Spouse Employed? Yes No

EDUCATION:
Highest Grade Completed:

Number of Children Under 18:

Age of Youngest Child:

3 Job Information

Occupation

What Job Category best describes your required job duties? (Please check appropriate box)

Sedentary	Light	Medium	Heavy	Very Heavy	Other
Negligible Weight Mostly Sitting	Up to 10 lbs. frequently Up to 20 lbs. occasionally and / or Frequent Walk/Stand and / or Constant Push/Pull	10 to 25 lbs. freq. Up to 50 lbs. occ.	25 to 50 lbs. freq. 50 to 100 lbs. occ.	More than 50 lbs. freq. 100 lbs. occasionally	(Please describe below)

4 Primary Care Physician

Physician Name

Primary Phone Number

Street Address

Fax Number

City

State

Zip Code

For Internal Use Only

Claim Number

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Prudential Financial

Group Disability Insurance
Employee Statement

Employee Last Name

Social Security Number ___ - ___ - ____

5

Medical Information

All Other Physicians You Have Consulted for this Condition

Physician Name	Specialty	Phone Number

What medical condition is preventing you from working?_____

_____

How does this condition interfere with your ability to perform your job?_____

_____

Have you been hospitalized for this condition? ○ Yes ○ No ○ In-Patient ○ Out-Patient

If hospitalized, give dates:
From: __ / __ / ____
To: __ / __ / ____

If you are pregnant: Estimated Delivery Date __ / __ / ____ Actual Delivery Date __ / __ / ____

Name of Your Health Insurance Company

Telephone Number ___ - ___ - ____

6

Other Income & Workers' Comp. Information

What other income are you entitled to receive as a result of your disability? (Examples: Social Security Disability or Retirement Benefits, Workers' Compensation, State Disability, Pension Disability or Retirement, No-Fault Auto Insurance, Salary Continuance, Group Life or Disability Plan, Health or Welfare Plan, Individual Disability Benefits.) Please send copies of any letters or notices approving or denying benefits.

Source	Applied For Yes	Applied For No	Amount	Frequency	Date Benefit Begins	Date Benefit Ends
Salary Continuance	○	○				
State Disability Benefits	○	○				
Workers' Compensation	○	○				
Other:	○	○				
Other:	○	○				

Is this condition work related? ○ Yes ○ No If Yes, do you intend to file a Workers' Compensation claim? ○ Yes ○ No

7

Fraud Notice

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. This includes Employer and Attending Physician portions of the claim form. (Please see state specific fraud warnings attached.)

X _____ __ / __ / ____

Employee Signature — Date Signed

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Employer Statement

1 Employer Information

Employer's Name | Control Number (required)

Street | Suite | STD Branch (required)

City | State | ZIP Code | LTD Branch (required)

Employer's Telephone Number | Extension | Email Address

2 Employee Information

First Name | MI | Last Name

Address 1 | Social Security Number

Address 2 | Telephone Number

City | State | Zip | Gender ☐ Male ☐ Female

Please check the type of claim you are filing. Check all that apply:

☐ STD Core ☐ STD Supplemental _____
☐ LTD Core ☐ LTD Supplemental _____
☐ TDB (NJ) ☐ DBL (NY) ☐ VDI (CA)

Employment Status

☐ Salaried Employee
☐ Hourly Employee
☐ Other_____

Coverage Effective Date (date the employee became covered under the policy).

STD:

LTD:

Date Hired (MM DD YYYY)

Coverage Termination Date (MM DD YYYY)

Last Date Employer Paid Compensation (MM DD YYYY)

Date First Absent (MM DD YYYY)

Date Last Worked (MM DD YYYY)

Date Work Was Resumed (MM DD YYYY)

Normal Earnings Prior to this Absence (exclude bonus, overtime, etc.)

$ ___,___.___ **PER**

☐ Hour ☐ Week ☐ Bi-Weekly (every two weeks)
☐ Month ☐ Year ☐ Other_____

If employee does not work Monday thru Friday, check days worked:

☐ Varies ☐ Wednesday ☐ Saturday
☐ Monday ☐ Thursday ☐ Sunday
☐ Tuesday ☐ Friday

Is the employee subject to FICA Withholding?

☐ Yes ☐ No

If "No" indicate reason

_____
_____

How was the **STD** premium paid for the plan year in which the disability occurred? _____% paid by employer

Was the premium amount paid by the employer included in the employee's W-2? ☐ Yes ☐ No

Has either percentage changed within the last 3 years? ☐ Yes ☐ No

How was the **LTD** premium paid for the plan year in which the disability occurred? _____% paid by employer

Was the premium amount paid by the employer included in the employee's W-2? ☐ Yes ☐ No

Has either percentage changed within the last 3 years? ☐ Yes ☐ No

Prudential Financial

Employee's Social Security Number

3 Other Income, Deductions and Workers' Compensation Information

Please indicate any applicable deductions such as Local Tax, State Income Tax, Medical, Dental, Life, 401K, that should be withheld from the employee's benefits, if approved. Please also indicate if the employee is receiving, or is eligible to receive, benefits from any other sources because of this absence, such as Salary Continuance, Workers' Compensation, Social Security Disability or Retirement Benefits, Statutory Benefits, No-Fault Auto Insurance, Retirement or Pension Plan. **Please send copies of any letters or notices approving or denying benefits.**

Source	Applied for Yes	Applied for No	Amount	Frequency	Date Benefit Begins	Date Benefit Ends
Salary Continuance	☐	☐	.	☐ Weekly ☐ Monthly		
State Disability Benefits	☐	☐	.	☐ Weekly ☐ Monthly		
Social Security	☐	☐	.	☐ Weekly ☐ Monthly		
Workers' Compensation	☐	☐	.	☐ Weekly ☐ Monthly		
Medical Deduction	☐	☐	.	☐ Weekly ☐ Monthly		
Dental Deduction	☐	☐	.	☐ Weekly ☐ Monthly		
Vision Deduction	☐	☐	.	☐ Weekly ☐ Monthly		
Life Deduction	☐	☐	.	☐ Weekly ☐ Monthly		
Other	☐	☐	.	☐ Weekly ☐ Monthly		

Has the employee indicated that the absence is work related? ☐ Yes ☐ No Has a Workers Compensation claim been filed? ☐ Yes ☐ No

4 Job Information

Occupation

DOT Job Code_____

What Job Category best describes the employee's essential job duties? (Please check the appropriate box)

☐ **Sedentary**	☐ **Light**	☐ **Medium**	☐ **Heavy**	☐ **Very Heavy**
Negligible Weight Mostly Sitting	Up to 10 lbs. frequently Up to 20 lbs. occasionally and/ or Frequent Walk/Stand and/or Constant Push/Pull	Up to 25 lbs. frequently Up to 50 lbs. occasionally	25 to 50 lbs. frequently 50 to 100 lbs. occasionally	More than 50 lbs. frequently 100 lbs. occasionally

☐ **Other** (Please describe)

As the employer, would you be able to accommodate modified duty to facilitate early return to work? ☐ Yes ☐ No

If Yes, please explain (reduced hours, job modification, etc.):

5 Life Insurance

Is employee covered under a Prudential Group Life Insurance Policy? ☐ Yes ☐ No

If Yes, what is the Face Amount? $ ☐, ☐☐☐,☐☐☐.☐☐

6 Fraud Notice

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

Employer Signature X

Date (MM DD YYYY)

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Attending Physician Statement

1 Employee Information

Employer's Name

Control Number (required)

Employee First Name

MI

Last Name

Social Security Number

Date of Birth (MM DD YYYY)

Gender ☐ Male ☐ Female

I hereby authorize the release of information requested on this form by the below named physician for the purpose of claim processing.

Employee Signature X

Date (MM DD YYYY)

The Employee is responsible for the completion of this form without expense to Prudential.

2 To Be Completed By Attending Physician

Clinical Diagnosis **ICD-9 Code is Required**

Primary:

Secondary:

Secondary:

Pregnancy EDC (MM DD YYYY)

Actual Delivery Date (MM DD YYYY)

Date of Surgical Procedure (MM DD YYYY)

Relevant tests and surgical procedure (s) performed (please be specific):

Current Medications, Treatment and Prognosis:

First Visit (MM DD YYYY)

Last Visit (MM DD YYYY)

Next Visit (MM DD YYYY)

Was Claimant hospital confined? ☐ Yes ☐ No

If yes, please provide name and address of hospital

From (MM DD YYYY)

To (MM DD YYYY)

Check all that apply to this disability:

Work Related	Accident	Sickness	Maternity	Motor Vehicle Accident	If MVA, what State did it occur?
☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	

Other Treating Physicians or Consultants

First Name

Last Name

Specialty

Telephone Number

Prudential Financial

Employee's Social Security Number

2 Attending Physician Information (Cont'd.)

Other Treating Physicians or Consultants

First Name | Last Name

Specialty | Telephone Number

First Name | Last Name

Specialty | Telephone Number

Do you feel the claimant is competent to endorse checks and direct the use of proceeds? ☐ Yes ☐ No

Date when significant loss of function occurred: (MM DD YYYY)

Return to Work Target Date (MM DD YYYY) Full Time ☐ Part Time ☐ With Limitations (functions lost) ☐

Please describe Return to Work Plan and provide any corresponding Limitations:

Please describe any Medical Obstacles to Return to Work:

Nature of Medical Impairment (i.e., loss of function):

Are there any Non-Medical Factors which have a significant impact on Functional Abilities (i.e., interpersonal, financial family)?

3 Physician Information

First Name | MI | Last Name

Primary Telephone Number | Fax Number

Office Address | Suite

City | State | ZIP Code

Specialty

4 Fraud Notice

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Physician Signature X

Date (MM DD YYYY)

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Group Disability Insurance Employee Tax Notice

1 Employee Information

First Name | MI | Last Name

Social Security Number | Employee Phone Number

Email Address

Employer's Name | Control Number

***Notice to all parties completing this form: It is fraudulent to fill out this form with information you know to be false or to omit important facts. Criminal and/or civil penalties can result from such acts.**

2 Federal and State Withholding

Benefits provided under your Group Disability Income Plan may be subject to federal, state and local taxation. Contact your employee benefits representative or disability plan trustee for details on your rights and obligations under the various tax codes.

If you wish to have Federal Income Tax (FIT) withheld from any payments you may receive, indicate the amount to be withheld ($20 weekly minimum for STD/$88 monthly minimum for LTD) below and sign the authorization. Withholding requests may also be submitted on IRS Form W-4S. Withholding requests must be stated in whole dollar amounts. FIT will not be withheld if the disability benefit is not taxable.

I request voluntary Federal Income Tax withholding from each payment, as authorized under section 3402(c) of the Internal Revenue Code, in the amount(s) of:

For STD ____ .00 weekly ($20.00 minimum)

For LTD ____ .00 monthly ($88.00 minimum)

3 Employee Signature

X _____
Employee Signature

Date (MM DD YYYY)

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Group Disability Insurance Authorization

1 Claimant's Information

First Name | MI | Last Name

Social Security Number | Employee Phone Number | Control Number

2 Authorization for Release of Information to Prudential Insurance Company

This Authorization is intended to comply with the HIPAA Privacy Rule

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, or other health care provider that has provided treatment, payment or services to me or on my behalf ("My Providers") to disclose my entire medical record and any other health information concerning me to the Prudential Insurance Company of America (Prudential) and its agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

I authorize any insurance company, employer, the Social Security Administration, or other person or institutions to provide any information, data or records relating to my Social Security, Workers' Compensation, credit, financial, earnings, activities or employment history to Prudential.

Unless limits* are shown below, this form pertains to all of the records listed above.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct My Providers to release and disclose my entire medical record without restriction.

This information is to be disclosed under this Authorization so that Prudential may: 1) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 2) obtain reinsurance; 3) administer coverage; and 4) conduct other legally permissible activities that relate to any coverage I have or have applied for with Prudential.

This authorization shall remain in force for 24 months following the date of my signature below, while the coverage is in force, except to the extent that state law imposes a shorter duration. A copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by sending a written request for revocation to Prudential at: P.O. Box 13480, Philadelphia, PA 19176. I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that Prudential has a legal right to contest a claim under any insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that if I refuse to sign this authorization to release the entire medical record, Prudential may not be able to process my claim for benefits and may not be able to make any benefit payments. I understand that I have the right to receive a copy of this authorization.

*Limits, if any:

Date (MM DD YYYY)

X

Employee Signature (indicate how related if signed by other than claimant)

NOTICE TO MONTANA RESIDENTS: You or your authorized representative are entitled to receive a copy of this Authorization, and upon request, a record of any subsequent disclosures of personal or privileged information.

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Group Disability Insurance
Electronic Funds Transfer Authorization

1 Enrollment

To enroll in Prudential's Electronic Funds Transfer (EFT) payment service, please provide the following information. If you elect to have Prudential deposit the funds in your savings account, you must first check with your bank to obtain the correct bank transit routing number and account number for electronic deposit. Please note that a deposit slip does not contain acceptable banking information. If you have any questions, please call us toll free at 800-842-1718.

***Please note that not all policies are designed to participate in the Electronic Funds Transfer option. Contact your employee benefits representative or disability plan trustee for details.**

2 Claimant Information

Employer's Name

Claimant's First Name | MI | Last Name

Social Security Number | Primary Phone Number

3 Banking Information

Bank Name

Branch Phone Number

Type of Account (SELECT ONE)

☐ Savings ☐ Checking

Bank Transit Routing Number

(NINE DIGIT BANK TRANSIT ROUTING NUMBER)

Bank Account Number

(BANK ACCOUNT NUMBER)

4 Payment Plan Agreement

I authorize the Prudential Insurance Company of America to make electronic fund deposits of my disability benefit payment to my account. I understand that any deposit made to an inactive account will be returned to Prudential and reissued as a manual check. In addition, if any overpayment of such disability benefits is credited to my account in error, I authorize Prudential to withdraw any payments necessary in order to assure the accuracy of my claim payments.

I can cancel this authorization at any time by giving Prudential written notice. Any notice hereunder will not be deemed effective until Prudential has received my written notice.

Account Owner
First Name | MI | Last Name

Street | Suite

City | State | ZIP Code

Date Signed (MM DD YYYY)

X
Signature

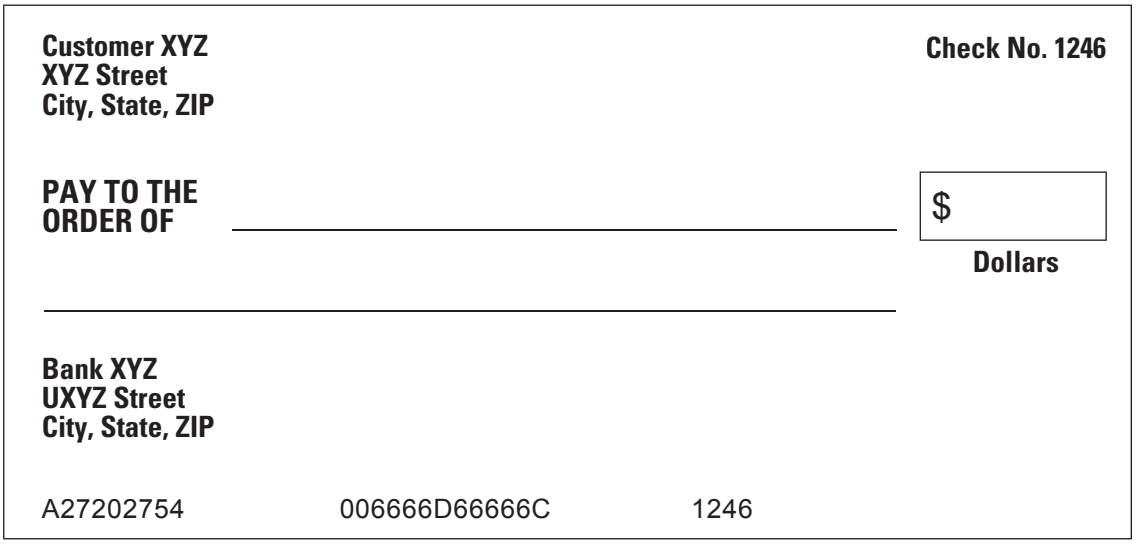
Prudential Financial

Claimant's Social Security Number

5 **Instructions for completing Section 3, "Banking Information"**

This will help you identify the necessary bank information to initiate electronic withdraws. The nine-digit transit routing number is how we recognize the bank you do business with.

Record all banking information on page 1 of the form in Section 3, "Banking Information". Please call your bank to confirm that the information you are supplying is correct.



This is the bank transit routing number.

It is always 9 digits and appears between the: symbols.

Record this number in the boxes provided in Section 3, "nine-digit bank transit routing number."

This is your bank account number. It varies in number of digits and may include dashes or spaces.

The < symbol indicates the end of the account number.

Record the account number in the boxes provided in Section 3, "Bank Account Number" and include any dashes and spaces that are within the account number.

If there are any digits to the right of the < symbol (which do not represent the check sequence number), record them in the boxes provided.

This is the check sequence number. It may be on either end of your check. Please do not include this on the authorization form.

*This page is **Instructions Only**: It is not necessary to return this page with your EFT Authorization.*