



Welcome to Standard Insurance Company

We realize that being disabled is difficult. Even though you are unable to work, your financial obligations do not go away. To help you through these difficult times, the Georgia Merit System has made both Short Term Disability (STD) and Long Term Disability (LTD) insurance available for eligible employees to purchase at affordable group rates. If you were eligible, enrolled and paid the required premiums, this packet contains the forms you need to apply for STD and/or LTD disability benefits. Only one application is necessary. The Standard will determine your coverage levels and evaluate your entitlement to benefits under each plan. This packet also addresses common questions about benefit claims, so please save the instruction sheet for future reference.

PLEASE READ CAREFULLY

If you have a work-related disability and are receiving or eligible to receive over 60% of your *benefit salary* in Workers' Compensation Benefits, you will not be eligible to receive Short Term Disability Benefits. Therefore, we would encourage you to wait to file a STD claim until after your Workers' Compensation Benefits end. However, as the Long Term Disability plan includes a \$100 minimum benefit that could be payable in addition to your Workers' Compensation Benefits, we encourage employees insured under the LTD plan to file for benefits as soon as it appears you will be disabled for 180 days or longer.

Your application for benefits consists of four forms. **Every space on these forms should be filled in** to avoid delay in processing your application. If a section does not apply, or information is not available, "NA" should be written in the space so that we know you did not overlook that particular question. **If a form is received incomplete, it may be returned for completion.**

The four forms are:

1. The Employee's Statement

- Answer every question completely. Be sure to use the appropriate section for injury, sickness or pregnancy. If a question does not apply to you write "NA".
- Use an additional page, if necessary, to give full and complete answers.
- Attach copies of any Social Security, Retirement System, Workers' Compensation or other benefit determinations you have received. If you have applied for any other benefits but have not yet received them, please send a copy of the application receipt. This information is needed to accurately calculate your benefits. If you are unable to make a copy for yourself, let us know and we can return a copy to you for your files.
- Remember to sign and date your statement. **An unsigned or undated statement will be returned to you.**

2. The Authorization to Obtain Information

The Authorization to Obtain Psychotherapy Notes

- Please sign and date the Authorization to Obtain Information and attach it to the Employee's Statement. Your signature lets The Standard get the information about you that we need to determine your eligibility for benefits. The Authorization to Obtain Information also lets The Standard release this information to specific persons.

If you have seen or been treated by a Psychiatrist, Psychotherapist, Psychologist, Clinical Social Worker (MSW, MCSW, etc.), or any other provider of treatment for a mental condition related to this disability request, please sign and return the Authorization to Obtain Information **and** the Authorization to Obtain Psychotherapy Notes.

You will receive copies of these Authorizations upon your request.

3. The Attending Physician's Statement

- **Part A** should be completed by you.
- **Part B** should be completed by your physician. **If you have seen more than one physician for your disability, a statement should be completed by each physician.** You may request additional forms from your employer or download a copy from the Georgia Merit System website at GMS.State.ga.us or by calling 1-404-656-2730 (outside the local calling area, please dial 1-888-968-0490).

4. The Employer's Statement

- This form should be completed by your agency, who will mail it to The Standard.

NOTE: You are responsible for making sure the Employee Statement is completed and returned to The Standard. Your Employer and Physician will complete their statements and return them directly to The Standard on your behalf.

Short Term Disability Benefits

The terms of the STD plan are set forth in the STD Certificate of Insurance (also known as the Summary Plan Description, or SPD). If you are insured for STD, benefits are paid weekly at 60% of your weekly *benefit salary*, up to the maximum specified in the group policy, less *deductible income*. *Deductible income* includes, but is not limited to, any other group disability plan benefits, State retirement systems disability or retirement benefits, fault and no-fault automobile policy benefits, and/or workers' compensation benefits. If *deductible income* totals more than 60% of your weekly *benefit salary*, the short-term disability plan will not pay any STD benefits. Thus, in most instances if you receive workers' compensation benefits you will not be eligible to receive any STD benefits. If your claim for any of this deductible income is retroactively accepted, compromised or settled, you must repay any STD overpayment caused by your receipt of an unreduced STD benefit.

How STD Works

In general:

- If your claim is approved, you are eligible to receive STD benefits after you have been *disabled* due to a *physical disease, pregnancy, or mental disorder* for your *benefit waiting period* – usually either 30 continuous calendar days or 7 continuous calendar days, depending on the coverage level you have chosen. However, if you did not enroll in your current coverage level when you were first eligible, a *late enrollment penalty* may apply. Refer to your Certificate of Insurance (SPD) for details about this *late enrollment penalty* which could result in your *benefit waiting period* being up to 60 days.
- No STD benefits will be paid to you when you are receiving sick leave, donated leave, special injury leave, or any other salary continuation (but not vacation pay).
- It is your responsibility to notify The Standard if you recover or return to work. In some cases, you may be eligible to receive a modified benefit if you are working while *disabled*.

Refer to the STD Certificate of Insurance (SPD) for details.

Long Term Disability Benefits

The terms of the LTD plan are set forth in the LTD Certificate of Insurance (SPD). If you are insured for LTD, benefits are paid monthly at 60% of your monthly *benefit salary*, up to the maximum specified in the group policy, less *deductible income*. *Deductible income* includes, but is not limited to, Social Security benefits, workers' compensation, other governmental disability program benefits, any other group disability plan benefits, State retirement systems disability or retirement benefits, fault and no-fault automobile policy benefits, sick leave, donated leave, and any special injury benefits. The plan will pay at least \$100 a month, even if your benefits from all other sources (*deductible income*) total more than 60% of your monthly *benefit salary*, unless you are in an overpayment situation.

These benefits will begin after you have been disabled for 180 calendar days and are reduced by any sick leave you use. Benefits are paid monthly at the end of the monthly period. It is your responsibility to notify The Standard if you recover or return to work. In some cases, you may be eligible to receive a modified benefit if you are working while *disabled*.

It is your responsibility to apply promptly for deductible income you may be eligible to receive. There may be an overpayment on your claim if The Standard is not promptly informed that you are receiving income from other sources. Overpayments can also occur if other income is awarded retroactively. Any overpayment must be repaid in full.

What is a Preexisting Condition?

You have a *preexisting condition* if you have a mental or physical condition, whether or not diagnosed or misdiagnosed, for which you have done or for which a reasonably prudent person would have done any of the following: consulted a medical professional; received medical treatment, services or advice; underwent diagnostic procedures, including self-administered procedures; or took prescribed drugs or medications in the 180-day period just prior to your effective date of coverage; which, as a result of any medical examination, including routine examination, was discovered or suspected at any time during the 180-day period just before your insurance becomes effective.

LTD benefits will not be payable for a *disability* caused or contributed to by a *preexisting condition* or medical or surgical treatment of a *preexisting condition* unless, on the date you become *disabled*, you have been continuously insured under the *group policy* for 12 months and have been *actively at work* for at least one full day after the end of that 12 months. If you become *disabled* during the first 12 months of your coverage, prior to making a decision on your claim we will be required to gather your medical records to determine if the *preexisting condition* exclusion applies.

Tax Information

- STD premiums are paid with post-tax dollars, and thus STD benefits are not taxable income.
- LTD premiums are paid with pre-tax dollars. The Internal Revenue Service (IRS) considers any long-term disability benefits paid for with pre-tax premiums to be taxable income.
- If you receive LTD benefits, you will be responsible for paying taxes on your benefits from this plan.

Life Insurance

The attached application forms cannot be used to apply for a waiver of life insurance premium due to disability. Application for that benefit requires completion of separate claim statements that can be obtained by downloading a copy from the Georgia Merit System website at GMS.State.ga.us or by calling 1-404-656-2730 (outside the local calling area, please dial 1-888-968-0490).

Questions:

For specific information about your LTD or STD coverage, including the specific definition of disability that applies to your claim, please refer to your Certificate of Insurance (SPD). The *group policy* is the ultimate authority for all claims decisions. If you do not have a Certificate of Insurance, please contact your agency for a copy.

NOTE: Defined terms and provisions from the *group policy* are italicized.

If The Standard can be of service to you as you file your claim, please feel free to contact us toll-free at 888-641-7186. We look forward to working with you.

Standard Insurance Company

Employee Benefits Department 888.641.7186 Tel 800.378.6053 Fax
PO Box 2800 Portland OR 97208

State of Georgia Employee Statement

Full Name _____ Phone No. (_____) _____

Address _____

City _____ State _____ Zip Code _____

Birth Date _____ Social Security number _____ Sex _____ Male _____ Female

Name of Spouse _____ No. of dependent children under age 25 _____ Birthdate of youngest _____

Agency Name _____ Supervisor Name _____ Phone No. (_____) _____

State your job title and your duties at work (attach separate page if needed) _____

Is your disability work related? Yes No Have you filed a Workers' Comp. claim? Yes No Do you intend to file? Yes No

If you have filed a Workers' Comp. claim, please list claim number _____

Last day of work _____ Date you became unable to work at your occupation _____

Are you now working for any employer or self-employed? Yes No If yes, please list the name, address and phone number of the employer on a separate piece of paper and attach to this form or provide details of your self-employment.

Date you resumed full-time work _____ or part time work _____

Did you receive a certificate of insurance or summary plan description? Yes No If no, please contact your agency to obtain a copy.

Coverage(s) for which you are currently enrolled and paying premiums:
 Short Term Disability (either Option A or Option B) and/or Long Term Disability

Nature of illness/accident _____

Date first noticed _____ What do you believe caused your disability? (include the time, date and location of accident) _____

Explain how your illness/injury prevents you from working _____

Have you ever had the same condition or a related illness before? Yes No

Do you feel a third party is responsible for your disability, or has made your condition worse? Yes No
If yes, please explain, giving the name of the third party _____

Do you plan to bring a claim or law suit against this third party? Yes No

Pregnancy: Expected delivery date _____ Actual delivery date _____

Type of delivery (if known): Vaginal C-Section Expected return to work date _____

VOCATIONAL *Complete the following and/or attach a resume.*

Education level	Yes	No	If no, last grade attended.	
Grade School Graduate	<input type="checkbox"/>	<input type="checkbox"/>		
High School Graduate	<input type="checkbox"/>	<input type="checkbox"/>		
GED	<input type="checkbox"/>	<input type="checkbox"/>		
College Graduate	<input type="checkbox"/>	<input type="checkbox"/>	Degree	Major
Post Graduate	<input type="checkbox"/>	<input type="checkbox"/>	Degree	Major

Have you attended any trade schools or received other special training? Yes No
If yes, please describe.

Standard Insurance Company

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 PO Box 2800 Portland OR 97208

State of Georgia Employee Statement

Work Experience: Complete the following starting with your most recent work experience.

Job Title & Employer	Dates of Employment	Duties	Last Salary
1.	From: To:		
2.	From: To:		
3.	From: To:		

Physician's Name _____ Date first consulted for this injury or illness _____
 Street Address _____ City _____ State _____ Zip Code _____
 Phone No. (_____) _____

List all other medical professionals consulted within the past three years (continue on a separate page if necessary).

1. _____ (_____) _____
 Name Phone No. Date first consulted

2. _____ (_____) _____
 Name Phone No. Date first consulted

If you were hospitalized within the past three years, please complete.
 Hospital Name and Address _____
 From _____ Through _____ Reason for hospitalization _____
 From _____ Through _____ Reason for hospitalization _____

Have you applied for or have you received benefits from:

	Applied		Receiving		Date of Application	Amount		Effective Date
	Yes	No	Yes	No		Weekly	Monthly	
a. Sick Leave/Donated Leave	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
b. Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
c. Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
d. Any other Group Disability Plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
If yes, name of carrier: _____								
e. Retirement/Pension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
Please specify type: _____								
f. Fault and No-fault automobile policy benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
g. Special Injury Leave	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
h. Other _____ (e.g. unemployment or union benefits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____

Please send copies of any letters or notices approving or denying benefits to allow us to calculate your benefits from The Standard.

Acknowledgement
 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 below.

Signature _____ Date _____

CLAIM FORM FRAUD NOTICE

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.

Standard Insurance Company

Employee Benefits Department 888.641.7186 Tel 800.378.6053 Fax
PO Box 2800 Portland OR 97208

State of Georgia
Authorization to Obtain Information

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.
- Any insurance company.
- Any employer or plan sponsor.
- Any organization or entity administering a benefit program.
- Any educational, vocational or rehabilitational organization or program.
- Any government agency (for example, Social Security Administration, Employees Retirement System, Teachers' Retirement System, Public School Employees Retirement System, Railroad Retirement 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, or eligibility for other benefits (for example, Social Security Administration, Employees Retirement System, Teachers' Retirement System, Public School Employees Retirement System, Railroad Retirement Board, claims status, benefit amounts and effective dates, etc.).

TO STANDARD INSURANCE COMPANY (THE STANDARD).

- 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 The Standard will use the information to determine my eligibility or entitlement for insurance benefits.
- I understand and agree that this authorization shall remain in force for the duration of my claim for benefits with The Standard. 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 Standard, except to the extent it has been relied upon to disclose requested records. A revocation of the authorization, or the failure to sign the authorization, may impair The Standard's ability to evaluate or process my claim and may be a basis for denying my claim for benefits.
- I understand that in the course of conducting its business, The Standard may disclose to other parties information it has about me. The Standard may release this information about me to a reinsurer, a plan administrator, or any person performing business or legal services for The Standard in connection with my claim.
- I understand that The Standard complies with state and federal laws and regulations enacted to protect my privacy. I also understand that the information disclosed to The Standard pursuant to this authorization may be subject to redisclosure with my authorization or as otherwise permitted or required by law. (Disability coverage is not subject to the Privacy Rules of the Health Insurance Portability and Accountability Act [HIPAA] and therefore the release of information to The Standard is not protected under the Act.)
- I acknowledge that I have read the authorization. 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.

I AUTHORIZE THESE PERSONS having any records or knowledge of me or my health:

- Any physician, medical practitioner or health care provider; and
- Any hospital, clinic, or other medical or medically related facility or association.

TO GIVE THIS INFORMATION:

Notes recorded by a health care provider who is a mental health professional documenting or analyzing the contents of conversation(s) during a private counseling session or a group, joint, or family counseling session and that are separated from the rest of my medical record.

TO STANDARD INSURANCE COMPANY (THE STANDARD).

- 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 The Standard will use the information to determine my eligibility or entitlement for insurance benefits.
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Name *(please print)*

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Signature of Claimant/Representative

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State of Georgia
Attending Physician's Statement

PART A. TO BE COMPLETED BY EMPLOYEE (PATIENT)

Please type or print. The patient is responsible for the completion of this form without expense to Standard Insurance Company.

Full Name _____ Social Security No. _____
Employer **State of Georgia** Agency _____ Policy No. **642967**
Phone No. (_____) _____ Medical Plan _____ Patient No. _____

PART B. TO BE COMPLETED BY PHYSICIAN

The following information is needed to document the Patient's inability to work:

1. Diagnosis

A. Primary Diagnosis _____ ICDA Classification _____
B. Secondary Diagnosis (related to patient's disability) _____
C. Symptoms _____
D. Objective findings _____
E. Patient's height _____ Weight _____ Most recent blood pressure _____

2. Pregnancy (If Applicable)

Expected date of delivery _____ Anticipated to be normal? Yes No
Para _____ Gravida _____ Abortion _____
Actual date of delivery _____ Type of delivery: Vaginal Caesarean Section

3. History

A. When did symptoms appear? _____
B. Is condition the result of an accidental injury? Yes No If yes, describe accident: _____
C. Did you recommend the patient stop work? Yes No
If yes, as of what date? _____
Why? _____
If no, who recommended that the patient stop work? _____
D. Has the patient ever had the same or similar condition? Yes No If yes, when? _____
Describe _____
E. Is the condition related to
a. Patient's Employment? Yes No Undetermined
b. Mental Disorder? Yes No Undetermined
c. Alcohol or Drug Condition? Yes No Undetermined
F. Did you complete a Workers' Compensation Report for this condition? Yes No

4. Treatment

A. Date of first visit _____
B. Date of subsequent visits _____
C. Date of most recent visit _____
D. Planned course of treatment (Include surgery, physical therapy, psychiatric counseling.) _____
Medications: _____

5. Cardiac classification (If Applicable)

A. Functional classification (American Heart Association) Class I Class II Class III Class IV
B. Therapeutic classification Class A Class B Class C Class D Class E

6.	<p>Physical Capacities</p> <p>A. Based on the patient's physical limitations and restrictions, he/she can: (Circle the appropriate level of ability.)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Frequently lift (in pounds)</td> <td style="width: 5%;">50+</td> <td style="width: 5%;">50</td> <td style="width: 5%;">20</td> <td style="width: 5%;">10</td> <td style="width: 5%;">0</td> <td colspan="4"></td> </tr> <tr> <td>Maximum lift:</td> <td>50+</td> <td>50</td> <td>20</td> <td>10</td> <td>0</td> <td colspan="4"></td> </tr> <tr> <td>Walk/Stand at one time (in hours):</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> <tr> <td>Walk/Stand in an 8-hour work day:</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> <tr> <td>Sit at one time (in hours):</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> <tr> <td>Sit in an 8-hour work day:</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> <tr> <td>Bend/Stoop:</td> <td colspan="2">Never</td> <td colspan="3">Occasionally</td> <td colspan="4">Frequently</td> </tr> </table>	Frequently lift (in pounds)	50+	50	20	10	0					Maximum lift:	50+	50	20	10	0					Walk/Stand at one time (in hours):	8	7	6	5	4	3	2	1	0	Walk/Stand in an 8-hour work day:	8	7	6	5	4	3	2	1	0	Sit at one time (in hours):	8	7	6	5	4	3	2	1	0	Sit in an 8-hour work day:	8	7	6	5	4	3	2	1	0	Bend/Stoop:	Never		Occasionally			Frequently			
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7.	<p>Level of Functional Impairment</p> <p>A. The patient is: <input type="checkbox"/> Ambulatory <input type="checkbox"/> House Confined <input type="checkbox"/> Bed Confined <input type="checkbox"/> Hospital Confined</p> <p>B. Describe the patient's mental and cognitive limitations and restrictions _____</p> <p>C. Is this patient competent to endorse checks and direct the use of the proceeds? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>D. Other impairments (please be specific) _____</p> <p>E. How long will the above limitations impair the patient? _____</p> <p>F. Dominant hand: <input type="checkbox"/> Left <input type="checkbox"/> Right</p>																																																																						
8.	<p>Hospitalization</p> <p>A. Date admitted _____ Date discharged _____ Date surgical procedure performed _____</p> <p>B. Reason for admittance to hospital _____</p> <p>C. Describe nature of any surgical procedure performed _____</p> <p>Name of hospital _____</p> <p>Address _____ City _____ State _____ Zip _____</p>																																																																						
9.	<p>Other treating medical professionals (if known)</p> <p>A. Name _____ Specialty _____ Phone No. (_____) _____</p> <p>Address _____ City _____ State _____ Zip _____</p> <p>B. Name _____ Specialty _____ Phone No. (_____) _____</p> <p>Address _____ City _____ State _____ Zip _____</p>																																																																						
10.	<p>Prognosis</p> <p>A. Describe patient's condition since onset of symptoms: <input type="checkbox"/> Recovered <input type="checkbox"/> Improved <input type="checkbox"/> Not Changed <input type="checkbox"/> Retrogressed</p> <p>B. When do you expect a fundamental or marked change in the patient's condition? _____</p> <p style="padding-left: 20px;"><input type="checkbox"/> Unable to determine, follow up in _____ weeks _____ months. <input type="checkbox"/> Never</p> <p>C. When do you anticipate the patient can return to work?</p> <p style="padding-left: 20px;">_____ Full-time _____ Part-time (_____ hrs/day, _____ days/weeks)</p> <p style="padding-left: 20px;"><input type="checkbox"/> Unable to determine, follow up in _____ weeks _____ months. <input type="checkbox"/> Never</p>																																																																						
<p>Name of Physician completing this form (Please type or print.) _____ Specialty _____</p> <p>Address _____ City _____ State _____ Zip _____</p> <p>Phone No. (_____) _____ Taxpayer Identification No. _____</p>																																																																							
<p>Acknowledgement</p> <p>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 below.</p> <p>Signature _____ Fax No. _____ Date _____</p> <p><i>Please send copies of chart notes, diagnostic, laboratory, and electrodiagnostic findings, as well as operative reports and hospital discharge summaries for the past year.</i></p> <p>Return to: Standard Insurance Company Employee Benefits Department P.O. Box 2800 Portland, OR 97208</p>																																																																							

CLAIM FORM FRAUD NOTICE

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.

Standard Insurance Company

Employee Benefits Department 888.641.7186 Tel 800.378.6053 Fax
PO Box 2800 Portland OR 97208

State of Georgia Employer's Statement

Please type or print. Form may be returned for unanswered questions.

1. EMPLOYEE

Full Name: _____	Social Security No.: _____
Address: _____	City: _____ State: _____ Zip Code: _____
Phone No.: (____) _____	Birthdate: _____

2. INFORMATION

Job Title: _____ <i>(Please attach a copy of position description.)</i>	Date Employed: _____
Date employee's LTD coverage became effective: _____	<input type="checkbox"/> Basic <input type="checkbox"/> Buy-up
Work Location: _____	Address: _____ State: _____ Zip Code: _____
Name of Supervisor: _____	Phone No.: _____
Agency Name: _____	Flex Dept. No.: _____ Policy No.: 642967
Did employee receive a certificate of insurance (Summary Plan Description) for each appropriate plan? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know <i>(If no or don't know, please forward Certificate of Insurance to employee when filing disability claim.)</i>	
Current coverage effective dates under Georgia Merit System plan (including prior carrier coverage):	
<input type="checkbox"/> STD, 30 day wait _____	
<input type="checkbox"/> STD, 7 day wait _____ (if previously had 30 day wait coverage, effective date of that coverage _____)	
<input type="checkbox"/> LTD _____	
When was employee first eligible to enroll in STD/LTD (including any prior plan)? _____	
Was Evidence of Insurability approved for STD under the prior plan? <input type="checkbox"/> Yes <input type="checkbox"/> No	
For those agencies joining the State of Georgia Flexible Benefits Disability Program on or after July 1, 2004:	
Date agency joined GMS plans: _____	
Effective date of employee's coverage under prior plan	
<input type="checkbox"/> LTD: _____ or <input type="checkbox"/> No prior coverage	
<input type="checkbox"/> STD: _____ or <input type="checkbox"/> No prior coverage	
Current coverage type:	
<input type="checkbox"/> No Retirement or <input type="checkbox"/> Eligible for Retirement	
<input type="checkbox"/> No Social Security or <input type="checkbox"/> Covered under Social Security	
<input type="checkbox"/> Educational Entity or <input type="checkbox"/> State Employee	
Last day of work before disability commenced: _____	
Hours worked per week before disability commenced: _____	
Date employee returned to work after disability ended: _____	
Is medical condition due to employment? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Undetermined	
Workers' Compensation claim? <input type="checkbox"/> Yes <input type="checkbox"/> No Carrier Name: _____ Phone No.: _____	
Claim No.: _____ Address: _____	
Have you considered allowing the employee to work in another occupation, or to modify and/or alter the job duties of the current occupation?	
<input type="checkbox"/> Yes <input type="checkbox"/> No Please explain: _____	
On FMLA? <input type="checkbox"/> Yes <input type="checkbox"/> No Effective date: _____ through: _____	
Is employment scheduled for termination? <input type="checkbox"/> Yes <input type="checkbox"/> No Effective: _____	
Reason: <input type="checkbox"/> Unable to hold job open any longer <input type="checkbox"/> Elimination of position <input type="checkbox"/> Retirement <input type="checkbox"/> For cause <input type="checkbox"/> Other: _____ <i>(this information is needed to assist in return to work services)</i>	
Date sick leave benefits will be paid through: _____ Salary continuation from: _____ through: _____	
Yearly employment schedule, indicate: <input type="checkbox"/> 12-month period <input type="checkbox"/> Other (i.e. contract days, 9 mos., etc.): _____	

Standard Insurance Company

Employee Benefits Department 888.641.7186 Tel 800.378.6053 Fax
 PO Box 2800 Portland OR 97208

State of Georgia
 Employer's Statement

3. DEDUCTIBLE INCOME

Is employee covered by or now receiving benefits from the following?	Covered		Receiving			Date of Application	Amount		Effective Date
	Yes	No	Yes	No	Don't Know		Weekly	Monthly	
a. Sick Leave/Donated Leave	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
b. Special Injury Leave	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
c. Fault or No Fault automobile policy benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
d. Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
e. Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
f. Retirement or Pension (Employer, ERS, TRS, JRS, LRS, PSERS, etc.) Please specify: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
g. Any other group disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
h. Other: _____ (e.g., unemployment or union benefits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

4. TAX INFORMATION

Is this employee subject to: Social Security taxes? Yes No Medicare taxes? Yes No
 Railroad Tier 1 taxes? Yes No Tier 1 Medicare taxes? Yes No

If subject to Social Security taxes what are the employee's year to date Social Security wages? _____

Does this employee pay all or a portion of the premium for LTD insurance coverage? Yes No

* If yes, are employer paid premiums included in the employee's salary? Yes No

5. ATTACHMENTS

Please attach copies of the following.

a. Job Description
 b. Employment Application or Resume
 c. Income From Other Sources (Deductible Benefits) Documents (Social Security, Workers' Compensation, Retirement System)

6. EMPLOYER REPRESENTATIVE COMPLETING THIS FORM

Employer: **State of Georgia** Agency Name: _____
 Address: _____
 City: _____ State: _____ Zip Code: _____

Acknowledgement
 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 below.

Signature: _____ Date: _____
 Prepared by: _____ Title: _____
 Phone No.: (_____) _____ Fax No.: (_____) _____

CLAIM FORM FRAUD NOTICE

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.