



**PLEASE READ CAREFULLY**

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, Public Employees 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 monthly benefits. If you are unable to make copies of these documents please send the originals. We will photocopy and return them to you promptly.
- Remember to sign and date your Employee’s Statement and your Repayment Understanding Agreement. **Any unsigned or undated statements 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 on this form lets The Standard Benefit Administrators get the information about you that we need to determine your eligibility for benefits. The Authorization to Obtain Information also lets The Standard or its agent, The Standard Benefit Administrators, 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 health condition, 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.) Your physician(s) should mail the completed form directly to The Standard Benefit Administrators.

**4. The Employer’s Statement**

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

**You are responsible for making sure all required forms are completed and returned to our office.** If you have any questions, our office is here to help you.

# The Standard Benefit Administrators

Administrator for TIAA  
800.348.3226 Tel 800.378.8361 Fax  
PO Box 5031 White Plains NY 10602

## Long Term Disability Benefits Employee's Statement

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

### 1. CLAIMANT

Full Name: _____	Social Security No.: _____
Address: _____	City: _____ State: _____ Zip Code: _____
Phone No.: (_____) _____	Patient No.: _____
Birthdate: _____	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female Height: _____ Weight: _____
Name of Spouse: _____	Birthdate: _____
No. of dependent children: _____	Birthdate of youngest: _____
Did you receive a Certificate? Brochure?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No

**If no, please contact your employer to obtain a copy.**

### 2. EMPLOYMENT

Name of Employer: _____	Group Policy No.: _____
Address: _____	City: _____ State: _____ Zip Code: _____
Phone No.: (_____) _____	
State your job title and describe your duties at work.	
Is your disability work-related?	<input type="checkbox"/> Yes <input type="checkbox"/> No Date of injury: _____
Have you filed a Workers' Compensation claim?	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, W.C. claim # _____
Last full day at work: _____	
Date you became unable to work at your occupation as a result of disability: _____	
Are you now or have you worked at your occupation or any other occupation since the date of your injury? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, list names of employers, addresses, telephone numbers, and dates of employment.	
Are you self-employed at any activity? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Date you resumed part-time work: _____ Work Phone: (_____) _____ Extension: _____	
Date you resumed full-time work: _____ Work Phone: (_____) _____ Extension: _____	

### 3. SICKNESS *Please list all illnesses which contribute to your being unable to work at your occupation.*

Illness: _____	Date First Noticed _____
_____	Date First Noticed _____
State what you believe caused your illness.	
Describe your symptoms: _____	
Have you ever had the same condition or a related illness before? <input type="checkbox"/> Yes <input type="checkbox"/> No Date _____	

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## Long Term Disability Benefits Employee's Statement

### 4. INJURY

Describe Injuries: _____
Cause of Injuries: _____
Time, Date and Location of Injuries.

### 5. PREGNANCY

Date you expect to cease work: _____	Expected delivery date: _____
Actual delivery date: _____	Expected return to work date: _____
Please indicate any foreseeable complications.	

### 6. ATTENDING PHYSICIAN *List all physicians consulted for this injury or illness. Use separate sheet, if needed.*

<b>Physician's Name:</b> _____	<b>Specialty:</b> _____	<b>Phone No.:</b> (____) _____
<b>Street Address:</b> _____	<b>Fax No.:</b> (____) _____	
<b>City:</b> _____	<b>State:</b> _____	<b>Zip Code:</b> _____
<b>Date first consulted for this injury or illness:</b> _____	<b>Date last consulted:</b> _____	
<b>Physician's Name:</b> _____	<b>Specialty:</b> _____	<b>Phone No.:</b> (____) _____
<b>Street Address:</b> _____	<b>Fax No.:</b> (____) _____	
<b>City:</b> _____	<b>State:</b> _____	<b>Zip Code:</b> _____
<b>Date first consulted for this injury or illness:</b> _____	<b>Date last consulted:</b> _____	
<b>Physician's Name:</b> _____	<b>Specialty:</b> _____	<b>Phone No.:</b> (____) _____
<b>Street Address:</b> _____	<b>Fax No.:</b> (____) _____	
<b>City:</b> _____	<b>State:</b> _____	<b>Zip Code:</b> _____
<b>Date first consulted for this injury or illness:</b> _____	<b>Date last consulted:</b> _____	

### 7. HOSPITAL *If you were hospitalized for this condition, please complete. Please attach copy of hospital bill if available.*

<b>Hospital Name:</b> _____	<b>Address:</b> _____
<b>From:</b> _____ <b>through:</b> _____	<b>Reason for hospitalization:</b> _____
<b>From:</b> _____ <b>through:</b> _____	<b>Reason for hospitalization:</b> _____

### 8. HISTORY *List all illnesses or injuries for which you have received treatment over the past five years. Use separate sheet if needed.*

Ailment	Date	Physician's Name	Complete Address

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## Long Term Disability Benefits Employee's Statement

### BENEFITS FROM OTHER SOURCES

Your Group Disability plan is designed so that the income you receive from The Standard and other sources (Social Security, Workers' Compensation and other benefits as described in your Certificate) will equal the percentage described in your Certificate. You should check your Certificate to determine how other benefits may impact your disability benefits. You must send The Standard copies of all of your benefit determinations and related determinations. The policy under which you are insured may require that The Standard benefit payment be reduced by actual or estimated benefits payable from additional sources.

### HOW SOCIAL SECURITY BENEFITS AFFECT YOUR DISABILITY BENEFITS

The Standard will deduct the amount payable on your Social Security wage record for you and your dependents from your Monthly Income Benefit. Social Security benefits are considered "deemed payable." This means that we will reduce the amount of benefits we will pay by an estimate of the amount of Social Security benefits payable to you and your dependents until we receive all appropriate denial notices, or an actual benefit award notice. Therefore, it is to your advantage to apply for Social Security now. The Standard will automatically reduce for Social Security full retirement benefits if you are age 65 or older, unless you are over age 70 and were collecting Social Security full retirement benefits when your disability began.

**The Standard will make these deductions whether or not you are currently receiving Social Security benefits. Therefore, it is to your advantage to apply for Social Security disability benefits now.**

### 9. BENEFITS FROM OTHER SOURCES

Have you applied for or are you receiving benefits from:	Applied		Receiving		Date Applied For	Amount Received		Effective Date
	Yes	No	Yes	No		Weekly	Monthly	
a. Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
b. Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
c. State Disability Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
d. Retirement or Pension ( <i>Employer, PERS, STRS, PERA, etc.</i> ) Please specify type _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
e. Other _____ (e.g., unemployment or union benefits, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

**Please send copies of any letters or notices approving or denying benefits.**

### 10. 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.

### **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:		
4.	From: To:		
5.	From: To:		

### 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 applicable fraud notice on page 5 of this form.**

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

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## Long Term Disability Benefits Claim Form Fraud Notices

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 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.

# The Standard Benefit Administrators

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## Long Term Disability Benefits Repayment Understanding Agreement

By signing this Agreement I am confirming my understanding and agreement with the following:

If Disability Benefits are approved, The Standard Benefit Administrators will reduce my Monthly Income Benefit by any Social Security benefits (including dependent benefits) payable on my wage record and, if applicable, any appropriate Workers' Compensation benefits. If disability benefits begin before Social Security renders a decision, The Standard will reduce my benefits by an estimated Social Security amount. If appropriate, The Standard may reduce my benefits by an estimated Workers' Compensation amount.

When I receive Social Security's decision, and/or Workers' Compensation determination, I must send The Standard a copy of the notice(s) and all supporting documentation. If Social Security and/or Workers' Compensation approves a lesser amount of benefits than estimated, The Standard will adjust my benefits accordingly. If Social Security and/or Workers' Compensation approves a greater amount of benefits than estimated, I will have received an overpayment of LTD benefits, which I will promptly remit to The Standard.

If I am denied Social Security and/or Workers' Compensation benefits, The Standard will review the reasons for the denial and decide whether I should appeal the decision.

If The Standard determines that appeals are appropriate, I will pursue all appeals and request that The Standard adjust my Monthly Income Benefit to reflect the Social Security and/or Workers' Compensation declination while my appeals are pending. In exchange, I agree that I will pursue all appeals The Standard feels appropriate and repay The Standard for the amount of any overpayment that arises if Social Security or Workers' Compensation approves retroactive benefits for periods during which The Standard paid benefits without reducing for such benefits.

- I understand that the Monthly Income Benefit under my group disability insurance is reduced by any Social Security benefits payable on my wage record (including those paid to my dependents).
- I understand that the Monthly Income Benefit under my group disability insurance is reduced by any Workers' Compensation or similar benefits payable to me and/or my dependents.
- If Social Security approves my claim and retroactive benefits are payable, I agree to promptly repay to The Standard the amount of any disability benefits paid to me to the extent that Social Security benefits result in an overpayment due The Standard.
- If Workers' Compensation approves my claim and retroactive benefits are payable, I agree to promptly repay The Standard the amount of any disability benefits paid to me to the extent that Workers' Compensation benefits result in an overpayment due The Standard.
- I understand my contractual obligation to notify The Standard as soon as a Social Security and/or Workers' Compensation determination has been made at either the initial application or appeals level.
- I understand my contractual obligation to appeal Social Security's and/or Workers' Compensation denial where The Standard feels it appropriate, and to provide proof of such appeal to The Standard.
- I understand that The Standard may require that I apply for Social Security and/or Workers' Compensation benefits at a later date.
- I understand that failure to comply with any of the aforementioned obligations will result in the offset of my disability benefits by an estimated Social Security allowance, or, if appropriate, an estimated Workers' Compensation amount.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (*print or type*)

# The Standard Benefit Administrators

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800.348.3226 Tel 800.378.8361 Fax  
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## Long Term Disability Benefits 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 or annuity company.
- Any employer or plan sponsor.
- Any organization or entity administering a benefit program or an annuity program.
- Any educational, vocational or rehabilitational 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, 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 including retirement benefits and retirement plan contributions (*for example, Social Security Administration, Public Retirement System, Railroad Retirement Board, claims status, benefit amounts and effective dates, etc.*).

### TO TIAA AND STANDARD INSURANCE COMPANY ACTING AS CLAIMS ADMINISTRATOR FOR TIAA (STANDARD INSURANCE COMPANY INCLUDES THE STANDARD BENEFIT ADMINISTRATORS).

- 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 throughout the duration of my claim for benefits with The Standard or 24 months, whichever occurs first. 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 and the state variations (if applicable) on page 8. 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.

*This Authorization is a two-page document. Please see page 8 for additional terms and information. Both pages are part of the Authorization.*

## The Standard Benefit Administrators

Administrator for TIAA  
800.348.3226 Tel 800.378.8361 Fax  
PO Box 5031 White Plains NY 10602

## Long Term Disability Benefits Authorization to Obtain Information

Some states require us to provide the following information to you and to those persons and entities disclosing information about you:

### FOR RESIDENTS OF MINNESOTA

This authorization excludes the release of information about HBV (Hepatitis B Virus), HCV (Hepatitis C Virus), or HIV (Human Immunodeficiency Virus) tests which were administered (1) to a criminal offender or crime victim as a result of a crime that was reported to the police; (2) to a patient who received the services of emergency medical services personnel at a hospital or medical care facility; (3) to emergency medical personnel who were tested as a result of performing emergency medical services. The term "emergency medical personnel" includes individuals employed to provide pre-hospital emergency services; licensed police officers, firefighters, paramedics, emergency medical technicians, licensed nurses, rescue squad personnel, or to other individuals who serve as volunteers of an ambulance service who provide emergency medical services; crime lab personnel, correctional guards, including security guards, at the Minnesota security hospital, who experience a significant exposure to an inmate who is transported to a facility for emergency medical care; and other persons who render emergency care or assistance at the scene of an emergency, or while an injured person is being transported to receive medical care and who would qualify for immunity under the good samaritan law.

### FOR RESIDENTS OF NEW MEXICO

The state of New Mexico requires us to provide you with the following information pursuant to its Domestic Abuse Insurance Protection Act.

The accompanying Authorization to Obtain Information 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 The Standard, understanding that doing so may result in a claim being denied or may adversely affect a pending insurance action.

The Standard 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 The Standard. Within 30 business days of receiving the request, The Standard 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. The Standard 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 The Standard that you are or have been a victim of domestic abuse) and participate in The Standard's location information confidentiality program, your request should be sent to the same address above.

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**Long Term Disability Benefits  
Authorization to Obtain Psychotherapy Notes**

**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 TIAA AND STANDARD INSURANCE COMPANY ACTING AS CLAIMS ADMINISTRATOR FOR TIAA (STANDARD INSURANCE COMPANY INCLUDES THE STANDARD BENEFIT ADMINISTRATORS).**

- 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 Standard Insurance Company (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 throughout the duration of my claim for benefits with The Standard or 24 months, whichever occurs first. 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 and the state variations (if applicable) on page 10. 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.

*This Authorization is a two-page document. Please see page 10 for additional terms and information. Both pages are part of the Authorization.*

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### FOR RESIDENTS OF NEW MEXICO

The state of New Mexico requires us to provide you with the following information pursuant to its Domestic Abuse Insurance Protection Act.

The accompanying Authorization to Obtain Information 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 The Standard, understanding that doing so may result in a claim being denied or may adversely affect a pending insurance action.

The Standard 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 The Standard. Within 30 business days of receiving the request, The Standard 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. The Standard 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 The Standard that you are or have been a victim of domestic abuse) and participate in The Standard's location information confidentiality program, your request should be sent to the same address above.

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## Long Term Disability Benefits Attending Physician's Statement

### PART A. TO BE COMPLETED BY PATIENT

Full Name: _____	Social Security No.: _____
Other Names Used: _____	
Address: _____	City: _____ State: _____ Zip Code: _____
Phone No.: ( _____ ) _____	Birthdate: _____ Patient No.: _____
Occupation: _____	Employer: _____ Group Policy No.: _____
I returned to work: Date _____ I expect to return to work: Date _____	

### PART B. TO BE COMPLETED BY PHYSICIAN

**DEAR DOCTOR:** The purpose of this form is to help us determine whether the clinical condition of your patient is disabling. We need documentation of functional impairment. Please include laboratory data and results of special tests (X-rays, CAT scan, EKG, etc.). Please attach copies of any pertinent surgical reports, hospital admitting history, physician discharge summaries, chart notes, and narrative reports.

The patient is responsible for the completion of this form without expense to The Standard Benefit Administrators. Forms may be returned for unanswered questions.

### 1. INFORMATION

Primary Diagnosis: ICD Code ( _____ ) _____
Secondary Diagnosis: ICD Code ( _____ ) _____
Other diagnoses and ICD Codes related to this claim.
Symptoms.
Patient's Height: _____ Weight: _____ BP _____ Right arm _____ Left arm _____ Pulse _____ Radial _____
Is condition primarily related to:
a. Patient's Employment <input type="checkbox"/> Yes <input type="checkbox"/> No
b. Mental Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No
c. Alcohol or Drug Condition <input type="checkbox"/> Yes <input type="checkbox"/> No
d. Pregnancy <input type="checkbox"/> Yes <input type="checkbox"/> No
Para: _____ Gravidia: _____
Complications: _____
Dominant Hand <input type="checkbox"/> Left <input type="checkbox"/> Right
Expected Delivery Date: _____
Actual Delivery Date: _____
<input type="checkbox"/> Vaginal <input type="checkbox"/> Caesarean Section

### 2. HISTORY

If patient was referred to you, indicate by whom: _____
Has patient ever had same or similar condition? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, indicate when: _____ Describe: _____
Do, or have, other conditions contributed to this condition? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please explain: _____
Date patient first consulted you for <b>this</b> condition: _____ For <b>any</b> condition: _____
Dates of subsequent treatment: _____
Date of most recent visit: _____
If patient was hospitalized, please provide dates. Admitted: _____ Discharged: _____
Admitting Diagnosis: _____ Discharge Diagnosis: _____
Name of Hospital: _____
Address: _____ City: _____ State: _____ Zip Code: _____

# The Standard Benefit Administrators

Administrator for TIAA  
800.348.3226 Tel 800.378.8361 Fax  
PO Box 5031 White Plains NY 10602

## Long Term Disability Benefits Attending Physician's Statement

Claimant's Name: \_\_\_\_\_

### 3. ASSESSMENT

Date you recommended patient should stop working: \_\_\_\_\_ Why? \_\_\_\_\_

Describe the patient's physical, mental and cognitive limitations and work activity limitations: \_\_\_\_\_

How long from today's date will the described limitations impair the patient? \_\_\_\_\_

Is the patient competent to manage insurance benefits?  Yes  No

If no, is the patient competent to appoint someone to help manage the insurance benefits?  Yes  No

### 4. TREATMENT

Planned course of treatment. (Please include expected duration, surgeries, therapy, etc.) \_\_\_\_\_

Medications prescribed: dosage, frequency and date of prescription(s). \_\_\_\_\_

List other treating or referring physicians. (Continue on separate page, if necessary.)

NAME		ADDRESS		
1.				
Phone No.	( )	City	State	Zip Code
2.				
Phone No.	( )	City	State	Zip Code

What reasonable work or job site modifications could the employer make to assist the individual to return to work? Please specify: \_\_\_\_\_

Assessment and treatment are complicated by:

Malingering

Significant emotional or behavioral disorder such as:  Depression  Anxiety  Hysteria (Check pertinent areas.)

Exaggeration, inconsistent findings, subjective complaints out of proportion to objective findings, bizarre or contradictory observations.

Dependence on drugs/medication. Specify: \_\_\_\_\_

Other (please describe): \_\_\_\_\_

### 5. PROGNOSIS

Describe patient's condition since onset of symptoms:  Recovered  Improved  Unchanged  Regressed

When do you expect a fundamental or marked change in patient's condition?  Never  Condition expected to regress  Condition expected to improve

State anticipated date: \_\_\_\_\_ or, Unable to determine, follow up in: \_\_\_\_\_ months

When do you anticipate the patient can return to work? State anticipated date: \_\_\_\_\_ or, Unable to determine, because of: \_\_\_\_\_

\_\_\_\_\_ follow up in: \_\_\_\_\_ months

Remarks: \_\_\_\_\_

### 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 applicable fraud notice on page 13 of this form.

Physician's Signature \_\_\_\_\_ Date \_\_\_\_\_

Physician's Name (Please Print) \_\_\_\_\_ Specialty \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Physician's Taxpayer ID No. \_\_\_\_\_ Phone No. ( ) \_\_\_\_\_ Fax No. ( ) \_\_\_\_\_

Return to The Standard Benefit Administrators at the address above.

## The Standard Benefit Administrators

Administrator for TIAA  
800.348.3226 Tel 800.378.8361 Fax  
PO Box 5031 White Plains NY 10602

## Long Term Disability Benefits Claim Form Fraud Notices

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 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.

# The Standard Benefit Administrators

Administrator for TIAA  
 800.348.3226 Tel 800.378.8361 Fax  
 PO Box 5031 White Plains NY 10602

## Long Term Disability Benefits Employer's Statement

### 1. EMPLOYEE

Name of Employee: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Job Title: \_\_\_\_\_ Class:  Faculty/Teacher  Technical/Professional  Administration  
 Maintenance  Secretarial/Clerical  Other \_\_\_\_\_

Phone No.: ( \_\_\_\_\_ ) \_\_\_\_\_ Date Employed: \_\_\_\_\_ Social Security No.: \_\_\_\_\_

### 2. INFORMATION

Date employee's coverage became effective: \_\_\_\_\_

Work Location: Address: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Was employee given a Certificate?  Yes  No  Don't know

Was employee insured under previous LTD Carrier?  Yes  No  Effective Date: \_\_\_\_\_

Employee's Medical Insurance carrier: \_\_\_\_\_

Phone No.: ( \_\_\_\_\_ ) \_\_\_\_\_ Effective date for medical insurance: \_\_\_\_\_

Employee's status on date disability commenced:  
 Actively at Work?  Yes  No If no, reason: \_\_\_\_\_ Number of hours worked per week: \_\_\_\_\_

Last day of work before disability commenced: \_\_\_\_\_  Exempt or  Non-Exempt  Union or  Non-Union

Number of hours worked this day: \_\_\_\_\_ Date employee returned to work after disability ended \_\_\_\_\_

Does the employee participate in your formal retirement plan?  Yes  No

Is the employee eligible but not participating in your formal retirement plan?  Yes  No

Is the formal retirement plan carrier TIAA-CREF or another carrier? If other, please provide name and address: \_\_\_\_\_

Is the plan a qualified plan?  Yes  No

What is the employee's year-to-date retirement plan contribution? \$ \_\_\_\_\_

Have you considered allowing the claimant to work in another occupation, or modify or alter the job duties of the claimant's occupation, how the job is done (i.e., work schedule), or worksite?  Yes  No If yes, what alternatives were offered to the claimant? \_\_\_\_\_

Is disability caused or contributed to by employment?  Yes  No  Undetermined

Has employee filed a Workers' Compensation claim?  Yes  No  Don't know

Workers' Compensation Carrier Name: \_\_\_\_\_ Claim #: \_\_\_\_\_ Date of Injury: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone No.: ( \_\_\_\_\_ ) \_\_\_\_\_ Person to contact: \_\_\_\_\_

Is employment now terminated?  Yes  No Reason \_\_\_\_\_

Is employment scheduled for termination?  Yes  No Date of termination \_\_\_\_\_

Reason: \_\_\_\_\_

### 3. SALARY AT TIME OF DISABILITY

Basic Annual Wage \$ \_\_\_\_\_

Date of last increase: \_\_\_\_\_ Earnings prior to increase: \$ \_\_\_\_\_ per \_\_\_\_\_ Effective date: \_\_\_\_\_

### 4. COMPENSATION FOR PERIOD AFTER DISABILITY

Type	Last date through which paid or payable	Amount / Rate
Sick Pay/Salary Continuation		
Short Term Disability		
Wages/salary, <i>earned after</i> disability		

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## Long Term Disability Benefits Employer's Statement

### 5. BENEFITS FROM OTHER SOURCES

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. Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
b. Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
c. State Disability Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
d. Retirement or Pension (Employer, PERS, STRS, PERA, etc.) Please specify: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
e. Other: _____ (e.g., unemployment or union benefits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

### 6. LIFE INSURANCE (if applicable)

Was employee covered by Group Life Insurance with TIAA on cease work date?  Yes  No

If yes, list policy number(s): \_\_\_\_\_

Date life insurance became effective: \_\_\_\_\_

**Please attach original enrollment card.**

Amount of Basic life insurance \$ \_\_\_\_\_ Optional \$ \_\_\_\_\_ AD&D \$ \_\_\_\_\_

Dependent's coverage?  Yes  No

**IMPORTANT: Please continue payment of premiums until otherwise notified.**

### 7. TAX INFORMATION

Employer's Federal Tax I.D. Number: \_\_\_\_\_

Check one:  We are a private-sector employer  
 We are a public-sector (government entity) employer

Is this employee subject to: Social Security taxes?  Yes  No Medicare taxes?  Yes  No  
 State Disability taxes?  Yes  No Unemployment Compensation 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, what percentage of the LTD premium does the employer pay \_\_\_\_\_%.

\*the employee pay \_\_\_\_\_% with "pre-tax" funds.

\*the employee pay \_\_\_\_\_% with funds that have been taxed.

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

**\*IMPORTANT: Remember to calculate the premium contribution percentage information according to the IRS Group Policy (three year averaging) rule.**

### 8. ATTACHMENTS

**Please attach copies of the following.**

a. Job Description	c. Any Election Forms for Optional/Contributory Coverage
b. Employment Application or Resume	d. Benefits From Other Sources (Deductible Benefits) Documents (Social Security, Workers' Compensation, PERS, etc.)

### 9. EMPLOYER REPRESENTATIVE COMPLETING THIS FORM

Employer: \_\_\_\_\_ Phone No.: \_\_\_\_\_ Policy Number: \_\_\_\_\_

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 applicable fraud notice on page 16 of this form.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Prepared by: \_\_\_\_\_ Title: \_\_\_\_\_

Phone No.: ( \_\_\_\_\_ ) \_\_\_\_\_ Fax No.: ( \_\_\_\_\_ ) \_\_\_\_\_

## The Standard Benefit Administrators

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## Long Term Disability Benefits Claim Form Fraud Notices

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