



TheStandard®

Standard Insurance Company
Life Benefits Department
PO Box 2800 Portland OR 97208 866.756.8115 Tel

**Oregon Educators Benefit Board
Accidental Dismemberment
Benefits Instructions**

Your application for an Accidental Dismemberment Benefit consists of four forms. Every space 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 we know you did not overlook a 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 completely describe your injury/loss and how your accident occurred.
- Use an additional page, if necessary, to complete all questions.
- Enclose photocopies of all medical records pertaining to your loss.
- Enclose Accident Report if available.
- Remember to sign and date your statement. **An unsigned or undated statement may be returned to you.**

2. The Employer's Statement

- This form should be completed by your employer who will mail it to Standard Insurance Company.

3. The Authorization to Obtain and Release Information

- Please sign and date this form and attach it to the Employee's Statement. Your signature on this form enables us to obtain the necessary information about you to determine your eligibility for the Accidental Dismemberment benefit. The authorization also allows us to release information to a specific person. **You will receive a copy of the Authorization upon your request.**

4. The Attending Physician's Statement

- **Part 1** should be completed by you.
- **Parts 2 & 3** should be completed by your physician. If you have seen more than one physician for your loss, a statement should be completed by each one (this form may be photocopied). Your physician(s) should mail the completed form directly to The Standard.

You are responsible for making sure all required forms are completed and returned to our office. Processing of your claim will begin when all completed forms are received. Should you have any questions, our office is available to assist you.

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Oregon Educators Benefit Board
Accidental Dismemberment
Employee's Statement

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

Employee Data

Full Name _____
Street Address _____
City _____ State _____ ZIP _____
Phone No. _____
Birthdate _____ Social Security No. _____

Complete Dependent Data section only if Dependent is applying for insurance benefits.

Dependent Data

Full Name _____
Street Address _____
City _____ State _____ ZIP _____
Phone No. _____
Birthdate _____ Social Security No. _____

Accident Data

Date of Accident _____ City and State Accident Occurred in _____
What injuries/losses were sustained?

Describe how accident occurred.

Medical

Describe your present medical condition and indicate any changes.

Please list all physicians who have treated you for this injury/loss.

Name _____ Address _____
City _____ State _____ ZIP _____
Name _____ Address _____
City _____ State _____ ZIP _____

Have you had any hospitalizations or surgeries as a result of the accident? *If so, please indicate.*

Hospital Name _____ Address _____
City _____ State _____ ZIP _____
From _____ To _____
From _____ To _____

Please enclose photocopies of pertinent medical records. Also, include a copy of the hospital bill if claiming the Hospital Confinement Benefit.

Signature

I certify the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief. I acknowledge I have read the fraud notice on page 3 of this form.

Signature _____ Date _____

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

ALABAMA, MARYLAND AND RHODE ISLAND RESIDENTS

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

CALIFORNIA RESIDENTS

For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a 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.

NEW HAMPSHIRE RESIDENTS

Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

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 MEXICO RESIDENTS

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

TEXAS RESIDENTS

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.

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.

Standard Insurance Company

Life Benefits Department
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Oregon Educators Benefit Board Accidental Dismemberment Employer's Statement

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

Employee Information

Full Name _____	
Date of employment or association membership (<i>union or other</i>) _____	
Date employee's insurance became effective _____	
Employee's Status: Actively at Work? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Number of Hours Worked per Week _____	Last Day of Work _____
Is employee now terminated? <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of termination _____
Reason _____	

Amount of Insurance

Does employee have group Life Insurance under more than one policy number? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, list all policy numbers _____	
Amount of Basic Life Insurance \$ _____	
Amount of Optional Life Insurance \$ _____	
Amount of Accidental Death & Dismemberment Insurance \$ _____	
<i>If life insurance is based on Member's earnings, please check appropriate box and fill in the amount of salary.</i>	
<input type="checkbox"/> Basic Monthly Earnings	Monthly Rate \$ _____
<input type="checkbox"/> Basic Yearly Earnings	Annual Rate \$ _____
<input type="checkbox"/> Basic Contract Earnings	Contract Amount \$ _____ Length of Contract _____
<input type="checkbox"/> Basic Weekly Earnings	Weekly Rate \$ _____
<input type="checkbox"/> Basic Hourly Earnings	Hourly Rate \$ _____
Insurance Class. <i>Refer to policy schedule of benefits.</i> _____	
Amount of benefit being claimed \$ _____	
Date of last increase in earnings or benefit? _____	
Earnings Prior to Increase \$ _____ per _____	

Premiums

Please advise last month premiums paid _____

Employer Representative Completing this Form

Employer Name _____		
Address _____		
City _____	State _____	ZIP _____
Phone No. _____	Policy No. 646595	
Signature		
I certify the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief. I acknowledge I have read the fraud notice on page 5 of this form.		
Signature _____	Title _____	Date _____

Please attach copies of all enrollment cards.

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

ALABAMA, MARYLAND AND RHODE ISLAND RESIDENTS

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

CALIFORNIA RESIDENTS

For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a 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

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NEW HAMPSHIRE RESIDENTS

Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

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 MEXICO RESIDENTS

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

TEXAS RESIDENTS

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.

ALL OTHER RESIDENTS

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

Authorization to Obtain and Release Information

Employer Name _____ Group Policy Number **646595**

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

- Any physician, medical practitioner or health care provider.
- Any hospital, clinic, pharmacy or other medical or medically related facility or association.
- Kaiser Permanente.
- Any insurance company or annuity company.
- Any employer, policyholder or plan sponsor.
- Any organization or entity administering a benefit or leave program (including statutory benefits) or an annuity program.
- Any educational, vocational or rehabilitation counselor, organization or program.
- Any consumer reporting agency, financial institution, accountant, or tax preparer.
- Any government agency (*for example, Social Security Administration, Public Retirement System, Railroad Retirement Board, Workers' Compensation Board, etc.*).

TO GIVE THIS INFORMATION:

- Charts, notes, x-rays, operative reports, lab and medication records and all other medical information about me, including medical history, diagnosis, testing and test results. Prognosis and treatment of any physical or mental condition, including:
 - Any disorder of the immune system, including HIV, Acquired Immune Deficiency Syndrome (AIDS) or other related syndromes or complexes.
 - Any communicable disease or disorder.
 - Any psychiatric or psychological condition, including test results, but excluding psychotherapy notes. Psychotherapy notes do not include a summary of diagnosis, functional status, the treatment plan, symptoms, prognosis and progress to date.
 - Any condition, treatment, or therapy related to substance abuse, including alcohol and drugs.

and:

- Any non-medical information requested about me, including such things as education, employment history, earnings or finances, return to work accommodation discussions or evaluations and eligibility for other benefits or leave periods including but not limited to claims status, benefit amount, payments, settlement terms, effective and termination dates, plan or program contributions, etc.

TO STANDARD INSURANCE COMPANY, THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK AND THEIR AUTHORIZED REPRESENTATIVES (referred to as "The Companies", individually and collectively), AND MY EMPLOYER'S ABSENCE MANAGEMENT PROGRAM ADMINISTRATOR ("Absence Manager").

- I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct the persons and organizations identified above to release and disclose my entire medical record without restriction.
- I understand that each of The Companies and Absence Manager will gather my information only if they are administering or deciding my disability or leave of absence claim(s), and will use the information to determine my eligibility or entitlement for benefits or leave of absence.
- I understand that I have the right to refuse to sign this authorization and a right to revoke this authorization at any time by sending a written statement to The Companies and Absence Manager, except to the extent the authorization has been relied upon to disclose requested records. A revocation of the authorization, or the failure to sign the authorization, may impair The Companies and Absence Manager's ability to evaluate or process my claim(s), and may be a basis for denying or closing my claim(s) for benefits or leave of absence.
- I understand that in the course of conducting its business The Companies and Absence Manager may disclose to other parties information about me. They may release information to a reinsurer, a plan administrator, plan sponsor, or any person performing business or legal services for them in connection with my claim(s). I understand that The Companies and Absence Manager will release information to my employer necessary for absence management, for return to work and accommodation discussions, and when performing administration of my employer's self-funded (and not insured) disability plans.
- I understand that The Companies and Absence Manager comply with state and federal laws and regulations enacted to protect my privacy. I also understand that the information disclosed to them pursuant to this authorization may be subject to redisclosure with my authorization or as otherwise permitted or required by law. Information retained and disclosed by The Companies and Absence Manager may not be protected under the Health Insurance Portability and Accountability Act [HIPAA].
- I understand and agree that this authorization as used to gather information shall remain in force from the date signed below:
 - For Standard Insurance Company, the duration of my claim(s) or 24 months, whichever occurs first.
 - For The Standard Life Insurance Company of New York, the duration of my claim(s) or 24 months, whichever occurs first.
 - For Absence Manager, 24 months.
- I understand and agree that The Companies and Absence Manager may share information with each other regarding my disability and leave of absence claim(s). This authorization to share information shall remain valid for 12 months from the date signed below.
- I acknowledge that I have read this authorization and the New Mexico notice on page 7. A photocopy or facsimile of this authorization is as valid as the original and will be provided to me upon request.

Name (please print) _____ Claim Number _____

Signature of Claimant/Representative _____ Date _____

If signature is provided by legal representative (e.g., Attorney in Fact, guardian or conservator), please attach documentation of legal status.

Authorization to Obtain and Release Information

Employer Name _____ Group Policy Number **646595**

Standard Insurance Company is a licensed insurance company in all states except New York. The Standard Life Insurance Company of New York is an insurance company licensed only in New York. An absence manager may be hired by your employer and may be one of The Companies.

FOR RESIDENTS OF NEW MEXICO

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

The Authorization form allows Standard Insurance Company to obtain personal information as it determines your eligibility for insurance benefits. The information obtained from you and from other sources may include confidential abuse information. "Confidential abuse information" means information about acts of domestic abuse or abuse status, the work or home address or telephone number of a victim of domestic abuse or the status of an applicant or insured as a family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close personal, family or abuse-related counseling relationship. With respect to confidential abuse information, you may revoke this authorization in writing, effective ten days after receipt by Standard Insurance Company, understanding that doing so may result in a claim being denied or may adversely affect a pending insurance action.

Standard Insurance Company is prohibited by law from using abuse status as a basis for denying, refusing to issue, renew or reissue or canceling or otherwise terminating a policy, restricting or excluding coverage or benefits of a policy or charging a higher premium for a policy.

Upon written request you have the right to review your confidential abuse information obtained by Standard Insurance Company. Within 30 business days of receiving the request, Standard Insurance Company will mail you a copy of the information pertaining to you. After you have reviewed the information, you may request that we correct, amend or delete any confidential abuse information which you believe is incorrect. Standard Insurance Company will carefully review your request and make changes when justified. If you would like more information about this right or our information practices, a full notice can be obtained by writing to us.

If you wish to be a protected person (a victim of domestic abuse who has notified Standard Insurance Company that you are or have been a victim of domestic abuse) and participate in Standard Insurance Company's location information confidentiality program, your request should be sent to Standard Insurance Company.

Part 1. To Be Completed By PatientFull Name _____ Policy No. **646595**

Address _____

City _____ State _____ ZIP _____

Phone No. _____

To Physicians and Hospitals and Other Institutions: I hereby authorize you by this form (or by photographic copy hereof) to give Standard Insurance Company, Portland, Oregon, any information you have regarding my medical history and physical condition.

Signature

I certify the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief. I acknowledge I have read the fraud notice on page 10 of this form.

Signature _____ Date _____

Part 2. To Be Completed By Physician

Diagnosis _____

History. *Please describe how accident occurred, please attach physician notes, operative reports if available.*

If amputation occurred, please describe _____

On what date did amputation take place? _____

Condition: ☐ Regressed ☐ Unimproved ☐ Improved ☐ Recovered

If patient is in a coma, please complete the following:

Date coma began: _____ Has patient been in a continuous coma? ☐ Yes ☐ No

Duration of coma: _____

For brain damage within 30 days of a covered accidental injury, please complete the following:

Was the individual hospitalized due to a brain injury for at least 5 days? ☐ Yes ☐ NoDid the individual have a Glasgow Coma Scale score of 8 or less? ☐ Yes ☐ NoHas the brain injury lasted at least 12 months? ☐ Yes ☐ NoIs the individual unable to work in any occupation? ☐ Yes ☐ No

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Oregon Educators Benefit Board
Accidental Dismemberment
Attending Physician's Statement

If loss of sight, please complete the following:

Is insured totally blind? _____ Was eye enucleated? _____

If not, please describe the extent of visual field loss _____

If not totally blind, what was vision at last observation?

With Glasses: Left _____ Right _____ Date _____

Without Glasses: Left _____ Right _____ Date _____

Can vision be improved by treatment, operation or lenses? ☐ Yes ☐ No

If so, please explain _____

Hospital Confinement

Hospital Name _____

Admitted _____ Discharged _____ Was confinement continuous? ☐ Yes ☐ No

Other Physicians: Names and addresses of other treating or referring physicians

Part 3. Physician Completing This Form

Name of Physician _____ Specialty _____

Address _____

City _____ State _____ ZIP _____

Phone No. _____

Signature

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Signature _____ Date _____

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DISTRICT OF COLUMBIA RESIDENTS

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NEW HAMPSHIRE RESIDENTS

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TEXAS RESIDENTS

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