

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

## Disability Claim Instructions

### Submitting a Claim

#### The first three steps are required.

1. Notify your employer of your absence. Inform your employer that you'll be filing a disability claim. Ask your employer to complete the **Employer's Statement** and submit it to Prudential.
2. Complete all sections of the **Employee's Statement** and submit it to Prudential.  
(If you prefer, you may complete and submit the Employee's Statement online. Go to [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits). Your online submission will save time at the beginning of your claim-filing process.)
3. Ask your doctor to complete the Attending Physician's Statement and submit it to Prudential. Check with your Benefits Office to see if there are any additional requirements.

#### Steps 4 through 6 are voluntary.

4. Complete all sections of the **Group Disability Insurance Authorization**.  
(If additional medical information is needed to review your claim, submitting this form now may reduce the time needed to reach a decision.)
5. If you want voluntary Federal Income Tax withheld from your disability benefit payments — read and complete the Group Disability Insurance Tax Notice.
6. If you want electronic fund deposits of your disability benefit payments — read and complete the **Group Disability Insurance Electronic Funds Authorization**.

Prudential considers a claim to be filed when the **Employer's Statement**, **Employee's Statement**, and **Attending Physician's Statement** have been submitted, and specific elimination period requirements have been met — as specified below.

- **If you have Short-Term Disability (STD) coverage** with Prudential, your claim for STD benefits will be considered filed, when you meet **both** of these two criteria. **1** We receive the Employee's Statement, the Employer's Statement, and the Attending Physician's Statement. **2** Your STD elimination period has started.
- **If you have Long-Term Disability (LTD) coverage** with Prudential, your claim for LTD benefits will be considered filed, when you meet **both** of these two criteria. **1** We receive the Employee's Statement, the Employer's Statement, and the Attending Physician's Statement. **2** The date is 45 days before the end of your LTD elimination period.
- **If you have both STD and LTD coverages** with Prudential, and you have filed a claim for STD, there is no need to resubmit the statements noted above for the LTD portion of your claim.

Your claim for LTD benefits, in this case, will be considered filed, when you meet **both** of these two criteria. **1** We receive the Employee's Statement, the Employer's Statement, and the Attending Physician's Statement. **2** The date is 45 days before the end of your LTD elimination period.

Note: If you are approved for STD benefits at a later date, your LTD claim will be considered filed on the date of the STD approval.



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

**Employee Statement**
**1**
**Employer Information**

Employer Name  Control Number

Location/Division  Branch Number

**2**
**Employee Information**

First Name  MI  Last Name

Address 1  Social Security Number

Address 2  Telephone Number

City  State  ZIP Code

Birth Date  Gender  Male  Female Marital Status  Unmarried  Married  Divorced  Widowed

Email Address  Work Telephone Number

Date Last Worked (MM DD YYYY)  Date First Absent (MM DD YYYY)  Date First Treated for this Condition (MM DD YYYY)

Date Expected to Return to Work (MM DD YYYY)  Spouse's Date of Birth (MM DD YYYY)  Is Spouse Employed?  Yes  No

Education: Highest Grade Completed  Number of Children Under 18  Youngest Child's Date of Birth (MM DD YYYY)

**3**
**Job Information**

Occupation  DOT Job Code

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

**Sedentary**  **Light**  **Medium**  **Heavy**  **Very Heavy**

Negligible Weight Mostly Sitting    Up to 10 lbs. frequently and/or Frequent Walk/Stand and/or Constant Push/Pull    Up to 25 lbs. frequently Up to 50 lbs. occasionally    25 to 50 lbs. frequently 50 to 100 lbs. occasionally    More than 50 lbs. frequently 100 lbs. occasionally

**Other** (Please describe)



--	--	--	--	--	--	--	--

**4 Primary Care Physician**

Physician First Name	MI	Physician Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Primary Telephone Number	Fax Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Office Address	Suite	
<input type="text"/>	<input type="text"/>	
City	State	ZIP Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Specialty		
<input type="text"/>		

**5 Medical Information**
**All Other Physicians You Have Consulted for this Condition** (Attach an additional sheet if necessary)

Physician First Name	Physician Last Name
<input type="text"/>	<input type="text"/>
Specialty	Telephone Number
<input type="text"/>	<input type="text"/>
Physician First Name	Physician Last Name
<input type="text"/>	<input type="text"/>
Specialty	Telephone Number
<input type="text"/>	<input type="text"/>
Physician First Name	Physician Last Name
<input type="text"/>	<input type="text"/>
Specialty	Telephone Number
<input type="text"/>	<input type="text"/>

What medical condition is preventing you from working?

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

 Have you ever been hospitalized for this condition?  Yes  No  Inpatient  Outpatient

If Hospitalized Give Dates (MM DD YYYY)

From	To
<input type="text"/>	<input type="text"/>

If You are Pregnant:

Estimated Delivery Date: (MM DD YYYY)	Actual Delivery Date (MM DD YYYY)
<input type="text"/>	<input type="text"/>

Name of Your Health Insurance Company

<input type="text"/>	Telephone Number
<input type="text"/>	<input type="text"/>



--	--	--	--	--	--	--	--	--	--

**6**
**Other Income and Workers' Compensation Information**

What other income are you entitled to receive as a result of your disability? Please complete the chart below. Other Income type examples include but are not limited to: Individual Disability Benefits, Paid Family Leave, Third Party Liability payments, Unemployment Benefits, any other income.

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

Source	Applied for		Amount	Frequency		Date Benefit Begins			Date Benefit Ends		
	Yes	No		Weekly	Monthly						
Salary Continuance/ Sick Pay	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>						
State Disability Benefits	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>						
Social Security	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>						
Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>						
Automobile Liability Insurance	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>						
Disability Paid by another carrier	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>						
Pension/Retirement	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>						
Other Income	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>						

 Are you currently working in any capacity?  Yes  No If yes, please explain \_\_\_\_\_

**Check all that apply to this disability:**

Accident	Sickness	Maternity	Motor Vehicle Accident	If MVA, in what State did it occur?	No Fault is involved, please provide Name, Address, Phone number of carrier, and your claim number:
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____

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

**7**
**Correspondence Preference**

The Prudential website is a quick, secure way to review the status of your claim and view/print all claim related correspondence.

You have the option to view your correspondence electronically. If you select 'Yes' below, you will receive an e-mail from Prudential instructing you to log onto our website and to accept the web disclosure authorization. Once you enroll in E-Delivery, claim correspondence will only be available on our website, and paper correspondence will no longer be mailed. You will be notified via e-mail when new correspondence is available. You can change your preference at any time on our website.

- Yes, I prefer to receive my correspondence electronically. I understand that all future correspondence related to this claim will be posted to the Prudential website and paper correspondence will no longer be mailed to me.
- No, I prefer my correspondence to be mailed to me.

**8**
**Fraud Notice**
**FLORIDA RESIDENTS**—Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**NEW YORK RESIDENTS**—Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**I have read and understand the terms and requirements of the fraud warnings included as part of this form. I certify that the above statements are true.**

 Claimant  
Signature

X

Date (MM DD YYYY)

--	--	--	--	--	--	--	--



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

**ALABAMA RESIDENTS**—Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**ARIZONA RESIDENTS**—For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**ARKANSAS, DISTRICT OF COLUMBIA, LOUISIANA and RHODE ISLAND 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 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 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.

**KENTUCKY RESIDENTS**—Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

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

**MARYLAND 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.

**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.

**NORTH CAROLINA RESIDENTS**—Any person who, with the intent to injure, defraud, or deceive an insurer or insurance claimant, knowing that the statement contains false or misleading information concerning a fact or matter material to the claim may be guilty of a Class H felony.



**PENNSYLVANIA and UTAH RESIDENTS**—Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**PUERTO RICO RESIDENTS**—Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

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

**VIRGINIA RESIDENTS**—Any person who, with the intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.





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

Employer Statement

1 Employer Information

Employer's Name, Control Number, Street, Suite, STD Branch, City, State, ZIP Code, LTD Branch, Employer's Telephone Number, Extension, E-mail Address

2 Employee Information

First Name, MI, Last Name, Address 1, Social Security Number, Address 2, Telephone Number, City, State, ZIP Code, Gender

Please check the type of claim you are filing. Check all that apply: STD Core, STD Supplemental, LTD Core, LTD Supplemental, TDB (NJ), DBL (NY), VDI (CA), Employment Status: Salaried Employee, Hourly Employee, Other, Coverage Effective Date, STD, LTD

Date Hired, Coverage Termination Date, Last Date Employer Paid Compensation\*

Date First Absent, Date Last Worked, Date Work Was Resumed

Normal Earnings Prior to this Absence, If employee does not work Monday through Friday, check days worked, Year To Date Total Taxable Wages

How was the STD premium paid for the plan year in which the disability occurred? How was the LTD premium paid for the plan year in which the disability occurred? Was the premium amount paid by the employer included in the employee's W-2? Has either percentage changed within the last 3 years?



\* G L 0 3 2 5 0 A 0 1 \*



### 3 Other Income, Deductions, and Workers' Compensation Information

Please indicate any applicable deductions such as Local Tax, State Income Tax, Medical, Dental, Life and/or 401(K), that should be withheld from the employee's benefits, if approved. Please also indicate if the employee is receiving, or is eligible to receive, benefits from any other sources because of this absence, such as Salary Continuance/Sick Pay, Workers' Compensation, Social Security Disability or Retirement Benefits, Statutory Benefits, Automobile Liability, Retirement or Pension Plan. **Please send copies of any letters or notices approving or denying benefits.** If the employee has filed for or is receiving Pension/Retirement benefits, Paid Family Leave, or Unemployment Benefits, please enter this information in the line marked "Other".  
 \*If the Last Date Employer Paid Compensation is after the employee's last day worked, please enter the payment type and amount in the table below.

Source	Applied for		Amount	Frequency		Date Benefit Begins			Date Benefit Ends		
	Yes	No									
Salary Continuance/ Sick Pay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
State Disability Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Medical Deduction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dental Deduction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Vision Deduction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Life Deduction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you entered information in "Other", please specify what benefit this represents \_\_\_\_\_

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

### 4 Job Information

Occupation

DOT Job Code \_\_\_\_\_

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

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

**Other** (Please describe)

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

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

### 5 Life Insurance

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

\$ , , .

### 6 Fraud Notice

**I have read and understand the terms and requirements of the fraud warnings included as part of this form. I certify that the above statements are true.**

Date (MM DD YYYY)

Employer Signature







**For residents of all states and jurisdictions except Alabama, Arizona, Arkansas, California, the District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, Utah, Vermont, Virginia and Washington; WARNING:**

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

**ALABAMA RESIDENTS** — Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**ARIZONA RESIDENTS** — For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**ARKANSAS, DISTRICT OF COLUMBIA, LOUISIANA and RHODE ISLAND 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 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 a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

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

**KENTUCKY RESIDENTS** — Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

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

**MARYLAND 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.

**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 YORK RESIDENTS** — Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. This notice ONLY applies to accident and disability income coverage.





**NORTH CAROLINA RESIDENTS** — Any person who, with the intent to injure, defraud, or deceive an insurer or insurance claimant, knowing that the statement contains false or misleading information concerning a fact or matter material to the claim may be guilty of a Class H felony.

**PENNSYLVANIA and UTAH RESIDENTS** — Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**PUERTO RICO RESIDENTS** — Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

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

**VIRGINIA RESIDENTS** — Any person who, with the intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.





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

Attending Physician Statement

1 Employee Information

Employer's Name, Control Number (required), Employee First Name, MI, Last Name, Claim Number, Social Security Number, Date of Birth (MM DD YYYY), Gender (Male/Female)

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

Employee Signature, Date (MM DD YYYY)

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

2 To Be Completed by Attending Physician

Clinical Diagnosis, ICD Code is Required, Pregnancy EDC (MM DD YYYY), Actual Delivery Date (MM DD YYYY), Primary, Secondary, Date when significant loss of function occurred: (MM DD YYYY)

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

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

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

Please describe any Medical Obstacles to Return to Work:

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

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

Check all that apply to this disability:

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

Other Treating Physicians or Consultants:

First Name, Last Name, Specialty, Telephone Number





Employee First Name  MI  Last Name   
 Claim Number  Date of Birth (MM DD YYYY)  Employee's Social Security Number

## 2 Attending Physician Information (Cont'd)

### Other Treating Physicians or Consultants

First Name  Last Name   
 Specialty  Telephone Number

Date of Surgical Procedure (MM DD YYYY)   
 Relevant tests and surgical procedure (s) performed (please be specific):

Current Medications, Treatment, and Prognosis:

First Visit (MM DD YYYY)  Last Visit (MM DD YYYY)  Next Visit (MM DD YYYY)  Was Claimant hospital confined?  Yes  No

If yes, please provide name and address of hospital:

From (MM DD YYYY)   
 To (MM DD YYYY)

## 3 Physician Information

First Name  MI  Last Name   
 Primary Telephone Number  Fax Number   
 Office Address  Suite   
 City  State  ZIP Code   
 Specialty

## 4 Fraud Notice

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

I have read and understand the terms and requirements of the fraud warning and I certify the above statements are true.

Physician Signature  X

Date (MM DD YYYY)





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

Group Disability Insurance
Electronic Funds Transfer Authorization

1 Enrollment

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

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

2 Employer's Name

Form fields for Employer's Name, Control Number, Claimant's First Name, MI, Last Name, Claim Number, Social Security Number, and Primary Phone Number.

3 Banking Information

Form fields for Bank Name, Branch Phone Number, Type of Account (Savings/Checking), Bank Transit Routing Number, and Bank Account Number.

4 Payment Plan Agreement

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

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

Form fields for Account Owner (First Name, MI, Last Name), Street, Apartment, City, State, and ZIP Code.

X
Signature

Date Signed (MM DD YYYY) form fields





Grid for Social Security Number

5 Instructions for Completing Section 3, "Banking Information"

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

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

Check form template with fields for Customer XYZ, Bank XYZ, Check No. 1246, and routing/account numbers.

This is the bank transit routing number. It is always nine digits and appears between the ":" symbols. Record this number in the boxes provided in Section 3, "nine-digit bank transit routing number."

This is your bank account number. It varies in number of digits and may include dashes or spaces. The "<" symbol indicates the end of the account number. Record the account number in the boxes provided in Section 3, "Bank Account Number" and include any dashes and spaces that are within the account number. If there are any digits to the right of the "<" symbol (which do not represent the check sequence number), record them in the boxes provided.

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

This page consists only of Instructions: It is not necessary to return this page with your EFT Authorization.





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

Group Disability Insurance Authorization

1 Claimant's Information

Form fields for First Name, MI, Last Name, Claim Number, Social Security Number (Last four digits), Employee Phone Number, Date of Birth (mm yyyy), and Control Number.

2 Authorization for Release of Information to The Prudential Insurance Company

This authorization is intended to comply with the HIPAA Privacy Rule.

I authorize and instruct any health plan, physician, health care professional, medical professional, hospital, clinic, laboratory, pharmacy, clearinghouse, data warehouse, or other organization that aggregates and maintains pharmacy data, MIB, Inc. (formerly known as the Medical Information Bureau), medical facility, or other health care provider or insurance company or producer that has provided treatment, payment, or services to me or on my behalf ("My Providers") to disclose my entire medical record and any other information concerning me or my mental or physical health to The Prudential Insurance Company of America (Prudential) and its agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

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

For purposes of this Authorization, I acknowledge that any agreements I have made with My Providers that restricts the disclosure of my protected health information as described above do not apply to this Authorization and I instruct My Providers to release and disclose my entire medical record without restriction, including any restrictions on healthcare items or services for which a healthcare provider has been paid out of pocket in full.

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

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

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

Authorization for Release of Information to The Prudential Insurance Company

Date (mm dd yyyy) form fields

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





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

Group Disability Insurance Employee Tax Notice

1 Employee Information

Form fields for Employee Information: First Name, MI, Last Name, Social Security Number, Employee Phone Number, Claim Number, E-mail Address, Employer's Name, Control Number.

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

2 Federal and State Withholding

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

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

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

- 1. For STD [ ] .00 weekly (\$20.00 minimum)
2. For LTD [ ] .00 monthly (\$88.00 minimum)

3 Employee Signature

Employee Signature line with 'X' and Date (MM DD YYYY) field.

