

## IMPORTANT INFORMATION REGARDING APPLICATION FOR BENEFITS

**This form is to be attached to the proof of Loss Claim Statement when a claim is submitted to Reliance Standard Life. Please be sure that all responsible parties completing and filing a claim for benefits are aware of the following statements which concern claim fraud and abuse:**

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.

### **State of California**

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.

### **State of Florida**

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

### **State of New Jersey**

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

### **State of New York**

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.

### **State of Ohio**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

### **State of Oregon**

Any person who, with an intent to knowingly 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, may be subject to prosecution for insurance fraud.

### **State of Pennsylvania**

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.

**HOW TO FILE A CLAIM**

Please follow the instructions listed below to avoid unnecessary delays in processing your claim. This form must be fully completed for each disability claim. If the claim form is not fully completed, the processing of the claim may be delayed.

For electronic submission, please use the Bay Bridge Administrators online portal:  
**Portal.bbadmin.com**

**Employer:** 1) Complete and sign Part I answering all questions;  
2) Attach job description; and  
3) Attach proof of earnings as defined by applicable policy (example: payroll records, W-2, K1, 1099, etc.)

**Insured:** 1) Complete and sign Part II answering all questions; and  
2) Complete and sign the AUTHORIZATION FOR USE IN OBTAINING INFORMATION form, and  
3) Have the attending physician complete and sign the ATTENDING PHYSICIAN STATEMENT. **IMPORTANT: PLEASE ATTACH ALL**

**MEDICAL RECORDS FROM THREE (3) MONTHS PRIOR TO DATE OF DISABILITY TO PRESENT.**

**“Please mail completed claim forms and attachments (only) to Bay Bridge Administrators, LLC, P.O. Box 161690, Austin, TX 78716 “**

**PART I FOR EMPLOYER TO COMPLETE**

Name of Insured (Last, First, Middle Initial)		Date of Birth		Social Security No.		Policy No.	
Job Title		Insurance Class	Hire Date		Date Enrollment Card Signed		Effective Date of Insurance:
Date Laid Off (If Applicable)	Date Retired (If Applicable)	Weekly Earnings <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly		Date Last Worked	Numbers of Hours Worked 2 Weeks Preceding the Last Day Worked		Date Returned to Work
Work schedule at time of disability ___ day/week ___ hrs./day				How is Claimant Paid? <input type="checkbox"/> Hourly <input type="checkbox"/> Salaried <input type="checkbox"/> Salary & Bonus <input type="checkbox"/> Salary & Commission <input type="checkbox"/> Commission Only <input type="checkbox"/> Other:			
Did the employee receive sick pay after ceasing work? <input type="checkbox"/> Yes <input type="checkbox"/> No		Date Began	Dated Ended		Reason For Stopping Work		
Was sick pay exhausted? <input type="checkbox"/> Yes <input type="checkbox"/> No Date exhausted?			If they did not exhaust their sick pay, provide number of remaining sick days or hours				
Did the employee receive salary continuation? <input type="checkbox"/> Yes <input type="checkbox"/> No Date Began Date Ended			Work State				
Is disability work related? <input type="checkbox"/> No <input type="checkbox"/> Yes If "Yes," Explain			Brief Description of Duties				
Percentage of premium paid by: Claimant ___% Employer ___% If claimant pays any portion of the premium, please indicate whether the claimant's portion of the premium is paid with: <input type="checkbox"/> Pre-tax dollars <input type="checkbox"/> Post-tax dollars							
Is there any reason why FICA taxes should not be withheld from claimant's benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain:							
Employer Name & Address					Employer's Telephone Number Ext.		
Authorized Signature Date		Fax Number			Email Address		

**PART II FOR INSURED TO COMPLETE**

Home Address (Street, City, State, Zip)		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Dominant Hand <input type="checkbox"/> Right <input type="checkbox"/> Left Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	
Mailing Address if different than Home Address (Street, City, State Zip)		Do you wish to receive communications by Email or Mail Email <input type="checkbox"/> Mail <input type="checkbox"/>		Email Address	
Is this Claim Based on an accident? <input type="checkbox"/> Yes <input type="checkbox"/> No	Did injury occur at work? If "Yes," for whom were you working? <input type="checkbox"/> Yes <input type="checkbox"/> No			Date you were first unable to work because of this disability	

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# RELIANCE STANDARD

LIFE INSURANCE COMPANY

A MEMBER OF THE TOKIO MARINE GROUP

## Short-Term Disability Benefits Initial Statement of Claim

Date of Accident (if any)	Time <input type="radio"/> AM <input type="radio"/> PM	How and where did accident happen?
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Name and Address of Attending Physician	Date you returned to work
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Are you now receiving Unemployment Compensation benefits?  Yes  No

Are you now receiving or eligible to receive as a result of this disability:

State Disability	<input type="checkbox"/> Yes <input type="checkbox"/> No	If "Yes" give name and address of insurer, amount of income, date benefits began and ended.
No Fault Disability	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Social Security  Yes  No  
Worker's Compensation  Yes  No

**We are required to withhold federal income tax from any benefit payments upon your request. If benefits are taxable by your state, we will also withhold state income tax upon your request. We must also send a report to your employer at the end of each calendar year showing your name, social security number, any benefits paid and any taxes withheld. If you would like us to withhold any taxes, please indicate the dollar amount to be withheld each week:**

Federal Tax to be Withheld \_\_\_\_\_ (\$20.00 Minimum per week, whole dollars only)  
State Tax to be Withheld \_\_\_\_\_ (\$ 2.00 Minimum per week, whole dollars only)

**I authorize RSL to send my disability payments to the Bank designated below for electronic deposit in my Account. I understand that I may terminate this arrangement at any time by writing to the RSL address above.**

Yes Set-up Direct Deposit

Bank/Financial Institution Information

Name of Bank (Print)		
Address of Bank		
City,	State	Zip

### Choose Type of Account

Checking  Savings

Bank Transit/Routing Number (9 Digits)
Personal Account Number:
<b>Or Attach a Voided Check imprinted with your name.</b>

**Any person who knowingly and with intent to injure Reliance Standard Life Insurance Company files a statement of claim or submits any information in conjunction with a claim containing fraudulent, false, misleading, incomplete or deceptive information commits a fraudulent insurance act, which is a crime. These actions will result in the denial of the claim, and are subject to prosecution under state and/or federal law. Reliance Standard Life Insurance Company will pursue any and all appropriate legal remedies arising from such fraudulent insurance acts.**

Insured's Signature	Date	Telephone Number ( )	E-Mail Address
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Bay Bridge Administrators, LLC,  
P.O. Box 161690, Austin, TX 78716  
For electronic submission: Portal.bbadmin.com

## AUTHORIZATION FOR USE IN OBTAINING INFORMATION

NAME OF INSURED: \_\_\_\_\_  
INSURED'S DATE OF BIRTH: \_\_\_\_\_  
POLICYHOLDER: \_\_\_\_\_

To all physicians and other health care professionals, hospitals, other health care institutions, insurers, medical, hospital and prepaid health plans, pharmacies, pharmacy benefit managers, employers, group policyholders, contract holders, governmental agencies (including but not limited to the Internal Revenue Service and the Social Security Administration), private and/or public benefit plan administrators, and/or attorney representatives, including but not limited to covered entities and business associates under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and the accompanying regulations:

You are authorized to provide Reliance Standard Life Insurance Company and/or its authorized administrators, including but not limited to Matrix Absence Management, with information concerning medical care, advice, and/or treatment provided to me, the above named Insured, and/or any employment, salary, tax and/or benefit-related information concerning me, the above named Insured. I understand that the disclosure of information may include disclosure of protected health information under HIPAA and the accompanying regulations, information regarding treatment for mental illness, the human immunodeficiency virus (HIV) and/or the use of drugs and alcohol. I also understand that information used or disclosed pursuant to this authorization may be subject to redisclosure by the recipient and will no longer be subject to protection under HIPAA and the accompanying regulations. A statement of Reliance Standard Life Insurance Company's privacy policy is available at [www.rsli.com](http://www.rsli.com) or upon request.

Reliance Standard Life Insurance Company will not condition the provision of treatment, payment, enrollment in a health plan, or eligibility for benefits on the provision of this Authorization, except that this Authorization may be required to allow a covered entity to disclose protected health information where such disclosure is necessary to evaluate my claim for benefits.

I understand that any such information will be used for the purpose of evaluating my claim for benefits. Upon request, I understand that I am entitled to receive a copy of this Authorization. This Authorization is valid from the date signed for the duration of the claim, and may be revoked by me at any time upon written request to the address above. A reproduction of this Authorization shall be considered as valid as the original.

\_\_\_\_\_  
Date  
(If the Insured is unable to sign, an authorized person may sign.)

\_\_\_\_\_  
Insured's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Person's Signature

Description of Authorized Person's authority to sign on behalf of Insured:

Insured: \_\_\_\_\_

Claimant: \_\_\_\_\_

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

**IMPORTANT: PLEASE ATTACH ALL MEDICAL RECORDS FROM THREE (3) MONTHS PRIOR TO DATE OF DISABILITY TO PRESENT.**

**PART III ATTENDING PHYSICIAN'S STATEMENT (PLEASE ANSWER ALL QUESTIONS AND SIGN)**

Patient's Name \_\_\_\_\_

Diagnosis and Concurrent Conditions (including ICD-9 or ICD-10 codes) \_\_\_\_\_

Surgical or Obstetrical Procedure \_\_\_\_\_

Current Medications \_\_\_\_\_

Frequency of Treatment  Weekly  Monthly  Other

Is condition due to injury or sickness arising from patient's employment?  Yes  No Has patient ever had same or similar symptoms?  Yes  No If Yes, when: \_\_\_\_\_

Date symptoms first appeared or accident happened \_\_\_\_\_ Date patient first consulted you for this condition \_\_\_\_\_ Is patient still under your care for this condition?  Yes  No

If condition is due to pregnancy, give LMP and expected date of delivery. LMP \_\_\_\_\_ Expected Date of delivery \_\_\_\_\_ If patient hospitalized, give name of hospital \_\_\_\_\_ Admission Date \_\_\_\_\_ Discharge Date \_\_\_\_\_

Is patient able to perform his/her job?  Yes  No Date patient was continuously unable to work From \_\_\_\_\_ To \_\_\_\_\_

Estimate date patient should be able to return to work. \_\_\_\_\_ Patient will be partially disabled From: \_\_\_\_\_ To: \_\_\_\_\_

**Physical Impairment**

- Class 1 – No limitation of functional capacity; capable of heavy work\* .....No restrictions (0-10%)
- Class 2 – Medium manual activity\* .....(15-30%)
- Class 3 – Slight limitation of functional capacity; capable of light work\* .....(35-55%)
- Class 4 – Moderate limitation of function capacity; incapable of clerical or administrative (sedentary\*) activity .....(60-70%)
- Class 5 – Severe limitation of functional capacity; incapable of minimal (sedentary\*) activity .....(75-100%)

Remarks  
\*As defined in the Federal Dictionary of Occupational Titles

**Psychiatric Impairment -Complete only if applicable.**

- Class 1 – Patient is able to function under stress and engage in interpersonal relations (*no limitations*).
- Class 2 – Patient is able to function in most stress situations and engage in only limited interpersonal relations (*slight limitations*).
- Class 3 – Patient is able to engage in only limited stress situations and engage in only limited interpersonal relations (*moderate limitations*).
- Class 4 – Patient is unable to engage in stress situations or engage in interpersonal relations (*marked limitations*).
- Class 5 – Patient has significant loss of psychological, physiological, personal, and social adjustments (*severe limitations*).

Remarks

Please define stress as it applies to this patient.

What stress and problems in interpersonal relations has patient had on the job?

Do you believe a legal guardian or conservator should be appointed for this problem?  Yes  No

Is the patient competent to endorse checks and direct the use of the proceeds thereof?  Yes  No

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Physician's Name, Address, ZIP (Please Print or Type) \_\_\_\_\_

Telephone Number ( ) \_\_\_\_\_ Fax Number ( ) \_\_\_\_\_ Specialty \_\_\_\_\_

Physician's Signature \_\_\_\_\_ Date \_\_\_\_\_ Degree \_\_\_\_\_ Physician's Tax ID No. \_\_\_\_\_