



## GROUP DISABILITY CLAIM APPLICATION

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**BAY BRIDGE  
ADMINISTRATORS**  
*"Your solutions begin  
at the Bridge"™*

### Return original claim forms to:

Bay Bridge Administrators, LLC  
P.O. Box 161690  
Austin, TX 78716

**Short Term Disability (STD)**

TEL: (800) 845-7519  
FAX: (512) 275-9350

**Long Term Disability (LTD)**

TEL: (800) 845-7519  
TEL: (512) 275-9350

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To file an application for disability benefits, please follow the instructions below to avoid unnecessary delays.

This claim application requests information that is necessary for the speedy and accurate administration of your claim. If the claim application is not completed in full, determination will be delayed until all required information has been received. If a question does not apply, or information is not available, please write "NA" (Not Applicable) in those spaces.

There are four (4) primary sections to be completed in this form:

Section 1: Authorization (to be completed by you, the employee)  
Section 2: Employee's Statement  
Section 3: Employer's Statement  
Section 4: Physician's Statement

When ALL sections of this form have been completed, please fax or mail it to us. Use the fax number or address above that corresponds to the type of disability for which you are applying.

It is the responsibility of you and your employer to inform us of any scheduled or actual return to work date as soon as possible.

If an overpayment should occur on your claim, the amount of the overpayment must be returned to us.

**Section 1: To Be Completed By Employee**

The following authorization will be used to obtain additional information (if necessary) concerning this claim.

**TO:**

- Physicians and other Medical Professionals
- Consumer Reporting Agencies
- Employers
- Group Policyholders, Contract Holders/Vendors, Health Benefit Plan Administrators or their successors
- Governmental Agencies (including and not limited to the Social Security Administration, Veteran's Administration, Railroad Retirement Board and Jones Act Administration)
- Hospitals and other Medical Care Institutions
- Insurers
- Prepaid Health Plans
- State Vocational Rehabilitation agencies and other providers of Rehabilitation Services
- Medical Information Bureau (MIB) or other companies which collect health and insurance claim information

You are authorized to provide any information related to my medical condition and to job modifications/accommodations with my current or future employer to:

- Bay Bridge Administrators, LLC,
- The plan administrator or claim administrator of any benefit plan under which I may be a participant, or
- Claims investigators, attorneys, and service consultants and other personnel involved in the administration, evaluation, analysis and management of the plan and/or claim.

This includes, but is not limited to, any:

- Records, test results, data, and information about medical care, history, diagnosis, prognosis, treatment, and supplies
- Employment-related information
- Income-related information
- Information from credit reporting bureaus or other consumer reporting agencies
- Information regarding insurance coverage or pension benefits, including claims submitted and benefits paid, (hereinafter collectively referred to as "Information").

I understand that the Information will be used for the purpose of evaluating, analyzing, managing and / or administering my claim for short term disability benefits, long term disability benefits, salary continuation, workers' compensation and/or any other benefit program offered by and through the employer (hereinafter collectively referred to as "Benefits Program"), for assessing and developing a vocational rehabilitation plan, and for other business purposes in connection with the administration of the Benefits Program.

I further authorize re-disclosure of any Information obtained or developed in the course of managing and/or administering the Benefits Program to the plan administrator or claim administrator of any Benefits Program plan under which I may be a participant, claims investigators, attorneys, service consultants and any other entities, including the claimant's treating physician(s), solely for the purpose of evaluating, analyzing, managing and/or administering the Benefits Program.

***I understand that this authorization shall remain in force for the duration of my claim for benefits under the Benefits Program or such shorter period as mandated by applicable law.*** I also understand that I have the right upon request to receive a copy of this authorization. I agree that a photocopy of this authorization shall be as valid and effective as the original.

***I understand that I have the right to refuse to sign this authorization*** and that this authorization is subject to revocation at any time by my giving written notice that is signed. ***I understand that any such revocation shall not apply to any disclosure or re-disclosure of information made in reliance on my initial authorization. I also understand that my failure to sign this authorization, or my subsequent revocation of my initial authorization, may impair the ability of Bay Bridge Administrators, LLC or another claim administrator to process my claim and may be a basis for denying or terminating my claim for benefits.***

Claimant's Signature: \_\_\_\_\_

Claimant's Date of Birth: \_\_\_\_\_

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

Employer: \_\_\_\_\_

Claimant's Address: \_\_\_\_\_

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

\_\_\_\_\_

## CLAIM FRAUD WARNING STATEMENTS

For your protection, the laws of several jurisdictions, including California, Connecticut, District of Columbia, Florida, Maryland, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico and others, require the following statements:

***For residents in all jurisdictions except California, Connecticut, District of Columbia, Florida, Maryland, New Hampshire, New Jersey, New York, Pennsylvania, and Puerto Rico*** - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

***For California residents*** - Any person who knowingly presents a false or fraudulent claim for the payment of a loss 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.

***For Connecticut residents*** - Any person who knowingly presents false or fraudulent claim, as determined by a court of competent jurisdiction, 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.

***For District of Columbia 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.

***For 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.

***For Maryland residents*** - Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or 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.

***For New Hampshire residents*** - Any person who, with a purpose to injure, defraud, or deceive an 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 under New Hampshire Insurance Statute RSA 638:20.

***For New Jersey residents*** - Any person who includes any false or misleading information in an application for an insurance policy is subject to criminal and civil penalties.

***For 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.

***For Pennsylvania 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 and subjects such person to criminal and civil penalties.

***For 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 with the penalty of 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, and if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

**Section 2: To Be Completed By Employee (Please Print)**

If claim form is not completed in full, determination of benefits will be delayed until all required information has been received.  
Write "NA" in non-applicable sections.

<b>1</b> Employee Name		<b>2</b> Social Security No.	
Street/Box/Apt.		<b>3</b> Phone No. (      )	
City, State, Zip		<b>4</b> Date of Birth	
<b>5</b> Height	<b>6</b> Weight	<b>7</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>8</b> Employer Name
<b>9</b> Occupation		<b>10</b> List Occupation Duties	
<b>11</b> Date of accident or date of first symptoms		<b>12</b> Last Day Worked	<b>13</b> Are you unable to work due to: (check one) <input type="checkbox"/> Injury <input type="checkbox"/> Illness <input type="checkbox"/> Pregnancy
<b>14</b> Date you Returned to Work			<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
<b>15</b> If you have not returned to work, when do you expect to return?			<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
<b>16</b> Describe in detail, when, where and how accident occurred, or nature of disability and first symptoms			
<b>17</b> Is your accident or illness related to your occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain:			
<b>18</b> Have you filed a Workers' Compensation Claim? <input type="checkbox"/> Yes <input type="checkbox"/> No      If no, do you intend to? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, explain:			
<b>19</b> When were you first treated for your illness or accident?			
Hospital		Address	Date(s)
Doctor		Address	Date(s)
<b>20</b> Have you ever had same or similar condition in the past? <input type="checkbox"/> Yes <input type="checkbox"/> No      If yes, list name and address of Hospital/Doctor below			
Hospital		Address	Date(s)
Doctor		Address	Date(s)
<b>21</b> Are you receiving any of the following? (Check each benefit you are receiving)			
<input type="checkbox"/> Workers' Compensation	Amount \$ _____	Begin date _____	End date _____
<input type="checkbox"/> Social Security	\$ _____	_____	_____
<input type="checkbox"/> State Disability	\$ _____	_____	_____
<input type="checkbox"/> Unemployment	\$ _____	_____	_____
<input type="checkbox"/> Other (Indiv. or Group)*	\$ _____	_____	_____
<input type="checkbox"/> Auto Ins. Wage Replacement*	\$ _____	_____	_____
*If yes, give name and address of Insurer below			
Insurer Name(s)		Address	
<b>22</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		<b>23</b> If married, spouse's name and Social Security No.	
<b>24</b> Spouse Date of Birth			
<b>25</b> Is Spouse Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		<b>26</b> List Children under age 25 (Names and Dates of Birth)	

The above statements are true and complete to the best of my knowledge and belief. (Your signature is required for benefit consideration.)

Signature **X**

Date \_\_\_\_\_

**Section 3: To Be Completed By Employer (Please Print)**

If claim form is not completed in full, determination of benefits will be delayed until all required information has been received.  
Write "NA" in non-applicable sections.

<b>1</b> Employee's Name		<b>2</b> Social Security No.	
Street/Box/Apt.		<b>3</b> Date of Birth	
City, State, Zip		<b>4</b> Regularly Scheduled Hours Per Week	
<b>5</b> Date of Hire	<b>6</b> Employee's STD Effective Date	<b>7</b> Employee's LTD Effective Date	<b>8</b> Occupation
<b>9</b> Policy No.		<b>10</b> Policy Division No.	
<b>11</b> Policy Class			
<b>12</b> Employee's Work Schedule <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt <input type="checkbox"/> Seasonal			
<b>13</b> Check Regular Workdays <input type="checkbox"/> Sun <input type="checkbox"/> Mon <input type="checkbox"/> Tues <input type="checkbox"/> Wed <input type="checkbox"/> Thurs <input type="checkbox"/> Fri <input type="checkbox"/> Sat			
<b>14</b> If not at work when disability began, check status and provide date <input type="checkbox"/> Terminated <input type="checkbox"/> Leave of Absence <input type="checkbox"/> Other: <input type="checkbox"/> Laid Off <input type="checkbox"/> Sick Leave <input type="checkbox"/> Vacation <input type="checkbox"/> Resigned Date _____		<b>15</b> How was employee paid? (check frequency and types) Frequency: <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly Type(s): <input type="checkbox"/> Hourly <input type="checkbox"/> Bonus <input type="checkbox"/> Salary <input type="checkbox"/> Commission	
<b>16</b> Salary Prior to Date Last Worked Base Weekly Wages \$ _____ W-2 Earnings \$ _____ Overtime \$ _____ Commissions \$ _____ Bonus \$ _____		<b>17</b> Date Last Salary Increase <b>18</b> Employee Work Schedule at Time Last Worked _____ Days per week _____ Hours per week	
<b>19</b> New York DBL? <input type="checkbox"/> Yes New Jersey TDB? <input type="checkbox"/> Yes (If yes, complete reverse side)			
<b>20</b> Date Last Worked	<b>21</b> Hours Worked That Day	<b>22</b> Has Employee Returned to Work? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Date _____ <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	
<b>23</b> Date Paid Through _____ For <input type="checkbox"/> Salary Continuation <input type="checkbox"/> Vacation <input type="checkbox"/> Accrued Sick Pay			
<b>24</b> Does employee contribute toward the STD premium? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, <input type="checkbox"/> Pre-Tax <input type="checkbox"/> Post-Tax If Post Tax, _____ % paid by employer _____ % paid by employee			
<b>25</b> Does employee contribute toward the LTD premium? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, <input type="checkbox"/> Pre-Tax <input type="checkbox"/> Post-Tax If Post Tax, _____ % paid by employer _____ % paid by employee			
<b>26</b> Employee is Eligible for:	Yes No	If yes, Weekly or Monthly Amount	Wk Mo Provider Name/Address Date Benefits Begin Through
Salary Continuation	<input type="checkbox"/> <input type="checkbox"/>	\$	<input type="checkbox"/> <input type="checkbox"/>
Disability Pension	<input type="checkbox"/> <input type="checkbox"/>	\$	<input type="checkbox"/> <input type="checkbox"/>
Retirement Pension	<input type="checkbox"/> <input type="checkbox"/>	\$	<input type="checkbox"/> <input type="checkbox"/>
State Disability	<input type="checkbox"/> <input type="checkbox"/>	\$	<input type="checkbox"/> <input type="checkbox"/>
Unemployment	<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"/>
Has Workers' Comp. claim been filed?	<input type="checkbox"/> <input type="checkbox"/>	If Workers' Compensation has been denied, submit copy of denial with this claim.	
<b>27</b> Does your company have a rehire or return to work policy for disabled employees? <input type="checkbox"/> Yes <input type="checkbox"/> No What is the name of the person we should contact if we identify a return to work option?			
<b>28</b> Name/Address of the employee's medical insurance carrier or HMO (provide policy or ID No.)			
<b>29</b> Employer's Name		Phone No. ( )	
Street Address	City	State	Zip
Signature (The above statements are true and complete to the best of my knowledge)		Date	

**X**

**A Job Description is required if employee is out of work more than 6 weeks.**

**Section 4: To Be Completed By Physician**

Patient Name		Date of Birth	Social Security No.
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Height	Weight	Blood Pressure (last visit)
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**1** Patient is/was unable to work due to: (check one)  Injury  Illness  Pregnancy

**2** Diagnosis (include complications and ICD 9)

**For Normal Pregnancy, complete items 3-6, then skip to item 25**

<b>3</b> What was LMP date?	<b>4</b> What is the expected date of delivery?	<b>5</b> Date First Treated	<b>6</b> Date Last Treated
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**For all conditions except Normal Pregnancy, complete the following items**

<b>7</b> When did symptoms first appear or accident happen?	<b>8</b> Date you advised patient to stop working	<b>9</b> Is condition due to injury or illness arising out of patient's employment? <input type="checkbox"/> Yes <input type="checkbox"/> No
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**10** Has patient ever had same or similar condition?  Yes  No  
If yes, state when and describe

<b>11</b> Date of First Visit	<b>12</b> Date Last Visit	<b>13</b> Frequency of Visits
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<b>14</b> Objective Findings (X-rays, EKG's, lab data and clinical findings)	<b>15</b> Subjective Symptoms
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**16** Nature of Treatment (surgery, medications, etc.) Provide medication dosage and frequency

**17** Names and addresses of other physicians

**18** Has patient been hospitalized?  Yes  No If Yes, give name and address  
From \_\_\_\_\_ to \_\_\_\_\_

<b>19</b> Restrictions (what the patient <b>SHOULD NOT</b> do)	<b>20</b> Limitations (what the patient <b>CANNOT</b> do)
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<b>21</b> Mental Impairment (if applicable) Provide 5 AXIS Diagnosis	IV
I	V
II	
III	

**22** If this is a cardiac condition, what is the functional capacity? (American Heart Association)  Class 1 - No Limitation  Class 2 - Slight Limitation  Class 3 - Marked Limitation  Class 4 - Complete Limitation

**23** Has maximum medical improvement been achieved?  Yes  No  
If no, when do you expect a fundamental change?  
 1-2 weeks  3-4 weeks  5-6 weeks  More than 6 weeks

**24** If employer can accommodate patient's limitations and restrictions, is patient able to return to work?  Yes  No  
If yes, what date could employment begin?

<b>25</b> Physician Name (Please Print)	Degree
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Specialty	Phone No.	Fax No.
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Address	City	State	Zip
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Signature (No Stamp)	Tax ID No.	Date
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**X**