



# SHORT TERM DISABILITY CLAIM | PROCESS

FOR QUESTIONS, CONTACT CUSTOMER SERVICE AT 1-800-370-5856,  
MONDAY THROUGH FRIDAY, 8:00 AM TO 5:00 PM CST.

## WHERE TO SUBMIT YOUR CLAIM:

Attention: Claims Department

Mail: PO Box 1650 | Little Rock | AR | 72203

Email: [claims@usablelife.com](mailto:claims@usablelife.com) | Fax: 501-235-8417

## STEP 1 KNOW YOUR PLAN

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Pick up a copy of your certificate of coverage from your employer's benefits department to locate your benefit plan's maximum benefit duration, elimination period, and any pre-existing conditions limitations the policy may contain.

## STEP 2 OBTAIN THE REQUIRED DOCUMENTS

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To process your disability claim, please submit the following documents:

### You complete:

- EMPLOYEE STATEMENT
- AUTHORIZATION TO RELEASE
- FRAUD NOTICE

### Your employer completes:

- EMPLOYER STATEMENT

### Your physician completes:

- ATTENDING PHYSICIAN STATEMENT

## STEP 3 SUBMIT YOUR CLAIM FORM & DOCUMENTS

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To submit your claim via email, scan and email your documents to [claims@usablelife.com](mailto:claims@usablelife.com). You can also send your claim via fax to 501-235-8417, or by mail to ATTN: Claims Department, P.O. Box 1650, Little Rock, AR 72203.

## CLAIM EXAMINATION PROCESS

Once we've received all the necessary documents and information to process your claim, your case will be assigned to one of our dedicated Claims Examiners. In 95% of all cases, a decision to pay, pend, or deny a claim is reached within five (5) business days of receipt of all necessary information.

### YOUR CLAIM WILL BE IN ONE OF THE FOLLOWING PHASES:

- **INCOMPLETE:** Occurs when one or more of the required parts of the claim form are missing or not completed.
- **PENDING:** Occurs when the Claims Examiner is waiting on information outside of US Able Life.
- **APPROVED:** Claim is typically approved through the next scheduled office visit with your physician.
- **DENIED:** If claim cannot be certified or approved, it will be denied. A letter will be sent explaining the denial and our appeal process.

## STEP 4 RETURN YOUR COMPLETED UPDATE FORM

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If your claim is approved, US Able Life may send you periodic update forms to be completed by you and your physician. These forms help us track your recovery while you're disabled. Update forms are also available online at [usablelife.com](http://usablelife.com).



# SHORT TERM DISABILITY CLAIM FORM

PLEASE RETURN ALL 3 PAGES ATTENTION: Claims Department | PO Box 1650 | Little Rock, AR 72203 | EMAIL: claims@usablelife.com | FAX: 501-235-8417

## EMPLOYEE STATEMENT - TO BE COMPLETED BY THE EMPLOYEE

1. Employee Name (First, MI, Last)		2. Date of Birth	3. Social Security Number	4. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5. Street Address (Address, City, State, Zip)				6. Primary Phone Number	
7. Mailing Address (If different than Street Address)				8. Email Address	
9. Employer Name			10. Employer Contact		
11. Employer Address (Address, City, State, Zip)				12. Employer Phone Number	
13. Occupation		14. Last Day Actively at Work	15. First Full Day of Disability	16. Expected Return Date	
17. Dominant Hand <input type="checkbox"/> Right <input type="checkbox"/> Left	18. What main or material duties of your job are you not able to perform as a result of your condition?				
19. Date Symptoms First Appeared	20. Date of First Treatment	21. Hospital/Physician of First Treatment			
22. This claim is for: <input type="checkbox"/> Pregnancy <input type="checkbox"/> Illness <input type="checkbox"/> Accident	23. Nature of Illness		24. Have you previously suffered from this or a similar condition? <input type="checkbox"/> No <input type="checkbox"/> Yes, on Date Please Describe		
	<b>PLEASE PROVIDE A COPY OF THE INCIDENT OR ACCIDENT REPORT IF ONE IS AVAILABLE.</b>				
	25. Date of Accident	26. Time of Accident : <input type="checkbox"/> AM <input type="checkbox"/> PM	27. How & Where the Accident Occurred		
28. Did the disabling accident occur while performing the duties of your job? <input type="checkbox"/> No <input type="checkbox"/> Yes (please explain)					
29. Was your disability sustained in a Motor Vehicle Accident (MVA)? If so, what was your role in the accident? <input type="checkbox"/> No, my disability is not the result of a MVA <input type="checkbox"/> Yes, I was the driver <input type="checkbox"/> Yes, I was a passenger					
30. Was your disability sustained in an accident in which a third party was at fault? <input type="checkbox"/> No <input type="checkbox"/> Yes (please explain)					
<b>31. PLEASE LIST ALL PHYSICIANS YOU HAVE SEEN WITHIN THE LAST TWO YEARS. (USE AN ADDITIONAL SHEET OF PAPER IF NECESSARY)</b>					
Physician Name		Date Treated	Condition Treated	Address/City/State/Zip	
<b>32. OTHER INCOME YOU RECEIVED, FILED FOR OR ARE ELIGIBLE FOR. PLEASE INCLUDE A COPY OF YOUR AWARD OR DENIAL LETTER.</b>					
<input checked="" type="checkbox"/>	Benefit Source	Gross Amount	Benefit Frequency	Date Applied For	Date Benefits Begin
<input type="checkbox"/>	Workers' Compensation	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly		
<input type="checkbox"/>	State Disability Income	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly		
<input type="checkbox"/>	Unemployment	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly		
<input type="checkbox"/>	Other _____	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly		
<b>OVERPAYMENT NOTICE</b> IF USABLE LIFE SHOULD OVERPAY YOUR BENEFITS AT ANY TIME DURING THE DURATION OF THIS CLAIM, WE WILL REQUEST REIMBURSEMENT OF THE OVERPAID AMOUNT. YOUR SIGNATURE ON THIS FORM AUTHORIZES USABLE LIFE TO RECOVER ANY OVERPAID MEDICARE AND/OR SOCIAL SECURITY TAX THAT WAS PAID ON YOUR BEHALF AND CERTIFIES YOU WILL NOT ATTEMPT TO RECOVER A REFUND OR CREDIT OF THE MEDICARE AND/OR SOCIAL SECURITY TAX WITH ANY FORM W-2C THAT IS FURNISHED TO YOU BASED ON RECOVERIES RECEIVED. <b>PLEASE LET US KNOW WHEN YOU RETURN TO WORK TO AVOID AN OVERPAYMENT.</b>					
<b>33. SIGN &amp; DATE BELOW</b>					
Employee Name Printed (First, MI, Last)			Employee Signature		Date

# SHORT TERM DISABILITY CLAIM FORM

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## AUTHORIZATION FOR RELEASE OF MEDICAL RECORDS

I hereby request and authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, other health care provider, healthcare clearinghouse, insurance company, reinsurer, MIB or consumer reporting agency ("providers") that has provided payment, treatment or services to me to disclose the entire medical record and any other protected health information concerning me to USABLE Life and its agents, employees, legal representatives, reinsurers, and the MIB. This includes information on the diagnosis of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made to restrict protected health information do not apply to this authorization, and I instruct any providers to release and disclose the entire medical record without restriction.

This protected health information is to be disclosed under this authorization so that USABLE Life may:

1. administer claims and determine or fulfill responsibility for coverage and provision of benefits;
2. administer coverage; and
3. conduct other legally permissible activities that relate to any coverage I have or have applied for with USABLE Life.

This authorization shall remain in force for 24 months following the date of my signature below, and 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 Customer Service, USABLE Life, PO Box 1650, Little Rock, AR 72203-1650, or to [custserv@usablelife.com](mailto:custserv@usablelife.com). I understand that a revocation is not effective to the extent that any of the providers have relied on this authorization or to the extent that USABLE Life has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information disclosed pursuant to this authorization may be redisclosed and is no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that the providers may not refuse to provide treatment if I refuse to sign this authorization. However, I further understand that if I refuse to sign this authorization to release complete medical records, USABLE Life may deny my claim for benefits. I acknowledge that I have received a copy of this authorization.

### SIGN & DATE BELOW

Employee Name Printed (First, MI, Last)	Employee Signature	Date
Claimant Name Printed (First, MI, Last) - <i>if other than Employee</i>	Claimant Signature - <i>if other than Employee</i>	Date

 **USABLE® LIFE | FRAUD NOTICE**

**FOR YOUR PROTECTION, THE LAWS OF SOME STATES MAY REQUIRE US TO FURNISH YOU WITH THE FOLLOWING NOTICE:**

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. Please see below for special notices required by state law.

**AL Residents Only:** 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.

**AK Residents Only:** Any person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

**AZ Residents Only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**CA Residents Only:** 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.

**CO Residents Only:** 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 a 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.

**DE, ID, IN, OK Residents Only:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**DC Residents Only:** 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.

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

**KS Residents Only:** 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 may be guilty of a crime and subject to fines and confinement in prison as determined by a court of law.

**KY Residents Only:** 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.

**ME and TN Residents Only:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines and denial of insurance benefits.

**MD, RI, TX Residents Only:** 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.

**MN Residents Only:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**NH Residents Only:** 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.

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

**OH Residents Only:** Any person who, with the 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.

**OR Residents Only:** 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 may be guilty of a crime and subject to fines and confinement in prison.

**PA Residents Only:** 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.

**VT Resident Only:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**VA and WA Residents Only:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

 **SIGN AND DATE BELOW**

I have read and understand the Fraud Warning that applies to my state of residence.

\_\_\_\_\_  
LAST NAME, FIRST NAME, MI (PRINTED)


\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
TODAY'S DATE

# SHORT TERM DISABILITY CLAIM FORM

PLEASE RETURN TO: ATTENTION: Claims Department | PO Box 1650 | Little Rock, AR 72203 | EMAIL: claims@usablelife.com | FAX: 501-235-8417


## EMPLOYER STATEMENT - TO BE COMPLETED BY THE EMPLOYER

<input checked="" type="checkbox"/> <b>CLAIM SUBMISSION CHECKLIST:</b> <input type="checkbox"/> COPY OF ENROLLMENT CARD OR PROOF OF COVERAGE <input type="checkbox"/> COPY OF EMPLOYEE'S JOB DESCRIPTION					
1. Employee Name (First, MI, Last)		2. Date of Birth		3. Social Security Number	
4. Mailing Address (Address, City, State, Zip)					
5. Occupation/Job Title			6. Group Policy Number		7. Date of Hire
8. Regular Number of Hours Worked _____ Per Week			9. Regular Days Worked <input type="checkbox"/> Mon <input type="checkbox"/> Tue <input type="checkbox"/> Wed <input type="checkbox"/> Thur <input type="checkbox"/> Fri <input type="checkbox"/> Sat <input type="checkbox"/> Sun		
10. Current Pay <input type="checkbox"/> Hourly/Rate \$ _____ <input type="checkbox"/> Salaried/Amount \$ _____ <input type="checkbox"/> Commissions/Total for 12 Months Prior to Disability \$ _____ <input type="checkbox"/> Other/Please Explain					
11. Current Pay Effective Date		12. Coverage Benefit Amount \$ _____ Per Week	13. Coverage Effective Date		14. Employee Class Number or Description
15. Last Day Actively at Work		# of Hrs	16. Date Returned To Work		<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time
17. As the employer, would you be able to accommodate modified duty to facilitate early return to work? <input type="checkbox"/> No <input type="checkbox"/> Yes, Please explain (reduced hours, job modifications, etc)					
<b>18. PLEASE CHECK THE BOX BELOW THAT BEST DESCRIBES THE EMPLOYEE'S JOB DUTIES.</b>					
<input type="checkbox"/> Sedentary Lift negligible weight Mostly sitting	<input type="checkbox"/> Light Lift up to 10 lbs frequently; up to 20 lbs occasionally And/or frequently walk/ stand and/or push/pull	<input type="checkbox"/> Medium Lift up to 25 lbs frequently; up to 50 lbs occasionally	<input type="checkbox"/> Heavy Lift 25 to 50 lbs frequently; 50 to 100 lbs occasionally	<input type="checkbox"/> Very Heavy Lift over 50 lbs frequently; 100 lbs occasionally	<input type="checkbox"/> Other Please describe
<b>19. OTHER INCOME PAID AFTER EMPLOYEE'S LAST DAY WORKED (PLEASE CHECK &amp; COMPLETE ALL THAT APPLY.)</b>					
Pay Source	Weekly Amount	Paid-Through Date	Has a Workers' Compensation claim been filed or expected to be filed? <input type="checkbox"/> No <input type="checkbox"/> Yes, please provide a copy of the first injury report.  Name and Address of Workers' Compensation Carrier: _____ _____ _____		
<input type="checkbox"/> Sick Pay	\$ _____				
<input type="checkbox"/> Vacation/PTO	\$ _____				
<input type="checkbox"/> Salary Continuation	\$ _____				
<input type="checkbox"/> Commissions	\$ _____				
<b>IMPORTANT: PLEASE CONTACT YOUR PAYROLL OR HUMAN RESOURCES DEPARTMENT FOR THE FOLLOWING INFORMATION.</b>					
20. Total Year-to-Date Social Security Wages Paid: \$ _____ as of Date:					
21. Total Year-to-Date Medicare Taxable Wages Paid: \$ _____ as of Date:					
22. What percentage of the STD premium is paid by the Employer: _____%			Percentages in 22. and 23. must add up to 100%.		
23. What percentage of the STD premium is paid by the Employee: _____%					
24. Are Employer-paid premiums included in the Employee's taxable wages/salary? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A					
25. Are Employee-paid premiums paid with pre-tax dollars (IRC Section 125 Cafeteria Plans)? <input type="checkbox"/> Yes <input type="checkbox"/> No					
 <b>FRAUD WARNING:</b> 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.					
26. Employer Name			27. Employer Mailing Address (Address, City, State, Zip)		
28. Contact Name		29. Contact Phone Number	30. Contact Fax Number	31. Contact Email Address	
32. Contact Signature			33. Contact Title		34. Date

# SHORT TERM DISABILITY CLAIM FORM

PLEASE RETURN TO: ATTENTION: Claims Department | PO Box 1650 | Little Rock, AR 72203 | EMAIL: claims@usablelife.com | FAX: 501-235-8417

## ATTENDING PHYSICIAN STATEMENT - TO BE COMPLETED BY THE PHYSICIAN

1. Patient Name (First, MI, Last)		2. Date of Birth	
3. Mailing Address (Address, City, State, Zip)			
4. Disabling Diagnosis and Concurrent Conditions		5. ICD Code 1. 2.	
6. This disability is due to: <input type="checkbox"/> Accident <input type="checkbox"/> Illness <input type="checkbox"/> Pregnancy		7. Is this condition the result of a work-related injury or illness? <input type="checkbox"/> No <input type="checkbox"/> Yes, please explain _____	
8. If disability is due to an accident, how & where did the accident occur?			
9. If disability is due to pregnancy: Date of LMP		Delivery Date <input type="checkbox"/> Actual <input type="checkbox"/> Estimated	Type of Delivery <input type="checkbox"/> Vaginal <input type="checkbox"/> C-Section
10. Date Symptoms First Appeared	11. Date of First Visit For Current Condition	12. Date of Next Appointment	
13. What date was the patient first unable to work due to disability?			
14. What date did you first discuss the possibility of the patient being unable to continue working due to disability?			
15. In your opinion, on what date will/did the patient recover sufficiently to return to work?			
16. Has the patient ever had the same or similar condition? <input type="checkbox"/> No <input type="checkbox"/> Yes, on what date?			
17. Please list all treatment dates during the month the disability began.			
18. Did another physician treat/or will be treating the patient? <input type="checkbox"/> No <input type="checkbox"/> Yes, on what date?			
19. Other Physician Name		20. Other Physician Phone Number	
21. Please list the dates and types of surgical procedures related to this condition.			
22. Were there any complications that caused your patient to stop working prior to the expected surgery or delivery? <input type="checkbox"/> No <input type="checkbox"/> Yes, please explain			
23. Was your patient hospitalized? <input type="checkbox"/> No <input type="checkbox"/> Yes		<input type="checkbox"/> Inpatient <input type="checkbox"/> Outpatient	Date Admitted <span style="float:right">Date Discharged</span>
24. Full Hospital Name			
25. Hospital Address		26. Hospital Phone Number	
27. What functional restrictions and limitations have been placed on the patient? <b>Please be specific and understand that a reply of "no work" will not allow us to evaluate the claim for benefits.</b>			
28. What is the planned course and duration of treatment, including medications?			
 <b>FRAUD WARNING</b> 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.			
29. Are you related to this patient? <input type="checkbox"/> No <input type="checkbox"/> Yes, what is the relationship?			
30. Physician Signature		31. Degree/Prof. Designation	32. Date
33. Physician Name Printed (First, Last)		34. Physician Phone Number	35. Physician Fax Number
36. Physician Mailing Address (Address, City, State, Zip)			
37. If necessary, whom may we contact at your office for more information?			38. Contact Phone Number