

HARTFORD LIFE INSURANCE COMPANY
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY



APPLICATION FOR SHORT TERM DISABILITY INCOME BENEFITS

This application package is divided into four sections, as follows:

- Section I Employer's Statement** - to be completed by the **employer's** authorized representative.

- Section II Employee's Statement** - to be completed by the **employee** who is applying for Short Term Disability Benefits

- Section III Authorization to Obtain Information** - to be signed by the **employee**.

- Section IV Attending Physician's Statement** - to be completed by the physician who is treating the **employee**.

PLEASE SEE THAT ALL SECTIONS ARE FULLY COMPLETED AND SIGNED. FORWARD THE COMPLETED APPLICATION TO YOUR HARTFORD BENEFIT MANAGEMENT SERVICE CENTER.



APPLICATION FOR SHORT TERM DISABILITY INCOME BENEFITS

Section I - Employer's Section
To Be Completed by the Employer

This claim is for (Employee's Name)	Social Security Number	Date of Birth
Employee's Address (Street, City, State, Zip)		

A. Information About the Employer

Company's Name		
Address (Street, City, State, Zip)		
Name and Address of Division Where Employee Works (if different from above)		
Group Policy Number	Class	Location

B. Information About the Employee

Date employee was hired	Date employee became insured under this plan
What was the employee's regularly scheduled work week? _____ Hours per Week _____ Scheduled workdays M - F Other: _____	
IS EMPLOYEE ENROLLED IN THE HARTFORD'S LONG TERM DISABILITY PLAN ? <input type="checkbox"/> Yes <input type="checkbox"/> No IF "YES," EFFECTIVE DATE _____	
Was the employee's STD insurance issued on the basis of a Personal Health Statement? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes, attach copy.	
Was the employee insured under your prior STD policy? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," please provide the inclusive date of coverage. From _____ Through _____	
Was the employee on Qualified Family Leave when disability began? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Did STD & LTD insurance continue while on Family Leave? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Date Leave of Absence started under Family Leave Act: _____	

C. Information Needed for Withholding and Reporting Taxes

What percent of this employee's STD benefit is taxable? _____ %.
What percentage, if any, do you contribute towards the cost of the STD premium? _____ %
Does the employee contribute towards the cost of the STD premium? <input type="checkbox"/> Yes <input type="checkbox"/> No. If "Yes," at what percent? _____ %.
Is it on a <input type="checkbox"/> Pre or <input type="checkbox"/> Post-tax basis?
What percent of this employee's LTD benefits is taxable? _____ %
Does the employee contribute towards the cost of the LTD premium? <input type="checkbox"/> Yes <input type="checkbox"/> No. If "Yes," at what percent? _____ %
Is it on a <input type="checkbox"/> Pre or <input type="checkbox"/> Post-tax basis?

D. Information About the Claim

What was the employee's permanent job on his or her last day at work? (Please attach a copy of the employee's job description.)	
Last day employee actually worked:	On that day, did the employee work a full day? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," how many hours were worked? _____
Why did employee stop working?	
Is the employee's condition work related? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Has a claim been filed with Workers' Compensation? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," send initial report of illness or injury or award notice.	Date employee is expected to return to work? _____ Full time? <input type="checkbox"/> Yes <input type="checkbox"/> No

E. Information About Salary

Employee's weekly/hourly rate of pay: \$ _____

Will/Is Employee receive(ing) Workers' Compensation Payments? Yes No

Weekly Amount: \$ _____ Date Payments Start: _____ Date Payments Will End: _____

Is employee receiving Salary Continuance or Sick Leave? Yes No

Weekly Amount: \$ _____ Date Payments Start: _____ Date Payments Will End: _____

F. Information About the Physical Aspects of the Employee's Job

Check the items below that relate to the employee's job and complete the information requested. Use these definitions for the frequency of occurrence: **Not Applicable** means the person does not perform this activity.
Occasionally means the person does the activity up to 33% of the time.
Frequently means the person does the activity 34% to 66% of the time.
Continuously means the person does the activity 67% to 100% of the time.

Activity	Frequency of Occurrence			
	N/A	Occasionally	Frequently	Continuously
<input type="checkbox"/> Standing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Walking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Sitting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Balancing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Stooping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Kneeling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Crouching	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Crawling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Climbing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Reaching/working overhead	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Keyboard Use/Repetitive Hand Motion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Activity	Description	Frequency	Weight
<input type="checkbox"/> Pushing	_____	_____	_____ lbs.
<input type="checkbox"/> Pulling	_____	_____	_____ lbs.
<input type="checkbox"/> Lifting	_____	_____	_____ lbs.
<input type="checkbox"/> Carrying	_____	_____	_____ lbs.

Can the job be performed by alternating sitting and standing? Yes No

What are the major tasks requiring the use of one or both hands? Indicate the percentage of the employee's workday that is spent on each of these tasks.

_____	_____ %
_____	_____ %
_____	_____ %

G. Information About the Job as it Relates to the Disability

Can the job be modified to accommodate the disability either temporarily or permanently? Yes No If "Yes," explain.

Is it possible to offer the employee assistance in doing the job (e.g., through the use of technology or personal assistance)? Yes No If "Yes," explain.

H. Signature

_____ Name (Please print or type)	_____ Title
_____ Signature	_____ Date
() _____ Area Code Telephone Number	() _____ Area Code Fax Number

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Section II - Employee's Section

To Be Completed by the Employee (BE SURE TO ANSWER ALL QUESTIONS - FAILURE TO DO SO MAY DELAY YOUR CLAIM)

A. Information About You

Last name	First	Middle Initial	Date of Birth (MM/DD/YYYY)	Social Security Number
Address (Street, City, State & Zip)				Telephone Number ()
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Married <input type="checkbox"/> Divorced			
Your Employer (include division, if applicable)				

B. For an Injury, answer the following questions

When (i.e., date/time), where and how did the injury occur?

C. For Illness, Injury or Pregnancy, answer the following questions

Name of Physician	Date you were first treated by a physician (MM/DD/YYYY)
Address of Physician (Street, City, State & Zip)	Telephone Number ()
Before you stopped working, did your condition require you to change your job, or the way you did your job? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," explain.	
What aspect of your condition made you unable to work?	
Are you receiving or eligible for <input type="checkbox"/> Workers' Compensation <input type="checkbox"/> State Disability <input type="checkbox"/> No Fault Disability <input type="checkbox"/> Other _____ If "Yes," show policy number _____ and name and address of insurer _____	
Weekly Amount \$ _____ Date Payments Start _____ Date Payments Will End _____	
Is your condition related to your occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," explain.	
Have you filed, or do you intend to file a Workers' Compensation claim? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," explain.	

D. Information About the Disability

Last day you worked before the disability _____ Did you work a full day? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," explain.
If you have not returned to work, do you expect to? <input type="checkbox"/> Yes <input type="checkbox"/> No Date you were first unable to work _____
Since that date, have you done any work? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Part time <input type="checkbox"/> Full time If "Yes," please indicate dates worked, name of employer and amount earned. _____
Name of employer and amount earned.

E. Information About Tax Withholding

Federal law requires us to withhold federal income tax from your check if you request us to do so. We are also required to send a report to your employer at the end of each calendar year showing your name, total amount of benefits paid to you, total amount withheld, if any, and your social security number. If you want us to withhold tax, please indicate on the line below the dollar amount to be withheld per benefit check. Whole dollars only (minimum is \$ 20.00 per week). \$ _____ 00. **IMPORTANT:** If you pay the entire cost of the STD premium, but on Post-tax basis per Section C of the Employer's Statement, you will not be able to request any federal income tax withholding from your check. Puerto Rico residents may not request withholding.

Note to residents of Iowa and the District of Columbia: Should you choose federal income tax withholding, your state requires us to withhold state income tax. We must withhold at a state mandated rate (which may be higher than you need) until we receive a signed state Tax Withholding Certificate from you. Please contact your employer or state Tax Department to obtain the proper withholding form.

Note to residents of Nebraska, Rhode Island and South Carolina: Should you choose federal income tax withholding, your state requires us to withhold state income tax. We must withhold at a state mandated rate (which may be higher than you need) until we receive a signed federal Form W -4, Employee's Withholding Allowance Certificate, from you. You may go to www .irs.gov to obtain the proper withholding form.

F. Signature - Please read the statement that applies to your state of residence and sign the bottom of the page.

With the exception of any source(s) of income reported above in this form, I certify by my signature that I have not received and am not eligible to receive any source of income, except for my disability benefits from this plan. Further, I understand that should I receive income of any kind or perform work of any kind during any period The Hartford has approved my disability claim, I must report all details to The Hartford, immediately. If I receive disability income benefits greater than those which should have been paid, I understand that I will be required to provide a lump sum repayment to the Plan. The Hartford has the option to reduce or eliminate future disability payments in order to recover any overpayment balance that is not reimbursed.

For residents of all states EXCEPT California, Colorado, Florida, Kentucky, Maine, New Jersey, New York, Oregon, Pennsylvania, Puerto Rico, Tennessee, Virginia and Washington: 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 Residents of California: For your protection, California law requires the following to appear on this form: Any person who knowingly presents 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.

For residents of Colorado: 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 award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

For residents 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 any false, incomplete, or misleading information is guilty of a felony of the third degree.

For residents of Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim or an application for insurance 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.

For residents of Maine, Tennessee, Virginia and Washington: 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.

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

For residents 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.

For residents of Oregon: 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 that the insurer relied upon is subject to a denial and/or reduction in insurance benefits and may be subject to any civil penalties available.

For residents 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 hereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For residents of Puerto Rico: 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 are 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.

The statements contained in this application for Short Term Disability Income Benefits are true and complete to the best of my knowledge and belief.

Signature

Date

PLEASE ATTACH A COPY OF YOUR DRIVER'S LICENSE OR ANOTHER DOCUMENT THAT VERIFIES YOUR DATE OF BIRTH.

Electronic Funds Transfer (EFT) is our standard method of payment. When making our claim decision we may contact you to obtain your banking information.

**Section IV Attending Physician's Statement
HISTORY**

Patient's Name: _____	Social Security Number: _____	Date of Birth: _____
Patient's condition is the result of: <input type="checkbox"/> Illness <input type="checkbox"/> Injury <input type="checkbox"/> Pregnancy <input type="checkbox"/> Mental/Nervous Condition		
Is condition due to an illness or an injury that is work related? <input type="checkbox"/> Yes <input type="checkbox"/> No		Height _____ Weight _____
If pregnancy, what is the expected date of delivery? Month _____ Day _____ Year _____ LMP Date _____		

DIAGNOSIS

Diagnosis: (including any complications) _____	CD9 Codes _____
Subjective Symptoms _____	
Physical Findings: (list all test results, or enclose test)	
Test: _____	Date: _____ Results: _____
Test: _____	Date: _____ Results: _____
Blood Pressure: (Systolic) _____ (Diastolic) _____ (Date) _____	
Remarks: _____	

TREATMENT

Date of onset of this condition? _____	List all dates of treatment for this condition since patient ceased work: _____	Date of next office visit: _____
Has patient been referred to any other physician? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," Date(s) _____		
Name: _____	Address: _____	Specialty: _____
Nature of treatment for this condition : (including surgery/medications) _____		
Was patient hospitalized for this condition? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," Date(s) admitted: _____		
Name of Hospital(s): _____ Date(s) discharged : _____		
Address: _____		
Was surgery performed? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," Date: _____ Procedure: _____ CPT Code: _____		
Progress: (please check one) <input type="checkbox"/> Recovered <input type="checkbox"/> Improved <input type="checkbox"/> Unchanged <input type="checkbox"/> Retrogressed		

IMPAIRMENT

What are the patient's current physical limitations and restrictions?

No limitation of functional capacity; capable of heavy work, no restrictions.
(Lifting 100 lbs. maximum with frequent lifting and/or carrying objects weighing up to 50 lbs.)

Medium manual activity
Lifting 50 lbs. maximum with frequent lifting and/or carrying of objects weighing up to 25 lbs.)

Slight limitation of functional capacity; capable of light work
Lifting 20 lbs. maximum with frequent lifting and/or carrying of objects weighing up to 10 lbs. Even though the weight lifted may be only a negligible amount, a job is in this category when it involves sitting most of the time with a degree of pushing and pulling of arm and/or leg controls, or when it requires walking or standing to a significant degree.)

Moderate limitation of functional capacity; capable of clerical/administrative (sedentary) activity
(Lifting 10 lbs. maximum and occasionally lifting and/or carrying articles. Although a sedentary job is defined as one which involves sitting, a certain amount of walking and standing is often necessary in carrying out job duties.)

Severe limitation of functional capacity; incapable of minimal (sedentary) activity

What is the psychiatric impairment (if applicable)?

Inadequate information to make assessment.

Essentially good functioning in all areas. Occupationally and socially effective.

Slight difficulty in occupational functioning, but generally functioning well. Has some meaningful interpersonal relationships.

Moderate impairment in occupational functioning. Limited in performing some occupational duties.

Major impairment in several areas--work, family relations. Avoidant behavior, neglects family, is unable to work.

Inability to function in almost all areas.

Date patient ceased work due to this impairment: _____

If physical or psychiatric limitations exist, indicate the date limitations lasted, or will last through: _____

Attending Physician's Name: _____	Telephone Number: _____ ()	Fax Number: _____ ()
Address: (Street, City, State & Zip Code) _____		
Social Security Number or E.I.N. Number: _____	Degree: _____	Specialty: _____
Signature: _____		Date Signed: _____