

Send to: Group Long Term Disability Claims, P.O. Box 14333, Lexington, KY 40512

For Customer Service: (800) 538-4583

Fax: (610) 807-8221

Documents can be returned electronically at www.GuardianAnytime.com. Click on "Secure Channel" on the Guardian Anytime home page.

AUTHORIZATION

I authorize any physician, medical practitioner, hospital, clinic, other health facility, consumer reporting agency, the Social Security Administration, the Medical Information Bureau, insurance or reinsurance company, or employer to release any and all medical and non-medical information in its possession about me to The Guardian Life Insurance Company of America or its legal representatives. Medical information means all information in the possession of or derived from providers of health care regarding the medical history, mental or physical condition, or treatment of me. I understand that Guardian will use the information obtained by this authorization to determine eligibility for insurance or eligibility for benefits under an existing plan. Guardian will not release any information obtained to any person or organization except to reinsurance companies, the Medical Information Bureau, or other persons or organizations performing business or legal services in connection with my application, claim, or as may be lawfully required or permitted, or as I may further authorize. I know that I may request and receive a copy of this authorization. I have the right to cancel this authorization in writing at any time. I agree that a photocopy of this authorization shall be as valid as the original. I agree that this authorization shall be valid for the duration of my claim.

"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. In New York the person 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." (HIPAA compliant)

Signature _____ Date ____ / ____ / ____

EMPLOYEE SECTION

1. Employee Name	2. DOB ____ / ____ / ____	3. Plan #	4. Claim #
5. Address	City	State	ZIP
7. Employer Name	6. Phone # () -		
		8. Occupation	

PLEASE ATTACH PERTINENT MEDICAL RECORDS INCLUDING BUT NOT LIMITED TO PROGRESS NOTES, DIAGNOSTIC TEST RESULTS, DISCHARGE SUMMARIES, OPERATIVE REPORTS, CONSULTATION REPORTS AND MENTAL STATUS EXAM (IF APPLICABLE). THIS WILL HELP TO EXPEDITE PROCESSING OF CLAIM AND REDUCE ADDITIONAL REQUESTS AND FOLLOW UP. YOUR PATIENT IS RESPONSIBLE FOR THE COST OF THE MEDICAL RECORDS.

PHYSICIAN SECTION	Completion of this form will help to expedite processing of the claim and reduce additional requests and follow up. Your patient is responsible for the cost of completing this form.
1. Current Diagnosis (including any complications)	ICD9 or DSM IV Codes:
2. Subjective Complaints	
3. Medical evidence that substantiates or contributes to this patient's inability to work (please attach results of x-rays, MRIs, EKGs, etc.)	

CONDITION HISTORY

4. Frequency of visit/treatment for this condition <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____	5. Date of most recent visit/treatment for this condition ____ / ____ / ____
6. Was this patient referred to you by another physician? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please supply physician's complete name and address, specialty, phone # and fax #:	
7. Did you refer this patient to another physician/or provider for treatment of this or a related condition? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please supply the physician's/provider's complete name and address, specialty, phone # and fax #:	
8. Please supply complete name, address and specialty of any other treating physicians or hospitals including phone # and fax #.	

Name	Specialty	Address	Phone #	Fax #	Treatment From _____ / _____ To _____ / _____
_____	_____	_____	_____	_____	_____ / _____
_____	_____	_____	_____	_____	_____ / _____
_____	_____	_____	_____	_____	_____ / _____

If additional space is needed, please attach a separate sheet

TREATMENT

9. Describe this patient's current treatment program: (including any surgeries with date and CPT codes) _____

What is the anticipated duration of the treatment program? _____

Medications _____ Counseling _____

Therapies _____ Vocational rehabilitation _____

PROGRESS

10. What is the anticipated prognosis for medical stability? ____ / ____ / ____

11. Patient has Recovered Not Changed Improved Retrogressed 12. Patient is Ambulatory House Confined Other _____
 Bed Confined Hospital Confined

13. Has patient been released to return to work? Yes No

If "Yes", date patient was released to return to work? ____ / ____ / ____ Part Time Usual Occupation
 Full Time Other Occupation
 Other _____

14. If not yet released to return to work, when do you anticipate a release? ____ / ____ / ____ Part Time Full Time Never

15. Physical LIMITATIONS that preclude RETURN TO WORK

- 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 limitations of functional capacity; capable of clerical/administrative (sedentary*) activity (60-70%)
- Class 5 Severe limitations of functional capacity; incapable of minimal (sedentary*) activity (75-100%)

Remarks

*As defined in the Federal Dictionary of Occupational Titles

16. Degree of **mental/nervous impairment** Current GAF (**Global Assessment of Functioning**) ____/90 Please attach mental status exam.

Axis 1 _____ Axis 3 _____

Axis 2 _____ Axis 4 _____

17. Do you believe that this patient is competent to endorse checks and direct the use of the proceeds? Yes No

18. Degree of **Cardiac Functional Capacity** (American Heart Association)

- Class 1 (No Limitation)
- Class 2 (Slight Limitation)
- Class 3 (Marked Limitation)
- Class 4 (Complete Limitation)

Please supply patient's: height _____ weight _____ blood pressure _____

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PHYSICIAN INFORMATION

19. Physician's Name _____ 20. Degree _____ 21. Specialty _____

22. Address _____ 23. City _____ 24. State _____ 25. ZIP _____

26. Telephone # _____ () - _____ 27. Fax # _____ () - _____ 28. Tax ID # _____

29. Remarks

FRAUD NOTICE

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. This includes Employee and Attending Physician portions of the form.

X _____ Date _____ / _____ / _____
Signature of Physician (no stamp)

Fraud Warning Statements

The laws of several states require the following statements to appear on the claim form:

Alabama: 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: 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.

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.

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

Connecticut, Iowa, Kansas, Nebraska, Oregon, and Vermont: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application of 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 guilty of a fraudulent insurance act, which may be a crime, and may also be subject to civil penalties.

Delaware, Indiana and Oklahoma: **WARNING:** Any person who knowingly, and with the intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: **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.

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.

Kentucky: 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.

Louisiana and Texas: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit is guilty of a crime and may be subject to fines and confinements in state prison.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment or a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties or denial of insurance benefits.

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 or a denial of insurance benefit.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or 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.

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

New Hampshire: 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 N.H. Rev. Stat. Ann. § 638:20.

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

Ohio: Any person who with 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 is guilty of insurance fraud.

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.

Rhode Island: 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.