

# STATE UNIVERSITIES RETIREMENT SYSTEM 1901 Fox Drive Champaign, Illinois 61820 Telephone 1 (800)275-7877 or (217)378-8800 (C-U Area) FAX (217)378-9800

# APPLICATION FOR DISABILITY BENEFITS THROUGH SURS AND THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, IF APPLICABLE

Instructions: Please read the following instructions carefully for proper completion of the attached Application for Disability Benefits. Your application must be on file with SURS within one calendar year after the date on which your disability occurred. If this application is not fully completed, it will be returned for completion.

By law, SURS must have the original copy of the application. If you are using this application to apply for both SURS and Prudential, SURS will forward a copy to their office. The decision on whether you qualify for benefits is made separately between SURS and Prudential; therefore, you could qualify for one benefit and not the other.

Only detach this cover page and the question and answer section in the back. Pages 1 through 10 must be submitted to SURS. Additional physician's statements may be obtained by copying the physician's statement included in this application (pages 8 through 10). Attach any additional physician's statements to the application.

#### STEP 1 EMPLOYER

- 1. Fully complete the **Employer Section** (see instruction sheet on back of this page).
- 2. Forward entire application to the Claimant.

#### STEP 2 CLAIMANT

- 1. Fully complete the Claimant Section.
- 2. Schedule an appointment with your attending physician(s) who should review the Employer Section (page 2) concerning job requirements, fully complete the Attending Physician's Initial Statement of Disability, and attach any appropriate documentation.

### DOCUMENTATION MUST BE INCLUDED.

3. Insert Power of Attorney (POA) statement.

To avoid unnecessary delays, be sure all parts of the application are completed according to the instructions.

Employers MUST complete the following on the Application for Disability:

### **EMPLOYER SECTION – PART 1**

- 1. Name of university, college, or Agency.
- 2. Full name of the employee applying for disability.
- 3. Social Security number of the employee.
- 4. The day the employee became disabled.
- 5. The last day the employee physically worked.
- 6. Last day paid: Last day paid is the date when all sick leave and vacation has been paid out. All sick leave must be exhausted and vacation use is optional.
- 7. The beginning and ending dates for the last pay period for which the employee will receive pay.
  - (6 & 7 can be estimated, mark estimate box on application if appropriate)
- 8. Basic monthly earnings is the rate the employee received on his/her last day worked and includes the effective date for this rate. Monthly basis is the number of months worked in a year. This includes percent of time and status of employment by checking the box which applies.
- 9. Check box that applies, SURS has to know whether or not to forward the application.
- 10. Check box that applies and if Yes, explain (list the accommodations).
- 11. Check box that applies and if Yes, include the date they returned to work.
- 12. Check box that applies and if Yes or disputed, include the information requested.
- 13. Check box that applies and if Yes, include all the information requested.
- 14. To be completed in full by the individual responsible for filling out this application.

EMPLOYER SECTION PART II - must be fully completed by the supervisor.

### APPLICATION FOR DISABILITY

# EMPLOYER SECTION - PART 1 (Please print in BLACK INK)

1.	Name of Employer:							
2.	Name of Employee:							
3.	Social Security Number	4. Dat	e Disability	Occurred	ı	5 Last	Day wo	orked
6.	Last day paid:/	/	☐ Actual	□ I	Estimated			
7.	Dates of last payroll period:	/	/ to _	/	/		Actual	□Estimated
8.	Basic monthly rate of earnings (as of the last day worked) \$							
	Effective date of basic monthly rate of earnings//							
	Monthly basis ☐9 Mont							
	Percent time of position:		_% 🗆 A	cademic	☐ Staff	Support	☐ Poli	ice/Fire
9.	Is claimant enrolled in the Pr							
	If yes, what was his/her hire							
10.	Have you and the claimant discussed reasonable accommodations which would allow a return to work or would have allowed him/her to continue working? Yes □ No □ Explain:							
11.	If recovered, has claimant ret					n?	/	/
	Did this disability occur as a result of claimant's employment? Yes ☐ No ☐ Disputed ☐							
	If YES or under dispute, please provide policy#, name, address, and phone # of Workers' Compensation administrator:							
13.	To the best of your knowledge, is the claimant receiving or entitled to receive benefits from any of these sources?							
	Workers' Comp? Yes □ No □ Weekly Benefit \$ Effective//						/	
	Employer-Paid Disability Contract? Yes \( \subseteq \text{No} \subseteq (Please attach copy of the award letter from the							
	company who administers the plan.)						and the same	
	Amount \$ P	er	From	/_	/	to	/	/
	Other? Yes \( \subseteq \text{No } \subseteq \)							
14.	Authorized signature & title of employer representative completing this section:							
	(Signature)		(Please Pr	int Name	e)			
	(Title)		(Email)					
	Phone	Fax			Date			

(Ph	IPLOYER SI iysical/Nonph	ECTION - PAR sysical aspects (	T 2 (Ple of job - 7	ease print i <b>Fo be com</b>	in BLAC pleted b	K INK) y employe	ee's supervis	or)	
		1e							
	cupation:								
1.	In a typical valternate pos	work day, how n iitions?	nany hou	ırs does cl	aimant sp	end in eac	th position ar	nd can he/s	he
	Position Sitting Standing Walking Driving	Total No. of	nours - - -	At wi	ill 15	May Al -30 Minute	ternate Positions Hourly		
	D. Kneel E. Balance F. Enter data/ G. Squat H. Crawl I. Crouch J. Lift K. Carry L. Push/Pull	ve shoulder level		Occasio (¼ -2 ½	hours)		/2 hours) (5 !		
Kı	<ul> <li>3. On the job, claimant uses feet for repetitive movements as in operating foot controls. Right: □Yes □No Left: □Yes □No Both: □Yes □No</li> <li>4. On the job, claimant uses hands for repetitive action such as:</li> </ul>								
Α.	Right Left	Simple Graspin		n Grasping		e Manipul	ation		
A. B.	oes job require Working at he Exposure to n Exposure to d		in tempe	rature & l	numidity	or extreme □No	es thereof?	□Yes	□No
	ress/Nonphysion ress level of po	osition is: Lov	v asionall	у	□Mediu □Freque		□High □Continuou	ısly	
7. Vis	sion requireme	ent: \Bullet Lov	V	□Normal	l	□High			
8. Wa Ye	as the employe es	ee able to perford If no, pleas	n the du e attach	ties of his explanation	/her positon of wha	tion when	they stopped s they were h	working? aving.	
Supe	rvisor's Signa	iture/Title:					Date _		/

1.	Name:	2. S.S.#	
	Address:		
	Are you enrolled in Prudential? \( \subseteq Yes \) \( \subseteq No \) \( \subseteq supplemental long term disability plan \)	7. Work phone () le □Married □Separated □Widowed □ Divorc	
10.	Nature of illness and when symptoms first appear occurred://	ed or describe how and where agaident	
11.	Date first unable to work because of disability:	//12. Dominant Hand	
13.	My job title is:		
14.	. Which of your job duties are you unable to perform?		
15.	5. What accommodations could be made by your employer to allow you to return to work?		
6.	Were you disabled during vacation, leave, or layor	ff? □Yes□No Date / /	
	Have you returned to work? □Yes□No Part-time	E / Full-time / /	
	Please provide the names and addresses of the phy condition. Please include dates of consultation. T physician(s) is your responsibility.  e of physician  Address	The cost for rendering the reports from your	
hon	ne # ()	Final visit I	
hone	e#()	D'	
utho gned ertain aim URS, any. the	undersigned, understand that the law governing the	ble) to request medical and psychiatric records and to the release of information may result in your han that which should have been paid, including the rights to reduce or adjust future benefits,  State Universities Retirement System provides that	
sabil sy ov	ents received by an employee for any claim, regardles lity claim. In view of this provision, I agree to reimb verpayment of disability benefits in the event that any al Workers' Acts.	ss if the cause is different than your current	
igna	ature of Employee) (D	ate) ce, a copy or a fax is not acceptable by law as	
_			

EMPLOYEE SECTION - PART 2 (Please print in BLACK INK) Section I					
I have been a member of:					
Section II Check if you are receiving	Section II Check if you are receiving or entitled to receive benefits from any of the following sources:				
☐ Salary, wages or commissions ☐ Social Security disability ☐ Workers' Compensation ☐ Compensat					
For each source marked, ple	ease pr	ovide the following information:			
Source		Amount per month \$	Effective date / /		
Source					
Provide documentation of a or applications.	ny sou	rce indicated above; for example, award no			
Section III - Bank Authorization  I hereby authorize SURS to direct my recurring payments to my account indicated at the financial institution designated below and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my account. This authorization is not an assignment of my right to receive payment. I understand that the financial institution designated reserves the right to cancel this agreement by notice to me. Note: If no financial institution is provided, or your information is incomplete, your check will be sent to your home.					
Name of Financial Institution			Phone (include area code)		
Complete Street Address					
City, State, Zip Code			Routing #		
01-1-1					
Check <b>one</b> box:	Accou	nt # Money Manage	er Account #		
		Savings Account #			
NOTE: If CHECK	(ING,	SAVINGS, or MONEY MANAGER voided check or deposit ticket h	account is marked, ere		

# Withholding Certificate for Disability Payments

Complete the following applicable lines.

2	Check here if you <b>do not want any</b> federal income tax withh (Do not complete lines 2 or 3.)	ing for withholding from	
3	Marital status: ☐ Single ☐ Married ☐ Married, but withhold at higher "single Additional amount, if any, you want withheld from each disa periodic payments, you cannot enter an amount here without (including zero) of allowances on line on line 2.)	" rate bility payment. ( <b>Note</b> : F	
You	ır signature	Date //	
Prin	t Name	S.S.#XXX-XX	

If this withholding form is not completed, SURS will automatically withhold married and three exemptions.

# Authorization for Release of information to SURS/Prudential Insurance Company

## This authorization is intended to comply with the HIPAA Privacy Rule

I authorize any health plan, physician, heath care professional, hospital, clinic, laboratory, pharmacy, medical facility, employer, worker's compensation carrier, social security, or other health care provider that has provided treatment, payment or services to me or on my behalf ("My Providers") to disclose my entire medical record and any health information concerning me to the State Universities Retirement System (SURS) and the Prudential Insurance Company of America ("Prudential", if applicable) and its agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

I authorize any insurance company, employer, the Social Security Administration, or other person or institutions to provide any information, data or records relating to my Social Security, Workers' Compensation, credit, financial earnings, activities or employment history to SURS and Prudential, (if applicable) and its agents, employees, and representatives.

Unless limits\*are shown below, this form pertains to all of the records listed above.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct My Providers to release and disclose all of my medical records without restriction.

This information is to be disclosed under this Authorization so that SURS and Prudential may: 1) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 2) obtain reinsurance; 3) administer coverage; and 4) conduct other legally permissible activities that relate to any coverage I have or have applied for with SURS and Prudential if applicable.

This authorization shall remain in force for the duration of my disability claim. 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 SURS at PO Box 2710, Champaign, IL 61825-2710, and if applicable, Prudential at PO Box 13480, Philadelphia, PA 19101. I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that SURS/Prudential has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization may be re-disclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that if I refuse to sign this authorization to release all of my medical records, SURS/Prudential may not be able to process my claim for benefits and may not be able to make any benefit payments. I understand that I have the right to receive a copy of this authorization.

*Limits, if any:	
XClaimant Signature	
Social Security Number	

Both pages 6 & 7 must be signed and returned to our office in order to process your disability claim if a psychiatric diagnosis is given.

Authorization for Release of Psychotherapy Notes to SURS/Prudential Insurance Company

# This authorization is intended to comply with the HIPAA Privacy Rule

I authorize any health plan, physician, heath care professional, hospital, clinic, laboratory, pharmacy, medical facility, or other health care provider that has provided treatment, payment or services to me or on my behalf ("My Providers") to disclose all psychotherapy notes concerning me to the State Universities Retirement System (SURS) and the Prudential Insurance Company of America ("Prudential", if applicable) and its agents, employees, and representatives.

Unless limits\*are shown below, this form pertains to all of the records listed above.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct My Providers to release and disclose all of my psychotherapy notes without restriction.

This information is to be disclosed under this Authorization so that SURS and Prudential may: 1) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 2) obtain reinsurance; 3) administer coverage; and 4) conduct other legally permissible activities that relate to any coverage I have or have applied for with SURS and Prudential if applicable.

This authorization shall remain in force for the duration of my disability claim. 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 SURS at PO Box 2710, Champaign, IL 61825-2710, and if applicable, Prudential at PO Box 13480, Philadelphia, PA 19101. I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that SURS/Prudential has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization may be re-disclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that if I refuse to sign this authorization to release all of my psychotherapy notes, SURS/Prudential may not be able to process my claim for benefits and may not be able to make any benefit payments. I understand that I have the right to receive a copy of this authorization.

*Limits, if any:	
X	/
Claimant Signature	Date Signed
Social Security Number	

Both pages 6 & 7 must be signed and returned to our office in order to process your disability claim if a psychiatric diagnosis is given.

ATTENDING PHYSICIAN'S INITIAL STATEMENT OF DISABILITY

The claimant must pay any costs for the completion of this form and copy of records.
Complete each applicable section of these forms.
Section I - History           1. Name of Claimant:         2. Social Security #
<b>3.</b> Date of Birth:/ <b>4.</b> Disability Began
5. Patient's symptoms result from:   □Illness □On-the-job accident □Other accident
□Pregnancy EDD// Delivered//_ Type of delivery
Date symptoms first appeared:// Patient's height: Weight:
First visit for this condition:// Most recent visit:// Dominant Hand
Most recent comprehensive exam:// Follow-up exam scheduled for://
Frequency of visits: \( \square\) Weekly \( \square\) Monthly \( \square\) Other(specify)
Name(s) and address(es) of other treating or referring physician(s):
Hospital name: Confinement dates:/ to/  Section II - Diagnosis  Diagnosis (including any complications):
Subjective symptoms:
Objective findings (include results of x-rays, all office notes, lab tests, hospital summaries, EKGs, MRI scans or mental health records):
(Attach relevant records to support findings - this is required by SURS law)
Section III - Treatment  Describe treatment program, including any surgery, medications, (give dates) physical therapy, or osychotherapy:

(SUPPORTING DOCUMENTATION MUST BE ATTACHED TO THE PHYSICIAN STATEMENT OR CLAIM WILL NOT BE ACCEPTED)

# ATTENDING PHYSICIAN'S INITIAL STATEMENT OF DISABILITY (Continued)

S	ection IV - Psychiatric Impairm	ent (complete only if applicable)					
	Class 1 - Able to function unde Class 2 - Able to function in n	lass 1 - Able to function under stress and engage in interpersonal relations (no limitations).  ass 2 - Able to function in most stress situations and engage in only limited interpersonal					
	relations (slight limitations).  Class 3 - Able to engage in only limited stress situations and engage in only limited interpersonal relations (moderate limitations).						
	Class 4 - Unable to engage in stress situations or engage in interpersonal relations (marked limitations).						
	☐ Class 5 - Significant loss of physiological, personal, and social adjustment (severe limitations).						
	Remarks:						
W	hat stress and problems in interper	rsonal relations has claimant had on the job?					
_							
		ald be appointed for this claimant? $\square Yes$ $\square No$					
Se Ti	ection V - Physical Impairment tles	*As defined in the Federal Dictionary of Occupational					
	and a state of the	of heavy work.					
	Exert 50-100# force occasionall Class 2 - Medium activity; capal	y and/or 25-50# force frequently.					
100	Exert 20-50# force occasionally	and/or 10-25# force frequently					
	Class 3 - Slight limitation; capab	ole of light work.  Ily and/or up to 10# force frequently.					
	Class 4 - Moderate limitation; ca	apable of sedentary, clerical or administrative work					
	Exert up to 10# force occasionally, mostly sitting						
	exists a severe immeation, incapable of imminial activity of sedentary work.						
C							
	ction VI - Cardiac						
		art Association). Complete only if applicable.					
	Class I (No limitation)	☐ Class II (Slight limitation)					
	Class III (Marked limitation)	□ Class IV (Complete limitation)					

(SUPPORTING DOCUMENTATION MUST BE ATTACHED TO THE PHYSICIAN STATEMENT OR CLAIM WILL NOT BE ACCEPTED)

	STATEMENT OF DISABILITY (Continued)				
<b>Section VII - Work Capabilities</b> Doctor: Check if you have reviewed the:	☐ Job Description (see Employer Section Part II)				
Fully describe how claimant's symptoms/limitations affect ability to work, e.g., how work schedule/duties are restricted and why?					
Section VIII - Prognosis  Prognosis (check one): □ Terminal □ Po Would any further therapy be reasonably ex □ Yes(describe below) When/	spected to result in full or partial recovery?				
Has claimant reached maximum medical im  ☐ Yes ☐ No If "No" When/					
Is claimant released to return to duty? $\square$ Ye	es 🗆 No				
If released, what date did you release them?	/ Restrictions (list)				
	1				
	If no, how long				
Section IX - Rehabilitation selaimant a candidate for rehabilitation ser	vices?				
Would job modification enable claimant to v	work with impairment?   Yes (describe)  No(explain)				
Section X - Physician Information					
(Physician's Signature)	(Please Print Physician's Name Here)				
Street Address)	(Degree/Specialty)				
(City, State, Zip Code)	(License Number)				
(Telephone)	(Fax)				
(Date Completed) – Required!					

(SUPPORTING DOCUMENTATION MUST BE ATTACHED TO THE PHYSICIAN STATEMENT OR CLAIM WILL NOT BE ACCEPTED)

### STATE UNIVERSITIES RETIREMENT SYSTEM

1901 Fox Drive Champaign, IL 61820 Phone Number 800-275-7877

### **DISABILITY BENEFITS**

Answers to your questions

WHO IS ELIGIBLE? You may claim disability benefits after you have at least two years of service credit and you become unable to perform your job due to illness. There is no minimum service credit required to claim disability benefits if you become disabled due to an accident.

**HOW CAN I APPLY**? You should request an Application for Disability Benefits from the Personnel or Benefits Office on your campus. The application should be submitted to the State Universities Retirement System (SURS) after you and your employer have completed the sections of the application that apply to each of you respectively, and your physician has completed his or her portion and has attached appropriate medical documents.

WHEN SHOULD I APPLY? You should complete the application IMMEDIATELY if your disability is expected to last more than 60 days. If you are unsure of whether your disability will last 60 days or longer, you should still complete an application. Your application must be on file with SURS within one calendar year after the date on which your disability occurred.

<u>AFTER I SUBMIT MY APPLICATION, WHAT HAPPENS</u>? Once a completed application is received at the SURS office, the Medical Claims Processor then recommends whether you will be eligible for benefits based upon the medical information received. After review of your claim, the Medical Claims Processor will notify you in writing.

IS THERE ANYTHING ELSE I NEED TO DO AFTER I SUBMIT MY APPLICATION? You could be asked by SURS Medial Claim Processor to have an additional examination done by another physician.

WHO PAYS FOR THE EXAMINATION IF I AM ASSIGNED TO SEE ANOTHER PHYSICIAN? SURS is responsible for payment when the Medical Claims Processor assigns you to see another physician. You will not be asked for payment for this exam.

WHEN ARE DISABILITY BENEFITS PAID? Benefits are paid on the last day of the month for the current month. Benefits due for January are paid on January 31<sup>st</sup>.

WHEN WILL MY BENEFITS BEGIN? There is a 60-day waiting period before you are eligible to receive your SURS disability benefit. If at the end of your 60-day waiting period, you have been paid all your accumulated sick leave and you are still disabled, your benefit will begin to accrue on the 61<sup>st</sup> day of your disability. For example:

Last day worked:

May 31, 2008

60-day waiting period:

June 1 - July 30, 2008

Date your benefits begin:

July 31, 2008

WHAT IF I HAVE A LOT OF SICK LEAVE AND MY EMPLOYER CONTINUES TO PAY MY SICK LEAVE LONGER THAN THE 60-DAY WAITING PERIOD? By law, you must exhaust all accumulated sick leave before your SURS disability can begin. Therefore, if your sick leave lasts longer than 60 days, your disability benefit will begin to accrue immediately following your last day of paid sick leave, assuming you remain disabled. Law does not require you to exhaust your vacation before benefits can begin; however, please check with your benefits office regarding their policies. Example:

Last day worked:

May 31, 2008

60-day waiting period:

June 1 – July 30, 2008

Sick leave through:

August 15, 2008

Date your benefits begin:

August 16, 2008

AFTER THE 60 DAYS EXPIRE, WILL SURS PAY BENEFITS BACK TO THE LAST DAY I WORKED? The laws governing your retirement system do not allow any payment of benefits for the first 60 days. Therefore, your payment will not be retroactive to your last day of work.

**HOW MUCH WILL I RECEIVE EACH MONTH WHILE I AM DISABLED**? You will receive either 50% of the monthly salary you were receiving at the time you became disabled or 50% of your average earnings for the 24 months prior to the date you became disabled, whichever is greater.

WHO SHOULD I CONTACT IF I HAVE QUESTIONS WHILE MY APPLICATION FOR BENEFITS IS BEING PROCESSED? You may contact a SURS Benefits Counselor at 1-800-275-7877 or in 217-378-8800 in the Champaign-Urbana area. Faxes can be sent to 217-378-9800.

THIS FACT SHEET IS INTENDED TO SERVE ONLY AS A BRIEF SUMMARY OF INFORMATION REGARDING YOUR DISABILITY BENFITS WITH SURS. EVERY EFFORT HAS BEEN MADE TO PROVIDE ACCURATE INFORMATION. THERE COULD BE CHANGES DUE TO OMISSIONS, ERRORS, OR FUTURE LAW CHANGES. WHERE DISCREPANCIES EXIST, THE STATUES WILL GOVERN.