Educator Group Disability Benefits

Life Insurance Company of North America
New York Life Group Insurance Company of NY

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874320 Revised 07/2025

CLEAR FORM

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

Life Insurance Company of North America
New York Life Group Insurance Company of NY

Mail or Fax To:
New York Life Group Benefit Solutions
P.O. Box 709015
Dallas, TX 75370-9015
Facsimile: (800) 642-8553

Educator Group Disability Benefits

NEW YORK FRAUD WARNING: 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 $5000 and the stated value of the claim for each such violation.

CAUTION: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; (2) conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act. For residents of the following states, please see the last page of this form: ***Arizona, California, Colorado, District of Columbia, Florida, Kansas, Kentucky, Louisiana, Maryland, Minnesota, New Jersey, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, Tennessee, Texas, Vermont, Virginia or Washington.***

To Be Completed by the Employer/Administrator

Name of Employee (Last Name) (First Name) (Middle Initial) | Date of Birth | Social Security Number | Sex ☐ M ☐ F

Address (Street) (City) (State) (Zip Code) | Telephone Number

Policy Number | Occupation | Employee ID | Date Hired

Please Check the Appropriate Blocks Regarding the Insured's Employment Status. Hours per week _____

☐ Exempt ☐ Management ☐ Supervisory ☐ Union Local Number _____ ☐ Salaried ☐ Full-time
☐ Non-Exempt ☐ Non-Management ☐ Non-Supervisory ☐ Non-Union ☐ Hourly ☐ Part-time

Base Annual Earnings | Date of Last Earnings Change | Maximum Benefit Period Elected (If Applicable) ☐ Premium ☐ Select | Effective Date of Insurance

Was Insurance Issued on the Basis of a Statement of Physical Condition? ☐ Yes ☐ No If Yes, Attach Copy | Elected Monthly Benefit Amount | Employee's/Member's Contributions Were Made On: ☐ Pre-Tax Basis ☐ Post-Tax Basis

Last Day Worked | Number of Hours: | Date Returned to Work | Premium Paid Through Date | % of Insured's Contribution to Premium _____

What is Employee's Current Benefit Waiting Period Option? ☐ 0/7 ☐ 14/14 ☐ 30/30 ☐ 60/60 ☐ 90/90 ☐ 180/180 ☐ Other _____

Effective Date of Current Election _____ What is Employee's Prior Benefit Waiting Period Option (If Applicable)? _____

Prior Option Effective Date _____

Please List All Benefits that the Insured is Receiving or Eligible to Receive as a Result of His/Her Disability (e.g., Salary Continuance, Sick Pay, State Disability, Workers' Compensation, Etc.).

Benefit	Gross Weekly Amount	Date Began	Paid Through Date

Has Employee/Member Been Laid Off? ☐ Yes ☐ No | If Yes, Date | Reason

Has Employee/Member Been Terminated? ☐ Yes ☐ No | If Yes, Date | Reason

Employer's Certification

Name of Employer (School District) | School Name

Address (Street) (City) (State) (Zip Code) | Telephone Number

Employer Representative
Print: _____ Signature: _____ Date: _____

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To Be Completed By The Claimant

Please type or print. Be sure to answer all questions - failure to do so may delay your claim.
Use separate piece of paper to complete answers if necessary.

Date of Accident or Beginning of Sickness	Date First Unable to Work	Date You Plan to Return to Work	List states in which you may be liable for filing tax returns

Describe In Your Own Words What Is Wrong with You (If Accident, Describe Circumstances and Advise Whether It Occurred at Work).

Have You Had the Same or Similar Condition in The Past? If So, Please Describe in Detail.

Please List Any Hospitals, Clinics or Physicians That Treated You for Your Illness or Injury.

Name	**Complete Address**	**Treatment Period**

Please Describe Your Job Duties in Detail. What Percent of Your Job Requires Physical Labor?

Please List All Benefits You Are Receiving or Eligible to Receive Under Any Other Group Insurance, Government Plan or Automobile Mandatory No-Fault Coverage.

Benefit	**Gross Weekly Amount**	**Date Began**	**Paid Through Date**

Please Provide the Name of Your Medical Insurance Carrier _____

This Is to Certify That the Facts as Indicated Above Are True to The Best Of My Knowledge And Belief.

Signature of Authorized Representative (Date Signed)

The issuance of this form is not an admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the company's legal rights.

To Be Completed By Attending Physician

Diagnosis and Concurrent Conditions, Including ICD or DSM Code.

Is Condition Due to Pregnancy? ☐ Yes ☐ No If "Yes", Please Provide the Following Information If Applicable.

Approximate Date Pregnancy Commenced	Estimated Date of Confinement	Date of Delivery	Type of Delivery

Complications

Is Condition Due to Injury or Sickness Arising Out of Patient's Employment? ☐ Yes ☐ No	Date Symptoms First Appeared or Accident Happened.	Date Patient First Consulted You for This Condition.

Dates of Service - Include Date of Next Appointment (If Previous Form Submitted to This Carrier, You Need Show Only Dates Since Last Report).

Has Patient Ever Had Same or Similar Condition? ☐ Yes ☐ No If "Yes", List When and Describe

Is Patient Still Under Your Care For This Condition? ☐ Yes ☐ No

Has Patient Been Hospital Confined? ☐ Yes ☐ No If "Yes", Confined From _____ Through _____

Name of Hospital Street Address City State Zip Code

Nature of Surgical Procedure, If Any _____

☐ Inpatient ☐ Outpatient Date Performed _____

Patient Was Continuously Totally Disabled - (Unable to Work) From: _____ Through: _____

If Still Disabled, Date Patient Should Be Able to Return to Work _____

Remarks: We Are Interested in Any Information That Would Be Helpful to Your Patient for Evaluation of This Claim.

Date	Physician's Name (Print)	Signature

Degree	Social Security Number	Tax Identification Number	Telephone

Street Address City or Town State or Province Zip Code

GROUP BENEFIT SOLUTIONS

Disclosure Authorization

Claimant's Name: _____

NOTE: This authorization is designed to comply with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and relates to information necessary to administer benefits and services under Employer's employee health and welfare plan(s) ("the Plan") and statutory and/or private leave of absence or job accommodation programs. "Employer" is defined to mean your employer, or your family member's employer to the extent benefits, services, or leave are being sought under your family member's employer's Plan. You are not required to sign the authorization, but if you do not, the Plan, insurers or other providers may not be able to process your (or your family member's) request for benefits or services under the Plan or statutory and/or private leave of absence or job accommodation programs.

AUTHORIZATION

I authorize any physician, medical professional or other health care provider, hospital or other medical facility; pharmacy; health plan; other medically related entity; rehabilitation professional; vocational evaluator; employee assistance plan; insurance company, reinsurer, health maintenance organization, third party administrator, broker or other insurance service provider, or similar entity; the Medical Information Bureau; the Association of Life Insurance Companies, which operates the Health Claims Index and the Disability Income Record System; government organization or agency, including the Social Security Administration; social security disability advocate or representative; financial institution, accountant or tax preparer; consumer reporting agency; and employer or group policyholder that has information about my health, prescriptions, financial, earnings or employment history, or other insurance claims and benefits, to provide access to or copies of this information (whether by written, telephonic or electronic means) to Life Insurance Company of North America; New York Life Group Insurance Company of NY or New York Life Insurance and Annuity Corporation (Life Insurance Company of North America and New York Life Group Insurance Company of NY or New York Life Insurance and Annuity Corporation shall be collectively referred to as "Insurance Company"); and any other individual or entity (including nonaffiliated third parties) that provides services to or insurance benefits on behalf of the Plan and/or Employer's statutory and/or private leave of absence or job accommodation programs. If I am also covered by Cigna Health and Life Insurance Company or its affiliates ("Cigna"), I authorize Insurance Company to disclose the health and other information described above to Cigna to assist me with my health coverage and to provide its services and benefits. This information will be shared to coordinate benefits and provide other services to you.

Information about my health may relate to any disorder of the immune system including but not limited to HIV and AIDS; use of drugs or alcohol; and mental and physical history, condition, advice or treatment, but does not include psychotherapy notes or genetic information.

I agree and understand that any information obtained with this authorization may be used and disclosed for the following purposes: 1) evaluating and administering coverage, including any claim for benefits, or otherwise providing services related to or on behalf of the Plan; 2) evaluating and administering services related to Employer's statutory and/or private leave of absence or job accommodation programs; 3) determining my eligibility for any governmental benefits similar to or that coordinate with benefits available to me under the Plan and assisting me in applying for such benefits; and 4) evaluating and administering benefits or services under any other plans sponsored by or offered through Employer such as health management, disease management, wellness, or employee/member assistance programs.

I understand that the information disclosed under this authorization is subject to redisclosure and may no longer be protected by HIPAA or other federal regulations governing the privacy of health information, although it may continue to be protected by other applicable privacy laws and regulations. I further understand that if any information is used for services relating to Employer's leave of absence or job accommodation programs, that information may be disclosed to Employer at any time. Additionally, I understand that information may be disclosed to the employee who elected my coverage or submitted a claim for benefits under my coverage, or requested leave.

This authorization shall be valid for 12 months or the duration of my claim for insurance benefits, whichever is longer. I also understand that Insurance Company will maintain a copy of this authorization, and that I am entitled to a copy of this authorization and a photographic or electronic copy of it is as valid as the original.

I understand that I do not have to give this authorization. If I choose not to give the authorization - or if I later revoke - I understand that the Plan, insurers, or other providers of services or benefits related to the Plan or Employer's statutory and/or private leave of absence or job accommodation programs who rely on this authorization may not be able to evaluate or administer any request for benefits, coverage or services and that any request for benefits, coverage or services may be denied as a result. I may revoke this authorization by sending written notice to the Claim Manager handling the claim.

(Claimant's Signature) _____ (Date Signed) _____

(Print Name) _____ (Date of Birth) _____

I signed on behalf of the claimant as _____ (indicate relationship). If Power of Attorney Designee, Guardian, or Conservator, please attach a copy of the document granting authority.

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Important Claim Notice

Arizona Residents: 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 Residents: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Residents: 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.

District of Columbia Residents: **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 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.

Kansas Residents: Any person who knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact thereto, may be guilty of insurance fraud determined by a court of law.

Kentucky 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.

Louisiana 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.

Maryland Residents: 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.

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

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

Oklahoma Residents: **WARNING**: Any person who knowingly, and with 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.

Oregon Residents: Any person who includes any false or misleading information on an application for an insurance policy, may be guilty of fraud and may be subject to civil or criminal penalties if intentional and material to the risk assumed.

Pennsylvania 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 subjects such person to criminal and civil penalties.

Puerto Rico Residents: **Caution:** 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 by 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, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Rhode Island 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.

Tennessee Residents: 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.

Texas Residents: 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.

Vermont Residents: 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.

Virginia Residents: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits application or files a claim containing a false or deceptive statement may have violated state law.

Washington Residents: 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.