Sun Life Assurance Company of Canada

CM Regent Solutions
Life Benefits Claim Packet – Attending Physician

Use this claims packet for the following:

- waiver of premium benefits—totally disabled without further premium payments
- accelerated benefits—terminal illnesses and qualifying events
- accidental dismemberment benefits—accidental bodily injury or loss
- permanent total disability benefits—permanently and totally disabled

Instructions for the attending physician

In the event of illness, dismemberment, or disability of an insured, please follow these steps as soon as you determine whether the insured is eligible for accelerated benefits, waiver of premium benefits, permanent total disability benefits, and/or accidental dismemberment benefits.

Please be sure to submit the attending physician's statement directly to CM Regent Solutions.

The attending physician must:

☐ complete, sign and date the attending physician's statement
☐ mail or fax the completed attending physician's statement directly to:

CM Regent Solutions
300 Sterling Parkway, Suite 100
Mechanicsburg, PA 17050

EBSS@cmregent.com
Fax: 866.691.6291

Failure to provide complete and accurate information could result in the need for an additional claims investigation, which could delay the initial benefit payment or the approval of the waiver of premium.

Fraud warnings

State law requires that we notify you of the following:

General 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 subjects such person to criminal and civil penalties.

AK: A 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.

AL: 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.

AR, LA, MA, MN, TX, and WV: 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.

AZ: 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.

CA: 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.

CO: 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.

DC: 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.

DE, ID, and IN: 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.

FL: 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.

KS: 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 may be guilty of insurance fraud as determined by a court of law.

KY: 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.

Fraud Warnings continued

MD: 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.

ME: 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.

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

NM: 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 civil fines and criminal penalties.

OH: Any person who, with 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.

OK: 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.

OR Any person who, with intent to defraud or knowingly providing false information may be guilty of fraud and may be subject to civil or criminal penalties.

PR: 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.

RI: 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.

TN and WA: 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.

VA: Any person who, with 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 may have violated state law.

VT: 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.

Sun Life Assurance Company of Canada

Life Benefits Claim Packet – Attending Physician

Attending physician's statement—physical conditions only

It is the responsibility of the employee to ensure that the employer's statement and the attending physician's statement are submitted directly to CM Regent Solutions.

1 Information about the patient

The patient is responsible for any costs associated with the completion of this form.

Please print clearly.

Name of patient (first, middle initial, last) ☐ M ☐ F	Social Security number	Date of birth (m/d/y)
Patient's home address	City	State / Zip code
Name of employer	Group policy number	Employee phone no.

Do you believe this patient is competent to endorse checks? ..... ☐ Yes ☐ No

2 Diagnosis and history

Provide general information about diagnosis, treatment, doctor's notes, and history in this section.

Diagnosis, including any complications and ICD-9 codes(s)

For accelerated benefits only—if the patient has a terminal illness, please indicate the life expectancy: _____ Months ☐ N/A

Other qualifying events (if applicable): ☐ Loss of two or more Activities of Daily Living

☐ Major organ transplant (please describe):

☐ Cognitive impairment (please describe):

☐ Medical condition requiring continuous artificial life support (please describe):

☐ Permanent neurological deficit resulting from a cerebral vascular accident (please describe):

Include objective findings (i.e., X-rays, EKGs, MRIs, laboratory data, and any other clinical findings) ☐ N/A

Subjective findings ☐ N/A

Date symptoms first appeared or accident occurred (m/d/y) ☐ N/A	Date disability commenced (m/d/y) ☐ N/A

If injury due to a motor vehicle accident, indicate the state in which the accident occurred

Patient's height:	Patient's weight:	Blood pressure:

Is condition due to injury/sickness arising out of patient's employment? ☐ Yes ☐ No

Names and addresses of other treating physicians (if applicable)

If pregnancy, please provide the following information:
Expected delivery date: Actual delivery date: C-section?: ☐ Yes ☐ No

Describe any complications that would extend this disability longer than a normal pregnancy.

3 Treatment

Include in description any surgery, therapeutic modalities, psychological intervention, and medications prescribed.

Date of first visit ☐ N/A	Date of last visit ☐ N/A	Date of last examination ☐ N/A
Frequency of treatment ..... ☐ Weekly ☐ Monthly ☐ Other (please specify: _____)		
Description of treatment		

4 Progress

Patient's progress: ..... ☐ Unchanged ☐ Retrogressed ☐ Improved ☐ Recovered

Is patient: ..... ☐ Ambulatory ☐ Bed confined ☐ House confined ☐ Hospital confined

If unchanged or retrogressed, please explain		
If patient has been hospital confined, give dates	From:	To:
Provide name and address of hospital (if applicable)		

5 Limitations

Please note that additional occupational information may be required.

Patient may use hands for repetitive actions such as:

	Simple grasping		Firm grasping		Fine manipulating	
Right	☐ Yes	☐ No	☐ Yes	☐ No	☐ Yes	☐ No
Left	☐ Yes	☐ No	☐ Yes	☐ No	☐ Yes	☐ No

Patient may use feet for repetitive movement, as in operating foot controls ..... ☐ Yes ☐ No

During the day, is the patient able to:

	67%–100%	34%–66%	1%–33%	0%
Drive	☐	☐	☐	☐
Walk	☐	☐	☐	☐
Sit	☐	☐	☐	☐
Stand	☐	☐	☐	☐
Bend	☐	☐	☐	☐
Squat	☐	☐	☐	☐
Climb	☐	☐	☐	☐
Twist body	☐	☐	☐	☐
Push	☐	☐	☐	☐
Pull	☐	☐	☐	☐
Balance	☐	☐	☐	☐
Kneel	☐	☐	☐	☐
Crawl	☐	☐	☐	☐
Grasp	☐	☐	☐	☐
Reach	☐	☐	☐	☐
Lift _____lbs.	☐	☐	☐	☐
Carry _____lbs.	☐	☐	☐	☐

Is the patient capable of working within these restrictions/limitations? ..... ☐ Yes ☐ No

Can the employee work an 8-hour day with the above restrictions? ..... ☐ Yes ☐ No

If not, how many hours could he or she work with the above restrictions? _____

6 Physical impairment

☐ No limitation of functional capacity; capable of heavy work*..... No restrictions (0%–10%)
☐ Medium manual activity* .....(15%–30%)
☐ Slight limitation of functional capacity; capable of light work*.....(35%–55%)
☐ Moderate limitation of functional capacity; capable of clerical/ administrative (sedentary*) activity.....(60%–70%)
☐ Severe limitation of functional capacity; incapable of minimum (sedentary*) activity..... (75%–100%)

* As defined in the *Federal Dictionary of Occupational Titles*.

7 Cardiac (if applicable)

Functional capacity (American Heart Association)

☐ No limitation ☐ Slight limitation ☐ Marked limitation ☐ Complete limitation

Therapeutic class (activity)

☐ No restriction ☐ Slight restriction ☐ Marked restriction ☐ Complete restriction

Blood pressure—last visit _____

8 Work capabilities

Is patient capable of working within these limitations?..... ☐ Full time ☐ Part time
Is patient capable of another occupation on a full-time basis? ..... ☐ Yes ☐ No
Is patient capable of another occupation on a part-time basis? ..... ☐ Yes ☐ No

9 Prognosis

How long will those limitations apply? (estimate)

☐ 6 weeks ☐ 8 weeks ☐ 12 weeks ☐ Longer

10 Certification and signature

Please provide your full address and Tax ID number.

A stamp or signature of a person other than the examining physician is not acceptable.

I certify that the above statements are true and complete. I have read or had read to me the fraud warning for my state.

Name of attending physician		Degree/specialty	
Street address	City	State	Zip code
Tax ID number	Phone number	Fax number	
Signature of attending physician X		Date	

Sun Life Assurance Company of Canada

Life Benefits Claim Packet – Attending Physician

Attending physician's statement—behavioral health conditions only

It is the responsibility of the employee to ensure that the employer's statement and the attending physician's statement are submitted directly to CM Regent Solutions.

Group policy number

1 Patient information

The patient is responsible for any costs associated with the completion of this form.

Please print clearly.

Name of patient (first, middle initial, last) ☐ M ☐ F	Social Security number	Date of birth (m/d/y)

Do you believe this patient is competent to endorse checks? ..... ☐ Yes ☐ No

- ☐ Patient is able to function under stress and engage in interpersonal relations (no limitation)
- ☐ Patient is able to function in most stress situations and engage in most interpersonal relations (slight limitation)
- ☐ Patient is able to engage in only limited stress situations and engage in only limited interpersonal relations (moderate limitation)
- ☐ Patient is unable to engage in stress situations or engage in interpersonal relations (marked limitation)
- ☐ Patient has significant loss of psychological, physiological, personal, and social adjustments (severe limitation)

In order to evaluate a claim for disability benefits submitted by your patient, we need more detailed information about his or her medical condition. Please provide the following information.

Use current DSM.

_____

_____

_____

2 Treatment information

When did the patient first experience psychiatric symptoms?
What was the first date you treated the patient for symptoms?
Name of first treating physician for symptoms (first, middle initial, last)
Please list facilities and dates of any hospitalization, intensive outpatient program, or partial hospitalization program.
What was the diagnosis at that time?

2 Treatment information, continued

Current diagnosis
Describe the patient's current psychiatric symptoms and mental status evaluation.
Is the patient's current condition related to chemical dependency?..... ☐ Yes ☐ No If yes, please describe

Has there been any psychological testing? If available, provide results. If not, why? Are there any plans in the future to perform testing?
Describe the current treatment methods/treatment plan.
List medications with dosages. Please note any recent changes.
Please describe patient's response to treatment to date. (Include any past treatments and additional methods of treatment being considered.)
Please describe if the patient's psychiatric condition is limiting the patient's functional capacity.

3 Prognosis

How long will those limitations apply? (estimated)

☐ 6 weeks ☐ 8 weeks ☐ 12 weeks ☐ Longer

4 Certification and signature

Please provide your full address and Tax ID number.

A stamp or signature of a person other than the examining physician is not acceptable.

I certify that the above statements are true and complete. I have read or had read to me the fraud warning for my state.

Name of attending physician		Degree/specialty	
Street address	City	State	Zip code
Tax ID number	Phone number	Fax number	
Signature of attending physician X		Date	