

Disability Claim Filing Instructions

Have you...

1. Completed the Employee's Statement in full?
2. Had the physician treating you complete the Attending Physician's Statement , and had it returned to you?
3. Had your Employer complete the Employer's Statement, and had it returned to you?
4. Read, signed and dated the Authorization for Release of Information?

**Submit the completed statements to the address below or
fax to 1-(888) 305-0589.**

**All portions of these forms must be completed
in order to expedite your claim.**

**If you have any questions when completing this form,
please call:**

Toll-Free Phone Number 1-(877) 254-0085

**Disability RMS
300 Southborough Drive, Suite 200
South Portland, ME 04106-6914**

Disability RMS
 Fax 1-(888) 305-0589
 Phone 1-(877) 254-0085

**NOTICE OF CLAIM FOR SHORT TERM DISABILITY BENEFITS
 LONG TERM DISABILITY BENEFITS**

EMPLOYEE'S STATEMENT (TO AVOID DELAY, ALL QUESTIONS MUST BE ANSWERED)

NAME OF EMPLOYEE			EMPLOYEE'S SOCIAL SECURITY - -		
EMPLOYEE'S ADDRESS		STREET & NO.	CITY	STATE	ZIP
TELEPHONE NO. () -		DATE OF BIRTH / /		<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
<input type="checkbox"/> RIGHT-HANDED <input type="checkbox"/> LEFT-HANDED	MARITAL STATUS	<input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE	<input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED	IS SPOUSE EMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO	NUMBER OF DEPENDENT CHILDREN
LIST NAMES AND DATES OF BIRTH OF SPOUSE AND DEPENDENT CHILDREN					
HOW MANY HOURS WERE YOU REGULARLY WORKING PER WEEK WITH YOUR PRESENT EMPLOYER? _____ hrs.		GROSS ANNUAL SALARY: (During the 12 months just prior to your disability - for this employer only) \$ _____		PLEASE INDICATE HOW YOU ARE PAID: <input type="checkbox"/> 9 MOS./YR. <input type="checkbox"/> 10 MOS./YR. <input type="checkbox"/> 12 MOS./YR. <input type="checkbox"/> OTHER _____	
NAME OF EMPLOYER			EMPLOYER'S TELEPHONE NO. () -		
EMPLOYER'S ADDRESS		STREET & NO.	CITY	STATE	ZIP
YOUR OCCUPATION & TITLE		LIST ESSENTIAL DUTIES OF YOUR JOB AT THE TIME OF DISABILITY			
DATE OF INJURY OR DATE FIRST NOTICED SYMPTOMS OF SICKNESS / /	YOU HAVE BEEN UNABLE TO WORK BECAUSE OF DISABILITY SINCE: / /	YOU RETURNED TO WORK ON A PART-TIME BASIS ON: / /	YOU RETURNED TO WORK ON A FULL-TIME BASIS ON: / /		
IS YOUR INJURY OR SICKNESS RELATED TO YOUR OCCUPATION? <input type="checkbox"/> YES <input type="checkbox"/> NO	IF "YES", EXPLAIN: DID YOU FILE FOR WORKERS' COMPENSATION? <input type="checkbox"/> YES <input type="checkbox"/> NO				
DESCRIBE HOW AND WHERE INJURY OCCURRED OR DESCRIBE THE ONSET AND NATURE OF YOUR MEDICAL CONDITION INCLUDING SYMPTOMS. IF MORE SPACE IS NEEDED, PLEASE ATTACH SHEET OF PAPER.					
DATE FIRST TREATED / /	IF "HOSPITAL CONFINED", GIVE NAME AND ADDRESS OF HOSPITAL HOSPITAL: _____ Name Street Address City State Zip CONFINED FROM _____ THROUGH _____				
HAVE YOU EVER HAD THE SAME OR SIMILAR CONDITION IN THE PAST? <input type="checkbox"/> YES <input type="checkbox"/> NO IF "YES", WHEN? / /	TREATED BY: HOSPITAL: _____ Name Street Address City State Zip DOCTOR: _____ Name Street Address City State Zip				

PLEASE COMPLETE BOTH SIDES OF THIS FORM

FOR PREGNANCY DISABILITY ONLY:

Are there any present complications or anticipated difficulties in connection with the following?

- a. Pregnancy YES NO Date of last menstrual period: _____ Expected date of delivery _____
- b. Delivery YES NO Actual date of delivery: _____ Vaginal C-Section
- c. Post Partum YES NO

If "YES" to any of these, please specify in detail: _____

As a result of this disability, are you, your spouse or any of your dependent children receiving income from any of the following?

YES	NO	TYPE	AMOUNT	DATE BEGAN	DATE TERM.	PAID WEEKLY	PAID MONTHLY
<input type="checkbox"/>	<input type="checkbox"/>	Sick Pay	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Salary Continuance	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Workers' Compensation	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Local, State or National Association or Society Disability Income Plan	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	No Fault	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Unemployment Compensation disability	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Social Security Benefits (disability or retirement)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Retirement income (normal, early, or disability)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other STD/LTD Benefits	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other (describe) _____	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

HAVE YOU APPLIED, OR DO YOU PLAN TO APPLY FOR BENEFITS DESCRIBED ABOVE? YES NO

TYPE _____ DATE APPLICATION FILED _____
 TYPE _____ DATE APPLICATION FILED _____

FRAUD NOTICE

Unless specific state language is provided below, the following general fraud notice applies: 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.

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.

Arkansas, Louisiana, New Mexico, West Virginia – 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.

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."

Delaware, Florida, Idaho, Indiana, Oklahoma – 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.

District of Columbia, Colorado – 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.

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.

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 benefits.

Maryland, Alabama, Rhode Island and Texas - 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 – 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 RSA 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 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.

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 stated value of the claim for each such violation.

Signature of Employee _____ Date _____

PLEASE COMPLETE BOTH SIDES OF THIS FORM

**AUTHORIZATION FOR RELEASE OF INFORMATION (excluding psychotherapy notes)
(HIPAA COMPLIANT)
(to be signed and dated by the insured/claimant)**

I authorize any licensed physician, any other medical practitioner or provider, pharmacist, pharmacy benefits manager, hospital, clinic, other medical or medically related facility, federal, state or local government agency, insurance or reinsuring company, the Social Security Administration, consumer reporting agency or employer having information available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment of me, and any non-medical information about me (including any information, data or records regarding my Social Security, FICA earnings history, Worker's Compensation, State Disability, pension, credit, earnings and employment history) to give any and all such information to authorized representatives of Disability Reinsurance Management Services, Inc. (Disability RMS), and Union Security Insurance Company *excluding psychotherapy notes*, and including, but not limited to, any other mental or psychiatric records, medical, dental, hospital and pharmacy records (including psychiatric, alcohol, and drug abuse, and **HIV/AIDS*** information) which may have been acquired in the course of examination or treatment. I understand the information obtained by use of this authorization will be used by Disability RMS, Union Security Insurance Company and the above-described representatives to evaluate and adjudicate my current disability claim, and may be re-disclosed to (a) any medical, investigative, financial or vocational specialist or entity, (b) a Social Security vendor that may assist me in filing a claim with the Social Security Administration, and (c) other insurance companies or their representatives to help investigate and adjudicate other insurance claims related to me. I understand Disability RMS or Union Security Insurance Company may release information to my treating physicians and current or prospective employers relating to restrictions, accommodations and possible return to work. I understand the information used or disclosed pursuant to this authorization may be subject to redisclosure by the recipient and may no longer be protected by HIPAA's Privacy rules, or any other federal or state law.

This authorization is valid for two (2) years following the date of my signature. A photocopy of this authorization is as valid as the original. I understand my authorized representative or I have the right to request and receive a copy of this authorization and the information to which it pertains.

I understand I have the right to revoke this authorization by notifying Disability RMS in writing, of my revocation. However, such revocation is not effective to the extent Disability RMS and/or Union Security Insurance Company have relied previously upon this authorization for the use or disclosure of my protected health information. I understand Union Security Insurance Company cannot condition the payment of a claim on my signing this authorization. However, I understand my revocation of, or my failure to sign this authorization may impair Disability RMS' and Union Security Insurance Company's ability to evaluate my current disability claim and as a result lack of required information may be a basis for denying that current disability claim for benefits.

*If you reside in **California**: this authorization excludes the release of Human Immunodeficiency Virus (HIV) and Autoimmune Deficiency Disorder (AIDS) information and test results. Separate authorizations signed by the insured claimant, or employee-claimant (for self-insured business) are required each time results are released.

If you reside in **Connecticut, Maine, or Massachusetts: this authorization excludes the release of information about Human Immunodeficiency Virus (HIV) and Autoimmune Deficiency Disorder (AIDS). A separate authorization signed by the insured claimant, or employee-claimant (for self-insured business) are required each time results are released.

***If you reside in **Vermont**: This authorization EXCLUDES the release of any information about previously administered HIV-related tests, including but not limited to tests for HIV antibodies, T-Cell counts, AIDS or ARC. The proposed insured is NOT AUTHORIZING Disability RMS to forward the results from any new test, requested by us, to any outside, non-affiliated company or entity not under specific contract with us to perform underwriting services, and Disability RMS shall comply, as applicable with the provisions of Title 8, Section 4724 (20) of the Vermont Statutes.

Claimant Name: _____ Date of Birth: _____

Claimant Signature (or Authorized Representative): _____ Date: _____

Description of Personal Representative's Authority (if applicable):
(If signed by authorized representative, attach verification of identity)

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 Phone 1-(877) 254-0085

**NOTICE OF CLAIM FOR SHORT TERM DISABILITY BENEFITS
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EMPLOYER'S OR ADMINISTRATOR'S STATEMENT (ALL QUESTIONS MUST BE ANSWERED TO AVOID DELAY)

NAME OF EMPLOYEE			OCCUPATION		IS DISABILITY DUE TO EMPLOYMENT? <input type="checkbox"/> Yes <input type="checkbox"/> No	
DATE EMPLOYED / /	DATE INSURED / /	DATE LAST WORKED / /	REASON FOR STOPPING WORK <input type="checkbox"/> Resigned <input type="checkbox"/> Family Medical Leave of Absence <input type="checkbox"/> Other Reason _____		<input type="checkbox"/> Disability <input type="checkbox"/> Dismissed <input type="checkbox"/> Layoff <input type="checkbox"/> Retired <input type="checkbox"/> Other Leave of Absence	
DATE RETURNED TO WORK / / <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time	IF PART-TIME, NUMBER OF HOURS WORKED PER WEEK	IF EMPLOYEE HAS NOT RETURNED TO WORK, ESTIMATED RETURN TO WORK DATE: / /	DATE EMPLOYMENT TERMINATED / /	DATE DISABILITY INSURANCE TERMINATED / /		
REQUIRED NUMBER OF HOURS PER WEEK _____ hours	GROSS ANNUAL SALARY (During the 12 months just prior to your employee's disability) \$ _____		PLEASE INDICATE HOW THE EMPLOYEE IS PAID: <input type="checkbox"/> 9 Mos./Yr. <input type="checkbox"/> 10 Mos./Yr. <input type="checkbox"/> 12 Mos./Yr. <input type="checkbox"/> Other _____			
IS EMPLOYEE SUBJECT TO FICA TAX? <input type="checkbox"/> Yes <input type="checkbox"/> No IF "YES", IS EMPLOYEE SUBJECT TO <input type="checkbox"/> Full FICA Tax? <input type="checkbox"/> Medicare Portion Only?						
PERCENTAGE OF EMPLOYEE/EMPLOYER CONTRIBUTION TO PREMIUM FOR THIS DISABILITY PLAN (as of policy year of disability) EMPLOYEE <input type="checkbox"/> 100% <input type="checkbox"/> Other _____% IS EMPLOYEE CONTRIBUTION: <input type="checkbox"/> Pre-Tax Deduction? EMPLOYER <input type="checkbox"/> 100% <input type="checkbox"/> Other _____% <input type="checkbox"/> After-Tax Deduction?						
EMPLOYEE ELIGIBLE FOR:						
YES	NO	TYPE	AMOUNT	DATE BEGAN	DATE TERM.	PAID WEEKLY PAID MONTHLY
<input type="checkbox"/>	<input type="checkbox"/>	Sick Pay	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Salary Continuance	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Workers' Compensation	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Local, State or National Association or Society Disability Income Plan	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	No Fault	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Unemployment Compensation disability	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Social Security Benefits (disability or retirement)	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Retirement income (normal, early, or disability)	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other STD/LTD Benefits	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other (describe) _____	\$ _____	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
PLEASE ATTACH A COPY OF THE FOLLOWING DOCUMENTS TO THIS FORM:						
<ul style="list-style-type: none"> ➤ The employee's Workers' Compensation claim(s) and Approval/Denial Notification ➤ The employee's prior year's W-2 form OR if no W-2 is available, list the basic monthly earnings for the past 12 months just prior to the employee's date of disability ➤ The employee's current job description 						
<p>Unless you reside in Virginia, the following general fraud notice applies: 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.</p> <p>I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE THE ABOVE STATEMENTS ARE TRUE AND CORRECT.</p>						
NAME OF POLICYHOLDER (COMPANY)			PRINT NAME & TITLE OF OFFICIAL REPRESENTATIVE			
MAILING ADDRESS OF POLICYHOLDER (COMPANY) (_____) _____ - _____			SIGNATURE (_____) _____ - _____		DATE	
TELEPHONE NUMBER			FAX NUMBER			

PLEASE RETURN THIS COMPLETED FORM TO THE EMPLOYEE

ATTENDING PHYSICIAN'S STATEMENT - THIS STATEMENT MUST BE FILLED-IN COMPLETELY BY A PHYSICIAN
 (Please Print or Type)

Name of Patient _____ <i>FIRST MIDDLE LAST</i>		<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth ____/____/____
Height _____ Weight _____	Blood Pressure (last visit) Systolic _____ / Diastolic _____		<input type="checkbox"/> Left-handed <input type="checkbox"/> Right-handed

1. HISTORY:

- a. Is condition due to Accident? Sickness?
- b. When did symptoms first appear or injury occur? Mo. _____ Day _____ Year _____
- c. Date patient was unable to work because of impairment Mo. _____ Day _____ Year _____
- d. Has patient ever had same or similar condition? Yes No If "Yes", state when and describe

- e. Is condition due to injury or sickness arising out of patient's employment? Yes No Please explain:

- f. Was this patient referred to you? Yes No If "Yes", by whom and what is their specialty?

- g. Have you referred this patient to another treating provider? Yes No If "Yes", to whom and what is their specialty?

2. DIAGNOSIS:

- a. Diagnosis impacting function: _____ ICD Code(s) _____
Nature of treatment (including surgery and medications prescribed, if any, including dosage and frequency) _____
- b. Secondary diagnosis impacting function: _____ ICD Code(s) _____
Nature of treatment (including surgery and medications prescribed, if any, including dosage and frequency) _____
- c. Subjective symptoms: _____
- d. Objective findings (including current X-rays, EKGs, Laboratory Data and any clinical findings): _____

3. FOR PREGNANCY DISABILITY ONLY:

- Are there any present complications or anticipated difficulties in connection with the following?
- a. Pregnancy Yes No Date of last menstrual period: _____ Expected date of delivery _____
 - b. Delivery Yes No Actual date of delivery: _____ Vaginal C-Section
 - c. Post Partum Yes No
- If "Yes" to any of these, please specify in detail: _____

4. DATES OF TREATMENT FOR THIS CONDITION:

- a. Date of first visit Mo. _____ Day _____ Year _____
- b. Date of last visit Mo. _____ Day _____ Year _____
- c. Next office visit Mo. _____ Day _____ Year _____
- d. Frequency Weekly Monthly Other (specify) _____

5. PROGRESS:

- a. Has patient Recovered? Improved? Unchanged? Retrogressed?
 - b. Is patient Ambulatory? House confined? Bed confined? Hospital confined?
If "Hospital Confined", give Name and Address of Hospital _____
- Confined from _____ through _____

PLEASE COMPLETE BOTH SIDES OF THIS FORM

6. CARDIAC (if applicable)

Functional Capacity

(American Heart Assoc. standards)

Class 1 (No limitation)

Class 3 (Marked limitation)

Class 2 (Slight limitation)

Class 4 (Complete limitation)

7. CURRENT FUNCTIONAL ABILITY

a. In an 8 hour day, what is the maximum number of hours your patient could perform each of these levels of activity? (please indicate appropriate number of hours):

___ Hrs. Sedentary Activity 10 lbs. maximum lifting or carrying articles. Walking/standing on occasion. Sitting 6 to 8 hours.

___ Hrs. Light Activity 20 lbs. maximum lifting, carrying 10 lbs. articles frequently, most jobs involving standing with a degree of pushing and pulling. Standing 6 to 8 hours.

___ Hrs. Medium Activity 50 lbs. maximum lifting with frequent lifting/carrying of up to 25 lbs. Frequent walking and standing.

___ Hrs. Heavy Activity 100 lbs. maximum lifting, frequent lifting/carrying of up to 50 lbs. Frequent walking and standing.

b. Please check appropriate box:

Occasionally (0% to 33%) Frequently (33% to 66%) Continuously (66% to 100%)

Bending

Climbing

Reaching

Kneeling

Squatting

Crawling

Push/pull No. of lbs. _____ No. of lbs. _____ No. of lbs. _____

Lifting (lbs.) No. of lbs. _____ No. of lbs. _____ No. of lbs. _____

What is this assessment based on? observed activity measured capacity physical therapy report

c. Please list current restrictions (activities which should not be performed) and limitations (activities which can not be performed) from activities not addressed above (i.e. driving, working at heights, etc.) Please be specific.

d. Upper Extremity Function - Please indicate upper extremity functional capabilities:

Simple grasp Left Right Comments _____

Pinch Left Right Comments _____

Fine manipulation Left Right Comments _____

Power grip Left Right Comments _____

Repetitive motion Left Right Comments _____

8. MENTAL HEALTH ABILITY (if applicable)

What behavior, attitudes or functional impairments are contributing to any restrictions and/or limitations related to a mental health condition?

9. RETURN TO WORK PLAN

a. Have you discussed a return to work plan with your patient? Yes No

b. The date you released patient to return to work: Mo. _____ Day _____ Year _____

Full-time Reduced hours Number of hours: _____

c. Please identify your recommendations for any job modifications that would enable the patient to work.

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ATTENDING PHYSICIAN'S SIGNATURE _____ DATE _____

PHYSICIAN'S NAME (PLEASE PRINT) _____

DEGREE/SPECIALTY _____

TELEPHONE NUMBER (_____) _____ - _____ FAX NUMBER (_____) _____ - _____ TAX ID # _____

OFFICE ADDRESS _____

NUMBER/STREET

CITY OR TOWN

STATE

ZIP CODE

PLEASE RETURN COMPLETED FORM TO YOUR PATIENT/THE EMPLOYEE