



Dear Participant:

The Board of Trustees of the I.A.T.S.E. National Health and Welfare Fund is proud to announce several changes in benefits that will take effect on January 1, 2017.

Plans C-3 and C-4 will now have a \$10,000 life insurance benefit

Plans C-3 and C-4 never had a life insurance benefit. Starting on January 1, 2017, your surviving beneficiary will receive a lump sum benefit of \$10,000 if you die while enrolled in coverage under Plans C-3 or C-4.

Plans C-1, C-2 and Triple S all will maintain the \$20,000 life insurance benefit.

MetLife is the new life insurance carrier

The Fund's contract with AIG has ended effective December 31, 2016. The Fund will pay lower rates for the life insurance coverage on January 1, 2017 by changing to MetLife as the insurance company that administers the benefit. This savings is imbedded in the new rates announced for April 1, 2017.

There are several new valuable features available through MetLife at no cost to you. You can log onto [www.willscenter.com](http://www.willscenter.com) and get access to valuable information and resources to help you prepare a will, living will and power of attorney documents using this online service. After January 1, 2017, a funeral planning guide will be available for downloading at [www.iatsenbf.org/forms-and-documents](http://www.iatsenbf.org/forms-and-documents).

MetLife will administer the weekly accident and sickness benefit for Plan A

Participants in Plan A have a weekly accident and sickness benefit that pays a \$200 per week benefit for those who cannot work because of an accident or illness. The benefit is paid as long as you are disabled, up to 26 weeks. Starting on January 1, 2017, that benefit will be administered by MetLife. If you have any questions, please contact the Fund Office.

Any questions? Contact the Fund Office

You can always contact the Fund Office by e-mail at [psc@iatsenbf.org](mailto:psc@iatsenbf.org), by phone at 800-456-FUND (3863), or log onto our web site at [www.iatsenbf.org](http://www.iatsenbf.org). A Fund Office participant services representative can walk your family through all the Funds' benefits, like life insurance, pensions, health and annuity, in one phone call.

**DISABILITY CLAIM FOR  
ACCIDENT & SICKNESS (A&S)/  
SHORT TERM DISABILITY (STD)/SALARY CONTINUANCE**



Metropolitan Life Insurance Company  
P.O. Box 14590  
Lexington, KY 40512

Fax: 1-800-230-9531

Instructions for completing the claim form:

1. Complete all applicable areas of the claim form. Please print clearly.
2. Please sign – a) bottom of this page and b) Fraud Statement.
3. Faxing this claim form will expedite receipt and eliminate your need to mail it.

**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 the stated value of the claim for each such violation.**

**Section 1: To Be Completed by the Employer**

Name of Employer	Group Report #	Sub-Code # (Sub-Division)	Sub-Point # (Branch)
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Address	City	State	Zip Code	Subsidiary or Division Name
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We require a street address for our records if a P.O. Box is your mailing address

Contact Person's Name	Phone #
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Contact Person's E-mail Address	FAX #
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Employee Name (First, MI, Last)	Social Security No.	Employee ID #
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Date of Hire	Job Title	Job Class <input type="checkbox"/> Sedentary <input type="checkbox"/> Light <input type="checkbox"/> Medium <input type="checkbox"/> Heavy <input type="checkbox"/> Very Heavy
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Work Location Address	Work Phone #	Home Phone #
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Supervisor Name	Supervisor's E-Mail Address	Phone #
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Is condition work related?  Yes  No. If yes, provide: W/C Carrier Name \_\_\_\_\_

W/C Contact Person's Name \_\_\_\_\_ Phone# \_\_\_\_\_ Worker's Comp Claim # \_\_\_\_\_

<b>Date Last Worked</b>	First Date of Absence	Date Returned To Work <input type="checkbox"/> Actual <input type="checkbox"/> Estimated	Eff. Date of Coverage	Basic Earnings (exclusive of overtime, bonus, etc.) \$ _____ <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annual
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Premium contributions Employer _____% Employee _____%	<input type="checkbox"/> Pre-Tax <input type="checkbox"/> Post-Tax	Benefit Amount	Payroll Classification <input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt <input type="checkbox"/> Salaried <input type="checkbox"/> Hourly <input type="checkbox"/> Union <input type="checkbox"/> Non Union <input type="checkbox"/> Other _____
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Employee's Status As Of First Day Absent <input type="checkbox"/> Active <input type="checkbox"/> Vacation <input type="checkbox"/> LOA <input type="checkbox"/> Laid Off <input type="checkbox"/> Terminated <input type="checkbox"/> Retired	Hours Worked Per Week _____ <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time Scheduled Work Week <input type="checkbox"/> M <input type="checkbox"/> Tu <input type="checkbox"/> W <input type="checkbox"/> Th <input type="checkbox"/> F <input type="checkbox"/> Sa <input type="checkbox"/> Su Is work week regular _____ or variable _____
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If other than Active, please explain

If STD buy up, date enrollment card signed \_\_\_\_\_ LTD Coverage?  Yes  No

Can employee's job be modified/accommodated?  Yes  No If yes, please describe. \_\_\_\_\_ Has return to work been discussed with employee?  Yes  No

To the best of your knowledge, indicate if the employee has filed for or is receiving income from any of the following sources:

	Applied for	Receiving	\$ Amount	Frequency	From/To Dates
Salary Continuance/Sick Leave	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____
Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____
State Disability	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____
Other (Please identify) _____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____

Provide weekly deduction amounts, if applicable:

	Pre Tax	Post Tax	\$ Weekly Amount
Medical	<input type="checkbox"/>	<input type="checkbox"/>	_____
Life	<input type="checkbox"/>	<input type="checkbox"/>	_____
Dental	<input type="checkbox"/>	<input type="checkbox"/>	_____
LTD	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other (Please identify) _____	<input type="checkbox"/>	<input type="checkbox"/>	_____

Authorizing Signature	Date
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**\*Contact MetLife at 888-444-1433 for any questions you have on completing this form.**

Some services in connection with your Disability Claim may be performed by our affiliate, MetLife Global Operations Support Center Private Limited. This service arrangement in no way alters Metropolitan Life Insurance Company's obligations to you. Services will not be performed by our affiliate if prohibited by state or local law or by mutual agreement with the Group Customer.

<b>Section 2: To Be Completed by Employee</b>					
Name (First, MI, Last)		Social Security #	ID Number	Date of Birth (MM/DD/YY)	Gender <input type="checkbox"/> M <input type="checkbox"/> F
Address		City	State	Zip Code	E-mail Address
We require a street address for our records if a P.O. Box is your mailing address					
Home Phone #	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other	Federal Tax Status <input type="checkbox"/> Married <input type="checkbox"/> Single	Tax Exemptions (Number)	Date Disability Began	
Is your disability due to <input type="checkbox"/> Illness? <input type="checkbox"/> Injury/Accident? If due to injury/accident, provide Date _____, Time _____ AM <input type="checkbox"/> PM <input type="checkbox"/>					
Provide Details (Where and How)					
Is this condition work related? <input type="checkbox"/> Yes <input type="checkbox"/> No		Automobile Related? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Name of physicians/providers who have treated you for this condition within the past 12 months					
<u>Name of Physician/Provider</u>	<u>Phone Number</u>	<u>Dates of Treatment</u>	<u>Physician Specialty</u>		
_____	_____	From _____ To _____	_____		
_____	_____	From _____ To _____	_____		
Please describe what prevents you from performing the duties of your job.					
<b>Section 3: To Be Completed by Attending Physician</b>					
<b>This report is to assist us in making a disability determination that impacts income replacement for your patient. A MetLife claim representative may telephone your office if additional information is needed</b>					
Patient Name		Date Disability Began	Expected Return to Work Date		
Initial date of treatment for this disability	Most recent date of treatment		Is condition work-related? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Primary Diagnosis Code _____	Diagnosis _____				
Secondary Diagnosis Code _____	Diagnosis _____				
Objective Findings:					
CPT4	Procedure		Date		
If pregnancy, delivery date _____ <input type="checkbox"/> Expected _____ <input type="checkbox"/> Actual _____ Type of delivery _____					
If patient has been hospitalized <input type="checkbox"/> Inpatient <input type="checkbox"/> Outpatient Admitted _____ Discharged _____					
Treatment Plan: <input type="checkbox"/> Additional Testing <input type="checkbox"/> Medication <input type="checkbox"/> Therapy <input type="checkbox"/> Surgery <input type="checkbox"/> Hospitalization <input type="checkbox"/> Referral _____					
Other (Describe)					
Medications prescribed (names, dosages)					
Is patient able to work with job modifications or restrictions? (please be specific):					
Signature		Specialty	Tax ID #		
Street Address _____			Date		
City/State/Zip _____					
E-mail Address		Telephone #	Fax #		

**HIPAA: This Authorization has been carefully and specifically drafted to permit disclosure of health information consistent with the privacy rules adopted and subsequently amended by the United States Department of Health and Human Services pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA).**

**NOTE TO ALL HEALTH CARE PROVIDERS:** The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information. 'Genetic information' as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

Instructions for completing the form:

1. Complete all applicable areas of the form.
2. If you are the Authorized Representative, include a copy of the legal document(s) authorizing you to act on the Employee/Claimant's behalf.
3. Sign this form.
4. Fax or return this form as soon as possible to expedite processing of your claim – retain original for your records.

**Your refusal to complete and sign this form may affect your eligibility for benefits under your employer's disability plan.**

\_\_\_\_\_  
**Name of Employee (Please Print)**

\_\_\_\_\_  
**Date of Birth**

\_\_\_\_\_  
**Claim Number:**

\_\_\_\_\_  
**ID Number:**

### Authorization to Disclose Information About Me

For purposes of determining my eligibility for disability benefits, the administration of my employer's disability benefit plan (which may include assisting me in returning to work, or applying for Social Security Disability Insurance benefits), and the administration of other benefit plans in which I participate that may be affected by my eligibility for disability benefits, including but not limited to any workers compensation, employee assistance or disease management program, I permit the following disclosures of information about me to be made in the format requested, including by telephone, fax or mail:

1. **I permit:** any physician or other medical/care provider, hospital, clinic, other medical related facility or service, pharmacy benefit administrator, insurer, employer, government agency, group policyholder, contractholder or benefit plan administrator to disclose to Metropolitan Life Insurance Company ("MetLife"), and any consumer reporting agencies, investigative agencies, attorneys, and independent claim administrators acting on MetLife's behalf, any and all information about my health, medical care, employment, and disability claim.
2. **I permit:** MetLife to disclose to my employer or its agents acting in the capacity of administrator of its benefit plans or programs, including but not limited to, workers compensation, employee assistance, or disease management programs, any and all information about my health, medical care, employment, and disability claim.

**This Authorization to Disclose Information About Me** specifically includes my permission to disclose my entire medical record, including medical information, records, test results, and data on: medical care or surgery; psychiatric or psychological medical records, but not psychotherapy notes; and alcohol or drug abuse including any data protected by Federal Regulations 42 CFR Part 2 or other applicable laws. **Information concerning mental illness, HIV, AIDS, HIV related illnesses and sexually transmitted diseases or other serious communicable illnesses may be controlled by various laws and regulations. I consent to disclosure of such information, but only in accordance with laws and regulations as they apply to me. Information that may have been subject to privacy rules of the U.S. Department of Health and Human Services, once disclosed, may be subject to redisclosure by the recipient as permitted or required by law and may no longer be covered by those rules. Your health care provider may not condition your treatment on whether you sign this authorization.**

**I understand** that I may revoke this authorization at anytime by writing to MetLife Disability at P.O. Box 14590, Lexington, KY 40512-4590, except to the extent that action has been taken in reliance on it. If I do not, it will be valid for 24 months from the date I sign this form or the duration of my claim for benefits, whichever period is shorter. A photocopy of this authorization is as valid as the original form and I have a right to receive a copy upon request.

\_\_\_\_\_  
**Signature of Employee**

\_\_\_\_\_  
**Date**

## Disability Claim Statement (Continued)

### Fraud Warning:

Before signing this claim form, please read the warning for the state where you reside and for the state where the insurance policy under which you are claiming a benefit was issued.

Alabama, Arkansas, District of Columbia, Louisiana, Massachusetts, Minnesota, New Mexico, Ohio, Rhode Island and 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.

Alaska – 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.

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

Delaware, Idaho, 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.

Florida – Any person who knowingly and with intent to injure, defraud or deceive any insurance company 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 the 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 – 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.

New Hampshire – A 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.

Oregon and Vermont – Any person who knowingly presents a false statement of claim for insurance may be guilty of a criminal offense and subject to penalties under state law.

Disability Claim Statement (Continued)

**Fraud Warning (continued):**

**Puerto Rico** – Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

**Texas** – 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.

**Pennsylvania and all other states** – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning a fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Name of Employee (Please Print): _____	Social Security Number: _____
Signature of Employee _____	Date: _____

Signature of Employer's Representative _____	Date: _____
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Signature of Physician _____	Date: _____
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