

**TRUSTMARK INSURANCE COMPANY**

P.O. BOX 7901 ♦ LAKE FOREST, IL 60045-7901 ♦ 1-800-504-9052 ♦ FAX # 847-615-3866

Email: LDMAIL@ Trustmarkbenefits.com

**NOTICE OF DISABILITY**

UTU Yardmasters – Employees Supplemental Sickness Benefit Plan

**IMPORTANT INSTRUCTIONS – To apply for benefits, complete all sections of this form so your eligibility can be confirmed. You should also complete an "Application for Sickness Benefits" and send it to the U. S. Railroad Retirement Board for RUIA Sickness Benefits.**

**SECTION I. This section must be completed by or on behalf of the covered employee for all claims.**

Name of Employee (Please Print) Name of Employing Railroad Employee No. Social Security No.
Employee's Home Address (Number) (Street) Division and Location Last Worked Occupation
(City) (State) (Zip) When did you become disabled? Cause of Disability?
Home Phone Number Date Employed Date of Birth Age
Status in Month Before Disability Commenced: Date You Last Worked Prior to Disability
Name of Doctor? Date of First Treatment Have you returned to work?
Have you received vacation pay since the date you became disabled? If "Yes", show dates between which you received vacation pay: From To

**SECTION II. This section must be completed by or on behalf of the covered employee for all claims.**

Date of Accident (Month) (Day) (Year) Were you working when the accident happened?
Explain how accident happened?
Was a railroad off-track vehicle involved? Did Injury result from a Traffic Accident? Will a Liability Claim be made?

**SECTION III. This section must be completed by or on behalf of the covered employee for all claims.**

**Benefits under the Railroad Unemployment Insurance Act:**

Have you applied for sickness benefits under the Railroad Unemployment Insurance Act?
If not, why not?
Am not qualified under the Act.
Have not had a disability lasting four consecutive days or more this benefit year.
My benefits have been exhausted for this benefit year.
Other (explain).

**Other Income Benefits:**

Are any of the "Other Income Benefits" listed below available to you while disabled?
(If so, check each of the following which is applicable, and show monthly amounts payable.)
Railroad Retirement Act – Disability Annuity
Social Security Act
Any other government or tax-supported plan, federal, state or local.
Any other plan toward the cost of which any employer contributed

If you received an Annuity on a retroactive basis for a part of a Period of Disability for which benefits were paid under this Plan, Trustmark will have the right to recover the amount of benefits paid you which are in excess of the amount you would have received had we known of the Annuity prior to our payment. Please contact Trustmark Insurance Company when you apply for an annuity.

**Fraud Statement for Alaska Residents**

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.

**Fraud Statement for 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.

**Fraud Statement for California Residents**

For your protection, California law requires the following to appear: 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.

**Fraud Statement for 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.**

**Fraud Statement for 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.

**Fraud Statement for Kansas, Oregon, and Vermont Residents**

Any person who knowingly, and with the intent to injure, defraud, or deceive an insurance company, files a statement of claim containing any false, incomplete, or misleading information may be guilty of insurance fraud, which may be a crime.

**Fraud Statement for Kentucky Residents**

A 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 Statement for Arkansas, Louisiana, Texas, 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.

**Fraud Statement for Maryland Residents: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.**

**Fraud Statement for 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.

**Fraud Statement for District of Columbia, Maine, Tennessee and Virginia**

**WARNING: 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.**

**Fraud Statement for New Hampshire Residents**

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 under RSA 638:20.

**Fraud Statement for New Mexico and Pennsylvania Residents**

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES ANY 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.

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

**Fraud Warning for Delaware, Idaho, Indiana, Ohio, and Oklahoma. As Well as for the Residents of All States Not Specifically Listed**

WARNING: Any person who knowingly, and with the intent to injure, defraud, or deceive an insurance company, files a statement of claim containing any false, incomplete, or misleading information may be guilty of insurance fraud, which is a felony.

**Fraud Warning for NY** 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 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.

The information that I have provided on this claim form is true and complete to the best of my knowledge and belief

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

\_\_\_\_\_  
Date

AUTHORIZATION TO DISCLOSE/RELEASE OR OBTAIN MEDICAL RECORDS

All disclosures are in compliance with Federal and State laws, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA), governing the use and disclosure of Protected Health Information (PHI).

Patient Name: \_\_\_\_\_ Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

I authorize: \_\_\_\_\_

\_\_\_\_\_  
Name of Health Care Provider/Plan/Other

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City, State, Zip Code

Release to: **Trustmark Insurance Company**  
**P.O. Box 7901**  
**Lake Forest, IL 60045-7901**

Specify Dates or date ranges: \_\_\_\_\_

Protected Health Information (PHI) includes individually identifiable health information that is created or received by my provider, my health plan or insurer, a data clearinghouse, a health authority, employer, school, or university. PHI can be maintained or transmitted in any form or medium. It relates to the past, present, or future:

- Condition of my physical or mental health;
- Healthcare provided to me; or
- Payment for the healthcare provided to me.

PHI does not include summary health information or information that has been de-identified according to the standards for de-identification provided in the HIPAA Privacy Rule.

I authorize any licensed physician, medical practitioner, medical professional, psychologist, counselor, hospital, clinic, including Veterans Administration, or other medically related facility, pharmacy, government agency, Social Security Administration, insurance company, insurance support organization, employer, or any other holder of my personal health information documents, to release to Trustmark Insurance Company (herein as referred to "the Company") or its authorized representative, all requested information or records. This shall include but not be limited to, any information and health history including all consultation, diagnosis, prescriptions, treatments, tests as well as any information regarding drug and alcohol abuse. This shall also include any information pertaining to the treatment of mental illness, acquired immunodeficiency syndrome (AIDS), or human immunodeficiency virus (HIV), sexually transmitted diseases, tuberculosis or genetics. In addition, I authorize any employer, former employer, insurance company or insurance support organization to give any information or record it has about me, my employment, my employment history and income earnings to the Company.

*Redisclosure Notice:* I understand the information used or disclosed based on this authorization may possibly be redisclosed by the recipient, and/or may no longer be protected by Federal Privacy standards. I understand this information will be used to determine my eligibility for benefits and may be reviewed by claims, underwriting, legal or other Company personnel. I authorize the Company to release any such information to the following persons or organizations: reinsuring companies, persons or organizations performing business, legal or medical services related to the policy or claim, or any other public or private entity as may be lawfully required. The information provided to Trustmark Insurance Company, its subsidiaries or representatives is to be used solely for the administration of claim(s). A simulated, faxed or copied image of this authorization shall be as valid as the original.

*Right to Inspect or Copy the Health Information to Be Used or Disclosed:* I understand that I have the right to inspect or copy the health information I have authorized to be used or disclosed by this authorization form.

*Right to Refuse to Sign This Authorization:* I understand that I am under no obligation to sign this form and that the person(s) and/or organization(s) listed above who I am authorizing to use and/or disclose my information may not condition treatment, payment, enrollment in a health plan or eligibility for healthcare benefits, on my decision to sign this authorization. I understand that if I agree to sign this authorization, I will be provided with a copy upon request.

I understand that any person who knowingly, and with intent to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information, may be guilty of a crime or insurance fraud and may be subject to imprisonment and/or fines.

I declare that all of the above statements on this claim are true and complete to the best of my knowledge.

I understand that I have the right to revoke this authorization at any time. I understand this must be in writing and addressed to the privacy officer of the above named facility. This authorization will be valid until coverage expires.

\_\_\_\_\_  
Claimant Signature/Legal Representative

\_\_\_\_\_  
Date

# ATTENDING PHYSICIAN'S STATEMENT

**Return To:** Trustmark Insurance Company  
 P.O. Box 7901  
 Lake Forest, IL 60045-7901  
 Phone 1.800.504.9052 • Fax 847.615.3866

Name of Patient		Date of Birth			
<b>HISTORY</b>	(a) When did symptoms first appear or accident happen?	(b) Date patient ceased work because of disability?	(c) Has patient ever had same or similar condition? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", state when and describe.		
	(d) Is condition due to injury or sickness arising out of patient's employment? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown		(e) Names and addresses of other treating physicians		
<b>DIAGNOSIS</b>	(a) Diagnosis (Including complications)		(b) If pregnancy, est. date of delivery	(c) Subjective symptoms	
	(d) Objective findings (Including current x-rays, EKG's, laboratory data and any clinical findings)				
<b>TREATMENT</b>	(a) List all dates of treatment for period of disability		(b) Frequency: <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify)		
	(c) Nature of treatment (Including surgery and medications prescribed, if any)				
	(d) Specific restrictions and limitations				
<b>PROGRESS</b>	(a) Has patient? <input type="checkbox"/> Recovered? <input type="checkbox"/> Improved? <input type="checkbox"/> Unchanged? <input type="checkbox"/> Retrogressed?		(b) Is patient? <input type="checkbox"/> Ambulatory? <input type="checkbox"/> House Confined? <input type="checkbox"/> Bed Confined? <input type="checkbox"/> Hospital Confined?		
	(c) Has patient been hospital confined? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, give name and Address of Hospital Confined from _____ through _____		
<b>CARDIAC</b>	(a) Functional Capacity (American Heart Association) <input type="checkbox"/> Class 1 (No Limitation) <input type="checkbox"/> Class 2 (Slight Limitation) <input type="checkbox"/> Class 3 (Marked Limitation) <input type="checkbox"/> Class 4 (Complete Limitation)		(b) Blood Pressure (Last Visit) _____ / _____ Systolic/Diastolic		
<b>IMPAIRMENTS</b>	(a) Physical Impairments (*As defined in Federal Dictionary of Occupational Titles) <input type="checkbox"/> Class 1 - No limitation of functional capacity; capable of heavy work*. No restrictions. (0-10%) <input type="checkbox"/> Class 2 - Medium manual activity*. (15 - 30%) <input type="checkbox"/> Class 3 - Slight limitation of functional capacity; capable of light work*. (35 - 55%) <input type="checkbox"/> Class 4 - Moderate limitation of functional capacity; capable of clerical/administrative (sedentary*) activity. (60 - 70%) <input type="checkbox"/> Class 5 - Severe limitation of functional capacity; incapable of minimum (sedentary*) activity. (75 - 100%)				
	Remarks: _____				
	(b) Mental Impairments (If Applicable) (a) Please define "stress" as it applies to this claimant. (b) What stress and problems in interpersonal relations has claimant had on job? <input type="checkbox"/> Class 1 - Patient is able to function under stress and engage in interpersonal relations (no limitations) <input type="checkbox"/> Class 2 - Patient is able to function in most stress situations and engage in most interpersonal relations (slight limitations) <input type="checkbox"/> Class 3 - Patient is able to engage in only limited stress situations and engage in only limited interpersonal relations (moderate limitations) <input type="checkbox"/> Class 4 - Patient is unable to engage in stress situations or engage in interpersonal relations (marked limitations) <input type="checkbox"/> Class 5 - Patient has significant loss of psychological, physiological, personal and social adjustment (severe limitations) Remarks: _____				
<b>PROGNOSIS</b>	(a) Is patient now totally disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No		(b) Date patient became disabled due to present illness		
	PATIENT'S JOB ANY OTHER WORK <input type="checkbox"/> Yes <input type="checkbox"/> No				
(c) When do you expect a fundamental or marked change in the future? <input type="checkbox"/> 1 Month <input type="checkbox"/> 1 - 3 Months <input type="checkbox"/> 3 - 6 Months <input type="checkbox"/> Never					
Applies To: <input type="checkbox"/> Patient's Job <input type="checkbox"/> Other Work					
<b>REHAB</b>	(a) Is patient a suitable candidate for occupational rehabilitation? <input type="checkbox"/> Yes <input type="checkbox"/> No		(b) Can present job be modified to allow for handling with impairment? <input type="checkbox"/> Yes <input type="checkbox"/> No		
	PATIENT'S JOB ANY OTHER WORK <input type="checkbox"/> Yes <input type="checkbox"/> No				
(c) When could trial employment commence? Date: _____ PATIENT'S JOB <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time					
Date: _____ ANY OTHER WORK <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time					
<b>REMARKS</b>	Reason unable to work, in detail				
Name (Attending Physician) Print		Degree		Telephone	
Street Address		City or Town		State or Province	
				Zip Code	
Signature		Tax identification #		Date	