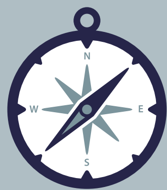
Long Term Disability Insurance

For members of the DCRP and Tier 4 & 5 Members of the PERS/TPAF



NJDPB
Pensions & Benefits
Explore Your Benefits

Defined Contribution Retirement Program

Tier 4 & 5 Members of the
Public Employees' Retirement System and
Teacher's Pension and Annuity Fund

APPLICATION INSTRUCTIONS

This Packet Contains:

Prudential Group Disability Insurance Application

— Employee Statement
— Employer Statement/Certification Form
— Attending Physician Statement

Actively contributing DCRP members and PERS or TPAF members enrolled in Tier 4 or 5 (on or after May 21, 2010) are eligible for employer-paid long-term disability insurance coverage administered by Prudential.

1. The application process begins by completing the *Long-Term Disability Insurance Application.* The application is made up of the *Employee Statement,* the *Employer Statement/Certification Form,* and the *Attending Physician Statement.*
2. When completing the application, enter the Control Number **14800** for DCRP, PERS, and TPAF Long-Term Disability Insurance and the Branch Number that corresponds to your employer type: **00043** for DCRP Local Government; **00044** for DCRP State; **00045** for PERS Local Government/Education; **00046** for PERS State; or **00047** for TPAF.
3. Complete the *Employee Statement* providing all requested information about the applicant, their job, and the disabling condition.
4. The employer completes the *Employer Statement/Certification Form* which includes information about the employee's occupation, coverage effective date, and the employee's salary information for the final 12 months prior to the month in which the disabling event occurred.
5. Provide the *Attending Physician Statement* to the treating physician(s) for completion.
6. Submit all sections of the completed application to Prudential, using the address provided.

Prudential Insurance Company of America
Disability Management Services
P.O. Box 13480
Philadelphia, PA 19176

7. Prudential notifies the Division of Pensions & Benefits (NJDPB) that a claim is pending and begins initial processing.
8. Processing times vary. If any required information is missing from the application, Prudential will contact the employee or the employer to obtain the necessary information.
9. When all required information has been obtained, Prudential makes a determination as to whether or not the disability is approved and notifies the employee directly. The employer and the NJDPB are also notified of the determination.

PERS and TPAF members see the *Long Term Disability for PERS and TPAF Tiers 4 and 5* Fact Sheet for additional information.

For additional information or if you have questions, contact Prudential at 1-800-842-1718 or at: ***www.prudential.com/mybenefits*** (Registration with the Prudential website is required for first-time users.)

Prudential

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Disability Management Services
P.O. Box 13480, Philadelphia, PA 19176
Tel: 800-842-1718 Fax: 877-889-4885
www.prudential.com/mybenefits

The State Treasurer of New Jersey Employee Statement

1 Employer Information

Employer Name

Control Number

Location/Division

Branch Number

2 Employee Information

First Name

MI

Last Name

Address 1

Social Security Number

Address 2

Telephone Number

City

State

ZIP Code

Birth Date (MM DD YYYY)

Gender

☐ Male ☐ Female

Marital Status

☐ Unmarried ☐ Married ☐ Divorced ☐ Widowed

Email Address

Work Telephone Number

Date Last Worked (MM DD YYYY)

Date First Absent (MM DD YYYY)

Date First Treated for this Condition (MM DD YYYY)

Date Expected to Return to Work (MM DD YYYY)

Spouse's Date of Birth (MM DD YYYY)

Is Spouse Employed?

☐ Yes ☐ No

Education: Highest Grade Completed

Number of Children Under 18

Youngest Child's Date of Birth (MM DD YYYY)

3 Job Information

Occupation

What Job Category best describes the claimant's essential job duties? (Please check the appropriate box)

☐ **Sedentary**
Negligible Weight
Mostly Sitting

☐ **Light**
Up to 10 lbs. frequently
Up to 20 lbs. occasionally
and/ or
Frequent Walk/Stand
and/or
Constant Push/Pull

☐ **Medium**
Up to 25 lbs. frequently
Up to 50 lbs. occasionally

☐ **Heavy**
25 to 50 lbs. frequently
50 to 100 lbs. occasionally

☐ **Very Heavy**
More than 50 lbs. frequently
100 lbs. occasionally

☐ **Other** (Please describe)

Prudential

Employee Social Security Number

4 Primary Care Physician

Physician First Name

MI

Physician Last Name

Primary Telephone Number

Fax Number

Office Address

Suite

City

State

ZIP Code

Specialty

5 Medical Information

All Other Physicians You Have Consulted for this Condition (Attach an additional sheet if necessary)

Physician First Name

Physician Last Name

Specialty

Telephone Number

Physician First Name

Physician Last Name

Specialty

Telephone Number

Physician First Name

Physician Last Name

Specialty

Telephone Number

What medical condition is preventing you from working?

How does this condition interfere with your ability to perform your job?

Have you ever been hospitalized for this condition? ☐ Yes ☐ No ☐ Inpatient ☐ Outpatient

If Hospitalized Give Dates (MM DD YYYY)

From

To

If You are Pregnant:

Estimated Delivery Date: (MM DD YYYY)

Actual Delivery Date (MM DD YYYY)

Name of Your Health Insurance Company

Telephone Number

Prudential

Employee Social Security Number

6 Other Income and Workers' Compensation Information

What other income are you entitled to receive as a result of your disability? Please complete the chart below. Other Income type examples include but are not limited to: Individual Disability Benefits, Paid Family Leave, Third Party Liability payments, Unemployment Benefits, any other income.

Please send copies of any letters or notices approving or denying benefits.

Source	Applied for Yes	Applied for No	Amount	Frequency	Date Benefit Begins	Date Benefit Ends
Salary Continuance/ Sick Pay	☐	☐	.	☐ Weekly ☐ Monthly		
State Disability Benefits	☐	☐	.	☐ Weekly ☐ Monthly		
Social Security	☐	☐	.	☐ Weekly ☐ Monthly		
Workers' Compensation	☐	☐	.	☐ Weekly ☐ Monthly		
Automobile Liability Insurance	☐	☐	.	☐ Weekly ☐ Monthly		
Disability Paid by another carrier	☐	☐	.	☐ Weekly ☐ Monthly		
Pension/Retirement	☐	☐	.	☐ Weekly ☐ Monthly		
Other Income	☐	☐	.	☐ Weekly ☐ Monthly		

Are you currently working in any capacity? ☐ Yes ☐ No If yes, please explain ____________________

Check all that apply to this disability:

Accident	Sickness	Maternity	Motor Vehicle Accident	If MVA, in what State did it occur?	No Fault is involved, please provide Name, Address, Phone number of carrier, and your claim number:
☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No		____________________

Is this condition work related? ☐ Yes ☐ No If Yes, do you intend to file a Workers' Compensation claim? ☐ Yes ☐ No

7 Correspondence Preference

The Prudential website is a quick, secure way to review the status of your claim and view/print all claim related correspondence.

You have the option to view your correspondence electronically. If you select 'Yes' below, you will receive an e-mail from Prudential instructing you to log onto our website and to accept the web disclosure authorization. Once you enroll in E-Delivery, claim correspondence will only be available on our website, and paper correspondence will no longer be mailed. You will be notified via e-mail when new correspondence is available. You can change your preference at any time on our website.

☐ Yes, I prefer to receive my correspondence electronically. I understand that all future correspondence related to this claim will be posted to the Prudential website and paper correspondence will no longer be mailed to me.

☐ No, I prefer my correspondence to be mailed to me.

8 Fraud Notice

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.

NEW YORK 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 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.

I have read and understand the terms and requirements of the fraud warnings included as part of this form. I certify that the above statements are true.

Claimant Signature X ____________________ Date (MM DD YYYY)

Prudential

For residents of all states and jurisdictions except Alabama, Arizona, Arkansas, California, the District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, Utah, Vermont, Virginia and Washington; WARNING—Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

ALABAMA RESIDENTS—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.

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.

ARKANSAS, DISTRICT OF COLUMBIA, LOUISIANA and 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.

CALIFORNIA RESIDENTS—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.

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.

MAINE and WASHINGTON RESIDENTS—Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

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.

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 in RSA 638:20.

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.

NORTH CAROLINA RESIDENTS—Any person who, with the intent to injure, defraud, or deceive an insurer or insurance claimant, knowing that the statement contains false or misleading information concerning a fact or matter material to the claim may be guilty of a Class H felony.

Prudential

PENNSYLVANIA and UTAH 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 material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

PUERTO RICO RESIDENTS—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.

VERMONT RESIDENTS—Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

VIRGINIA RESIDENTS—Any person who, with the intent to defraud or knowing that he/she 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.

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Prudential

Group Disability Insurance

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www.prudential.com/mybenefits

The State Treasurer of New Jersey Employer Statement/Certification Form

1 Employer Information

Employer's Name

Control Number (required)

Street

Suite

City

State

ZIP Code

LTD Branch (required)

Employer's Telephone Number

Extension

E-mail Address

2 Employee Information

First Name

MI

Last Name

Address 1

Social Security Number

Address 2

Telephone Number

City

State

ZIP Code

Gender

Male Female

Employment Status

Salaried Employee

Hourly Employee

Other___________

Coverage Effective Date/Enrollment Date (date the employee became covered under group disability policy regardless of carrier).

LTD:

Date Hired (MM DD YYYY)

Coverage Termination Date (MM DD YYYY)

Last Date Employer Paid Compensation* (MM DD YYYY)

Date First Absent (MM DD YYYY)

Date Last Worked (MM DD YYYY)

Date Work Was Resumed (MM DD YYYY)

Normal Earnings Prior to this Absence (exclude bonus, overtime, etc.)

$, , . **PER**

Hour Week Bi-Weekly (every two weeks)

______ # of hrs worked

Month Year Other _______

If employee does not work Monday through Friday, check days worked:

Varies Thursday

Monday Friday

Tuesday Saturday

Wednesday Sunday

Year To Date Total Taxable Wages

$, , .

As of: (MM DD YYYY)

How was the **LTD** premium paid for the plan year in which the disability occurred? _________ % paid by employer

Was the premium amount paid by the employer included in the employee's W-2? Yes No

Has either percentage changed within the last 3 years? Yes No

Prudential

Employee's Social Security Number

3 Other Income, Deductions, and Workers' Compensation Information

Please indicate any applicable deductions such as Local Tax, State Income Tax, Medical, Dental, Life and/or 401(K), that should be withheld from the employee's benefits, if approved. Please also indicate if the employee is receiving, or is eligible to receive, benefits from any other sources because of this absence, such as Salary Continuance/Sick Pay, Workers' Compensation, Social Security Disability or Retirement Benefits, Statutory Benefits, Automobile Liability, Retirement or Pension Plan. If the employee has filed for or is receiving Pension/Retirement benefits, Paid Family Leave, or Unemployment Benefits, please enter this information in the line marked "Other". **Please send copies of any letters or notices approving or denying benefits.** *If the Last Date Employer Paid Compensation is after the employee's last day worked, please enter the payment type and amount in the table below.

Source	Applied for Yes	Applied for No	Amount	Frequency		Date Benefit Begins	Date Benefit Ends
Salary Continuance/ Sick Pay			.	Weekly	Monthly		
State Disability Benefits			.	Weekly	Monthly		
Social Security			.	Weekly	Monthly		
Workers' Compensation			.	Weekly	Monthly		
Medical Deduction			.	Weekly	Monthly		
Dental Deduction			.	Weekly	Monthly		
Vision Deduction			.	Weekly	Monthly		
Life Deduction			.	Weekly	Monthly		
Other			.	Weekly	Monthly		

If you entered information in "Other", please specify what benefit this represents ______

Has the employee indicated that the absence is work related? Yes No Has a Workers' Compensation claim been filed? Yes No

4 Job Information

Occupation

What Job Category best describes the employee's essential job duties? (Please check the appropriate box)

Sedentary	Light	Medium	Heavy	Very Heavy
Negligible weight, Mostly sitting	Up to 10 lbs. frequently, Up to 20 lbs. occasionally, and/or Frequent Walk/Stand, and/or Constant Push/Pull	Up to 25 lbs. frequently, Up to 50 lbs. occasionally	25 to 50 lbs. frequently, 50 to 100 lbs. occasionally	More than 50 lbs. frequently, 100 lbs. occasionally

Other (Please describe)

As the employer, would you be able to accommodate modified duty to facilitate early return to work? Yes No

If Yes, please explain (reduced hours, job modification, etc.):

5 Life Insurance

Is employee covered under a Prudential Group Life Insurance Policy? Yes No

If Yes, what is the face amount? $, , .

Prudential

Employee's Social Security Number

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I have read and understand the terms and requirements of the fraud warnings included as part of this form.
I certify that the above statements are true.

Employer/ Certifying Officer Signature X ______________________

Date (MM DD YYYY)

For residents of all states except Alabama, Arizona, Arkansas, California, the District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, Utah, Vermont, Virginia, and Washington; WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive, or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages, and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

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Prudential

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Tel: 800-842-1718 Fax: 877-889-4885
www.prudential.com/forphysicians

The State Treasurer of New Jersey

Attending Physician Statement

1 Employee Information

Employer's Name

Control Number (required)

Employee First Name

MI

Last Name

Claim Number

Social Security Number

Date of Birth (MM DD YYYY)

Gender

☐ Male ☐ Female

I hereby authorize the release of information requested on this form by the below named physician for the purpose of claim processing.

Employee Signature X

Date (MM DD YYYY)

The Employee is responsible for the completion of this form without expense to Prudential.

2 To Be Completed by Attending Physician

Clinical Diagnosis **ICD Code is Required**

Primary:

Secondary:

Secondary:

Pregnancy EDC (MM DD YYYY)

Actual Delivery Date (MM DD YYYY)

Date when significant loss of function occurred: (MM DD YYYY)

Do you feel the claimant is competent to endorse checks and direct the use of proceeds? ☐ Yes ☐ No

Return to Work Target Date (MM DD YYYY)

☐ Full-Time ☐ Part-Time ☐ With Limitations (functions lost)

Please describe Return to Work Plan and provide any corresponding Limitations:

Please describe any Medical Obstacles to Return to Work:

Nature of Medical Impairment (i.e., loss of function):

Are there any Non-Medical Factors which have a significant impact on Functional Abilities (i.e., interpersonal, financial, family)?

Check all that apply to this disability:

Work Related	Accident	Sickness	Maternity	Motor Vehicle Accident	If MVA, in what State did it occur?
☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	

Other Treating Physicians or Consultants:

First Name

Last Name

Specialty

Telephone Number

Prudential

Employee First Name | MI | Last Name

Claim Number | Date of Birth (MM DD YYYY) | Employee's Social Security Number

2 Attending Physician Information (Cont'd)

Other Treating Physicians or Consultants

First Name | Last Name

Specialty | Telephone Number

Date of Surgical Procedure (MM DD YYYY)

Relevant tests and surgical procedure (s) performed (please be specific):

Current Medications, Treatment, and Prognosis:

First Visit (MM DD YYYY) | Last Visit (MM DD YYYY) | Next Visit (MM DD YYYY)

Was Claimant hospital confined? ☐ Yes ☐ No

If yes, please provide name and address of hospital:

From (MM DD YYYY)

To (MM DD YYYY)

3 Physician Information

First Name | MI | Last Name

Primary Telephone Number | Fax Number

Office Address | Suite

City | State | ZIP Code

Specialty

4 Fraud Notice

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I have read and understand the terms and requirements of the fraud warning and I certify the above statements are true.

Physician Signature X ______________________

Date (MM DD YYYY)

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