To help you complete the employer portion of the claim form, we divided the employer portion into 3 sections and highlighted the fields within each section that cause the most questions for employers.

**Top Section**

<table>
<thead>
<tr>
<th>I.D. Number: Provide your employees SSN or Principal’s assigned Privacy ID Number. This would not include any employer work ID you may have.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date employee last worked: This should be the date the employee was last physically at work regardless of what date they were paid through.</td>
</tr>
</tbody>
</table>
### Middle Section

#### Financial Information
- **Employee base salary:** $[ ]
- **Salary prior to increase:** $[ ]
- **Percentage of premium paid by employer:** %
- **If less than 100%, mark premiums paid with employer's pre-tax $ [ ] post tax $ [ ]

#### Job Description Questionnaire (JDQ)

**In a typical work day, the employee's job involves:**
- **Sitting:** Hours at one time. Total hours during a regular work day.
- **Standing:** Hours at one time. Total hours during a regular work day.
- **Walking:** Hours at one time. Total hours during a regular work day.

**Definitions:**
- Continuously (C) – 6-8 hours in an 8-hour day or 60 times per hour.
- Frequently (F) – 3-6 hours in an 8-hour day or up to 12-60 times per hour.
- Occasionally (O) – up to 3 hours in an 8-hour day or 1-12 times per hour.
- Never (N)

<table>
<thead>
<tr>
<th>Capability</th>
<th>Continuously</th>
<th>Frequently</th>
<th>Occasionally</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifting</td>
<td>lbs.</td>
<td>lbs.</td>
<td>lbs.</td>
<td>lbs.</td>
</tr>
<tr>
<td>Carrying</td>
<td>lbs.</td>
<td>lbs.</td>
<td>lbs.</td>
<td>lbs.</td>
</tr>
</tbody>
</table>

#### Hand Use
- **Simple grasping:**
  - C [ ]
  - F [ ]
  - O [ ]
  - N [ ]
- **Power grasping:**
  - C [ ]
  - F [ ]
  - O [ ]
  - N [ ]
- **Pushing & pulling:**
  - C [ ]
  - F [ ]
  - O [ ]
  - N [ ]
- **Fine manipulation:**
  - C [ ]
  - F [ ]
  - O [ ]
  - N [ ]
- **Reaching:**
  - Reach above shoulder level [ ]
  - Reach at waist level [ ]
  - Reach below waist level [ ]
  - Keyboarding [ ]

#### Positioning
- **Bends (waist level):**
  - C [ ]
  - F [ ]
  - O [ ]
  - N [ ]
- **Squats:**
  - C [ ]
  - F [ ]
  - O [ ]
  - N [ ]
- **Kneels:**
  - C [ ]
  - F [ ]
  - O [ ]
  - N [ ]
- **Climbs (ladders):**
  - C [ ]
  - F [ ]
  - O [ ]
  - N [ ]
- **Travels for work:**
  - C [ ]
  - F [ ]
  - O [ ]
  - N [ ]

**Can you accommodate part time work?** Yes [ ] No [ ] Possibly [ ] Light duty work? Yes [ ] No [ ] Possibly [ ]

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September 2016

SBD Contact Center and Claims Training
Employee base salary: This amount should not include any other compensation they may receive.

Percentage of Premium paid by employer: This is the percent of premium paid by you as the employer.

Note: Anything you, as the employer, pay towards premiums is considered taxable income and that percentage of any benefits paid will be taxable.

If less than 100%, were premiums paid with pre or post tax dollars:
If you, as the employer, do not pay 100% of the premiums, meaning the employee pays any portion of the coverage we need to know if the employee’s portion is paid pre or post tax.

Notes:
- **Post tax** means that the money the employee pays towards the cost of coverage comes out of his/her salary after they pay taxes.
- **Pre-tax** means that the money the employee pays towards the cost of coverage comes out of his/her salary before they pay taxes on it.
- How taxes are applied to benefits is based upon the answers to these questions:

<table>
<thead>
<tr>
<th>Who Pays Premiums</th>
<th>Pre/Post tax</th>
<th>% of Benefit Taxable</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% Employer</td>
<td>N/A</td>
<td>100%</td>
</tr>
<tr>
<td>50% Employer</td>
<td>N/A</td>
<td>100%</td>
</tr>
<tr>
<td>50% Employee</td>
<td>Pretax</td>
<td>100%</td>
</tr>
<tr>
<td>50% Employer</td>
<td>N/A</td>
<td>50%</td>
</tr>
<tr>
<td>50% Employee</td>
<td>Post tax</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Bonus Up:** If you bonus up coverage, complete the employer percentage as zero and mark post tax.

**Tax Choice:** If you use a tax choice plan every employee can determine if their premiums are paid pre or post tax, complete employer percentage as zero and mark the pre or post field using the specific employee’s selection.
TO HELP YOU COMPLETE the Disability Claim Form

**Middle Section Continued**

<table>
<thead>
<tr>
<th>4</th>
<th><strong>Bonus Up:</strong> If you bonus up coverage meaning you pay for the coverage as the policyholder but then add these premiums back to your employees paycheck mark yes.</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td><strong>State Disability:</strong> State Disability is available for employees who work in NJ, NY, and RI. It is also available for employees who live in CA, HI or PR.</td>
</tr>
</tbody>
</table>

**Bottom Section**

**Plan Number:** This is either an assigned account number or scheme number. You will either have an account number or a scheme number but not both. This number is found in the upper right had corner of your booklet. An account number would be a 5-digit number preceded by an H, P, or an N. A scheme number is a 7-digit number typically beginning with a 1.

**Unit number:** If we track claims by location, please include this employee’s location unit. If not, just leave blank.