

The Group Disability Insurance policy from The Prudential Insurance Company of America outlines the necessary information for filing claims, including both Short-Term Disability (STD) and Long-Term Disability (LTD) claims. Employers must provide details such as the employee's coverage effective date, employment status, and dates of absence and work resumption. The policy requires employers to indicate how premiums for STD and LTD were paid, whether included in the employee's W-2, and if there have been any changes in the premium percentages over the last three years. Additionally, employers must disclose any other income sources the employee may be receiving during their absence, such as workers' compensation or social security benefits, and indicate if the absence is work-related. The policy emphasizes the importance of accurate information, warning that providing false or misleading information can lead to criminal charges and denial of benefits. Specific state laws regarding fraudulent claims are also highlighted, detailing the potential penalties for violations. Employers are required to sign the form, certifying the truthfulness of the information provided. The document also includes contact information for Prudential's Disability Management Services for further assistance.