

**NOTICE AND PROOF OF CLAIM FOR DISABILITY BENEFITS**

**CLAIMANT: READ THE FOLLOWING INSTRUCTIONS CAREFULLY**

- USE THIS FORM IF YOU BECOME SICK OR DISABLED **WHILE EMPLOYED** OR IF YOU BECOME SICK OR DISABLED **WITHIN FOUR (4) WEEKS AFTER TERMINATION OF EMPLOYMENT**. USE GREEN CLAIM FORM **DB-300** IF YOU **BECOME SICK OR DISABLED AFTER HAVING BEEN UNEMPLOYED MORE THAN FOUR (4) WEEKS**.
- YOU MUST COMPLETE ALL ITEMS OF PART A - THE "**CLAIMANT'S STATEMENT**". BE ACCURATE. CHECK ALL DATES.
- BE SURE TO DATE AND SIGN YOUR CLAIM (SEE ITEM 15). IF YOU CANNOT SIGN THIS FORM, YOUR REPRESENTATIVE MAY SIGN IT ON YOUR BEHALF. IN THAT EVENT, THE NAME, ADDRESS AND REPRESENTATIVE'S RELATIONSHIP TO YOU SHOULD BE NOTED UNDER THE SIGNATURE.
- DO NOT MAIL THIS CLAIM UNLESS YOUR HEALTH CARE PROVIDER COMPLETES AND SIGNS PART B - THE "HEALTH CARE PROVIDER'S STATEMENT**.
- YOUR COMPLETED CLAIM SHOULD BE MAILED **WITHIN THIRTY (30) DAYS AFTER YOU BECOME SICK OR DISABLED TO YOUR LAST EMPLOYER OR YOUR LAST EMPLOYER'S INSURANCE COMPANY The Hartford P. O. Box 14306 Lexington, KY 40512-4306 Fax 1-866-411-5613**.
- MAKE A COPY OF THIS COMPLETED FORM FOR YOUR RECORDS BEFORE YOU SUBMIT IT.

**PART A - CLAIMANT'S STATEMENT (Please Print or Type) ANSWER ALL QUESTIONS**

1. My name is: (First, Middle & Last)		2. Social Security Number:		3. Date of Birth:		4. Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single	
5. My Address: (Number, Street, City or Town, State & Zip Code)				6. My disability is: (if injury, also state how, when and where it occurred)			
7. My Telephone Number: ( )		8. E-Mail Address: (E-Mail is used to provide The Hartford At Work registration instructions and important status updates.)					
9. I became disabled on: _____ a. I worked on that day: <input type="checkbox"/> Yes <input type="checkbox"/> No      b. I have since worked for wages or profit <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", give dates: _____							
10. Give name of last employer. If more than one employer during the last eight (8) weeks, name all employers.							
Employer's			Dates of Employment		Average Weekly Wages (Include Bonuses, Tips, Commissions, Reasonable Value of Board, Rent, etc.)		
Business Name	Business Address	Phone Number	From Month/Day/Year	Through Month/ Day/Year			
		( )					
		( )					
		( )					
11. My job is or was: (Occupation)			12. Name of Union and Local Number, if member				
13. For the period of disability covered by this claim: a. Are you <u>receiving</u> wages, salary or separation pay: <input type="checkbox"/> Yes <input type="checkbox"/> No b. Are you receiving or claiming: (1) Workers' compensation for work-connected disability <input type="checkbox"/> Yes <input type="checkbox"/> No (2) Unemployment Insurance Benefits <input type="checkbox"/> Yes <input type="checkbox"/> No (3) Damages for personal injury <input type="checkbox"/> Yes <input type="checkbox"/> No (4) Benefits under the Federal Social Security Act for long-term disability <input type="checkbox"/> Yes <input type="checkbox"/> No IF "YES" IS CHECKED IN ANY OF THE ITEMS IN 13a OR 13b, COMPLETE THE FOLLOWING I have <input type="checkbox"/> received <input type="checkbox"/> claimed From _____ For the period _____ To _____							
14. I have received disability benefits for another period or periods of disability within the 52 weeks immediately before my present disability began: <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" fill in the following: I have been paid by: _____ From _____ To _____							
15. I have read the instructions above. I hereby claim Disability Benefits and certify that for the period covered by this claim I was disabled and that the foregoing statements, including any accompanying statements, are to the best of my knowledge true and complete.							
ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD PRESENTS, CAUSES TO BE PRESENTED, OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, OR SELF-INSURER, ANY INFORMATION CONTAINING ANY FALSE MATERIAL STATEMENT OR CONCEALS ANY MATERIAL FACT SHALL BE GUILTY OF A CRIME AND SUBJECT TO FINES AND IMPRISONMENT.							
Electronic Funds Transfer (EFT) is our standard method of payment. When making our claim decision we may contact you to obtain your banking information.							

Claim signed on: \_\_\_\_\_ Claimant's Signature: \_\_\_\_\_  
 If signed by other than claimant, print below: name, address, and relationship of representative: \_\_\_\_\_

IF YOU HAVE ANY QUESTIONS ABOUT CLAIMING DISABILITY BENEFITS, CONTACT THE NEAREST OFFICE OF THE NYS WORKERS' COMPENSATION BOARD, OR WRITE TO: WORKERS' COMPENSATION BOARD, DISABILITY BENEFITS BUREAU, 100 BROADWAY-MENANDS, ALBANY, NY 12241-0005	SI TIENE DUDAS RELACIONADAS CON LA RECLAMACIÓN DE BENEFICIOS POR INCAPACIDAD, COMUNIQUESE CON LA OFICINA MAS CERCANA DE LA JUNTA DE COMPENSACIÓN OBRERA DE NUEVA YORK, O ESCRIBA A: WORKER'S COMPENSATION BOARD, DISABILITY BENEFITS BUREAU, 100 BROADWAY- MENANDS, ALBANY, NY 12241-0005
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**HEALTH CARE PROVIDER MUST COMPLETE PART B ON REVERSE**

**NOTICE AND PROOF OF CLAIM FOR DISABILITY BENEFITS**

**IMPORTANT: USE THIS FORM ONLY WHEN THE CLAIMANT BECOMES SICK OR DISABLED WHILE EMPLOYED OR BECOMES SICK OR DISABLED WITHIN FOUR (4) WEEKS AFTER TERMINATION OF EMPLOYMENT. OTHERWISE USE GREEN CLAIM FORM DB-300.**

**PART B - HEALTH CARE PROVIDER'S STATEMENT (Please Print or Type)**

**THE HEALTH CARE PROVIDER'S STATEMENT MUST BE FILLED IN COMPLETELY AND THE FORM MAILED TO THE INSURANCE CARRIER OR SELF-INSURED EMPLOYER, OR RETURNED TO THE CLAIMANT WITHIN SEVEN DAYS OF THE RECEIPT OF THE FORM.**

For item 7d, give approximate date. Make some estimate. If disability is caused by or arising in connection with pregnancy, enter estimated delivery date under "Remarks". (Even if considerable question exists, estimate date. Avoid using terms such as unknown or undetermined).

1. Claimant's Name: _____	2. Date of Birth: _____	3. Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
4. Diagnosis/Analysis: a. Claimant's Symptoms: _____ b. Objective Findings: _____		Diagnosis Code: _____
5. Claimant Hospitalized? <input type="checkbox"/> Yes <input type="checkbox"/> No From _____ To _____		
6. Operation Indicated? <input type="checkbox"/> Yes <input type="checkbox"/> No a. Type _____ b. Date _____		
7. Enter Dates for the Following: a. Date of your first treatment for this disability: _____ b. Date of your most recent treatment for this disability: _____ c. Date claimant was unable to work because of this disability: _____ d. Date claimant will be able to perform usual work: _____ e. If disability is pregnancy related, please estimate delivery date: _____		
8. In your opinion, is this disability the result of injury arising out of and in the course of employment or occupational disease? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", has form C-4 been filed with the Workers' Compensation Board? <input type="checkbox"/> Yes <input type="checkbox"/> No Remarks: (attach additional sheet, if necessary) _____		
I affirm that I am a: <input type="checkbox"/> Chiropractor <input type="checkbox"/> Physician <input type="checkbox"/> Psychologist <input type="checkbox"/> Dentist <input type="checkbox"/> Podiatrist <input type="checkbox"/> Nurse-Midwife		
License Number: _____ Licensed in the State of: _____		
ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD PRESENTS, CAUSES TO BE PRESENTED, OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, OR SELF-INSURER, ANY INFORMATION CONTAINING ANY FALSE MATERIAL STATEMENT OR CONCEALS ANY MATERIAL FACT SHALL BE GUILTY OF A CRIME AND SUBJECT TO FINES AND IMPRISONMENT.		

Health Care Provider's Signature: _____	Date: _____
Health Care Provider's Name: (Please Print) _____	Telephone Number: (    ) _____
Office Address: (Number, Street , City or Town, State & Zip) _____	

**HIPAA NOTICE** - In order to adjudicate a workers' compensation claim, WCL13-a (4) (a) and 12 NYCRR 325-1.3 require health care providers to regularly file medical reports of treatment with the Board and the carrier or employer. Pursuant to 45 CFR 164.512 these legally required medical reports are exempt from HIPAA's restrictions on disclosure of health information.

**NOTICE AND PROOF OF CLAIM FOR DISABILITY BENEFITS**

**PART C - EMPLOYER'S STATEMENT**

Employee's full name: (As shown on Social Security Card)		Social Security Number:																																																			
Employee's Address: (Street, City, State & Zip Code)		Date of Birth:																																																			
Date of employment: _____ <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time		Check days normally worked: <input type="checkbox"/> Sun. <input type="checkbox"/> Mon. <input type="checkbox"/> Tues. <input type="checkbox"/> Wed. <input type="checkbox"/> Thurs. <input type="checkbox"/> Fri. <input type="checkbox"/> Sat.																																																			
If Part Time, give particulars:																																																					
Is employee a Union member? <input type="checkbox"/> Yes <input type="checkbox"/> No		If "Yes," is employee entitled to Union Benefits <input type="checkbox"/> Yes <input type="checkbox"/> No																																																			
Date employee last worked:		Date employee returned to work:																																																			
		Were wages continued during disability? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																			
Were wages <b>Sick</b> pay? <input type="checkbox"/> Yes <input type="checkbox"/> No From: _____ To: _____		Were wages <b>Vacation</b> pay? <input type="checkbox"/> Yes <input type="checkbox"/> No From _____ To _____																																																			
Is reimbursement requested? <input type="checkbox"/> Yes <input type="checkbox"/> No		<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="5" style="text-align:center; font-size:small;">EARNINGS 8 WEEKS PRIOR TO AND INCLUDING THE DATE LAST WORKED PRIOR TO THE ONSET OF DISABILITY.</th> </tr> <tr> <th style="width:15%;">Month</th> <th style="width:15%;">Day</th> <th style="width:15%;">Year</th> <th style="width:15%;">No. Days Worked</th> <th style="width:15%;">Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr> <td colspan="4" style="text-align:right;"><b>Total</b></td> <td> </td> </tr> </tbody> </table>		EARNINGS 8 WEEKS PRIOR TO AND INCLUDING THE DATE LAST WORKED PRIOR TO THE ONSET OF DISABILITY.					Month	Day	Year	No. Days Worked	Amount																																				<b>Total</b>				
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Month	Day			Year	No. Days Worked	Amount																																															
<b>Total</b>																																																					
Is disability due to job? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																					
If "Yes," has a compensation claim been filed? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																					
Indicate Weekly Value of Board, Lodging and Tips: _____																																																					
Is this employee currently covered by Social Security? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																					
If "No," state grounds for exemption: _____																																																					
<b>Is employee enrolled in a Hartford Long Term Disability Plan?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," effective date. _____ Hartford NY Disability Policy Number: _____																																																					
Based on the employer/employee premium contributions made over the last 3 years, what percentage of the Weekly Disability benefit it is considered taxable? _____% LTD _____% (See section 6 of IRS Publication 15-A for information on determining the taxable percentage.) (If blank, we will code the benefit as 100% taxable until you submit written notice of the correct taxable %.)																																																					
Employer's Name:		Employer's Identification Number:																																																			
Address: (Street, City, State & Zip Code)		Telephone Number: (     )																																																			
Signed by:		Date:	Title:																																																		

THE WORKERS' COMPENSATION BOARD EMPLOYS AND SERVES PEOPLE WITH DISABILITIES WITHOUT DISCRIMINATION

**Signature - Please read the statement that applies to your state of residence and sign the bottom of the page.**

With the exception of any source(s) of income reported above in this form, I certify by my signature that I have not received and am not eligible to receive any source of income, except for my disability benefits from this plan. Further, I understand that should I receive income of any kind or perform work of any kind during any period The Hartford has approved my disability claim, I must report all details to The Hartford, immediately. If I receive disability income benefits greater than those which should have been paid, I understand that I will be required to provide a lump sum repayment to the Plan. The Hartford has the option to reduce or eliminate future disability payments in order to recover any overpayment balance that is not reimbursed.

**For residents of all states EXCEPT Arizona, California, Colorado, Florida, Kentucky, Maine, Maryland, New Jersey, New York, Oregon, Pennsylvania, Puerto Rico, Tennessee, Virginia and Washington:** 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.

**For Residents of 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 a loss is subject to criminal and civil penalties.

**For Residents of California:** For your protection, California law requires the following to appear on this form: Any person who knowingly presents 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.

**For residents of 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 award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**For residents of Florida:** 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.

**For residents of Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim or an application for insurance 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.

**For residents of Maine, Tennessee, 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 and denial of insurance benefits.

**For Residents of Maryland:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit and 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.

**For residents of New Jersey:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. Any person who includes any false or misleading information on an application for insurance policy is subject to criminal and civil penalties.

**For residents of 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.

**For residents of Oregon:** 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 that the insurer relied upon is subject to a denial and/or reduction in insurance benefits and may be subject to any civil penalties available.

**For residents of Pennsylvania:** 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 hereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**For residents of Puerto Rico:** 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.

**For residents of Virginia:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

The statements contained in this form are true and complete to the best of my knowledge and belief.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Electronic Funds Transfer (EFT) is our standard method of payment. When making our claim decision we may contact you to obtain your banking information.

## STATEMENT OF RIGHTS - DISABILITY BENEFITS LAW

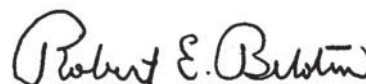
### IF YOU ARE UNABLE TO WORK BECAUSE OF A NON-OCCUPATIONAL ILLNESS OR INJURY, YOU MAY BE ENTITLED TO DISABILITY BENEFITS

1. Your employer is required by law to provide for the payment of Disability Benefits to his/her employees.
2. Statutory Disability Benefits are payable for any non-work related injury or illness (including disability due to pregnancy) beginning with the 8th consecutive day of disability. Benefits are payable for up to 26 weeks. Benefit payments are based on your average weekly wages for the eight weeks immediately prior to your disability, and are subject to the maximum allowable by the law in effect on the initial day of disability. Your employer or union may provide for different benefits which are at least as favorable as statutory benefits under an approved Disability Benefits Plan or Agreement.
3. TO CLAIM BENEFITS you should file written notice and proof of disability (Claim Form DB-450) with your employer or the insurance carrier named below within 30 days from the first day of your disability, or all or part of your claim may be rejected. In no event should you wait more than 26 weeks from that date to file a claim. You may obtain Form DB-450 from your employer, its insurance carrier, your health care provider or any office of the Workers' Compensation Board. (See addresses and telephone numbers below.) Do not assume that your employer has filed a claim on your behalf; claim filing is your responsibility.
4. You are entitled to be treated by any physician, chiropractor, dentist, nurse-midwife, podiatrist or psychologist of your choice. Unlike workers' compensation, your medical bills will not be paid by your employer or the insurance carrier, unless your employer and/or union provides for the payment of medical bills under an approved Disability Benefits Plan or Agreement.
5. Disability Benefits are to be paid directly to you by the insurance carrier, not through your employer, unless your employer is an approved self-insurer.
6. If your employer or the insurance carrier contends that you are not entitled to the payment of Disability Benefits, they are required to send you a Notice of Rejection, within 45 days of the filing of your claim, telling you the reasons benefits are not being paid. If you disagree with their rejection, you have a legal right to request a review of the rejection by the Workers' Compensation Board. **IMPORTANT:** If within 45 days of filing your claim you do not receive benefits and do not receive a Notice of Rejection (Form DB-451), promptly contact any office of the Workers' Compensation Board.
7. If your disability is the result of an automobile accident and you have filed a claim for no-fault benefits, you must also file a claim (Form DB-450) for disability benefits. If you do not file for disability benefits, the no-fault insurer may reduce your no-fault payments. **IMPORTANT:** In such cases, if you are not entitled to disability benefits, immediately advise the no-fault insurance carrier.
8. Your employer may not ask you to waive your right to disability benefits nor may your employer deduct more than 60 cents a week (unless the additional contribution is part of an approved plan) from your pay to contribute to the payment of disability benefits insurance premiums. You cannot be discharged or discriminated against for filing a claim for disability benefits.

IF YOU HAVE DIFFICULTY IN OBTAINING A CLAIM FORM OR NEED HELP IN FILLING IT OUT, OR IF YOU HAVE ANY OTHER QUESTIONS OR PROBLEMS ABOUT A NON-WORK RELATED INJURY OR ILLNESS, CONTACT ANY OFFICE OF THE WORKERS' COMPENSATION BOARD.

This information is a simplified presentation of your rights as required by Section 229 of the Disability Benefits Law. Your employer's disability benefits insurance carrier is:

The Hartford  
P. O. Box 14306  
Lexington, KY 40512-4306  
Fax 1-866-411-5613



ROBERT E. BELOTEN  
CHAIR

100 Broadway Menands ALBANY 12241 (866) 750-5157	StateOffice Building 44 Hawley Street BINGHAMTON13901 (866)802-3604	111 LivingstonSt. 22nd Floor BROOKLYN11201 (800) 877-1373	295 Main Street Suite 400 BUFFALO 14203 (866) 211-0645	220 Rabro Drive Suite 100 HAUPPAUGE 11788 (866) 681-5354	175 Fulton Avenue HEMPSTEAD11550 (866) 805-3630	215 W. 125th Street 3rd Floor NEW YORK 10027 (800) 877-1373	41 North Division St. 3rd Floor PEEKSKILL 10566 (866) 746-0552	168-46 91st Ave. 3rd Floor QUEENS 11432 (800) 877-1373	130 Main Street W. ROCHESTER 14614 (866) 211-0644	935 James St. SYRACUSE 13203 (866) 802-3730
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## DECLARACION DE DERECHOS - LEY DE BENEFICIOS POR INCAPACIDAD

SI USTED NO PUEDE TRABAJAR A CAUSA DE ENFERMEDAD O LESION NO RELACIONADA  
CON EL TRABAJO PUUEDE TENER DERECHO A BENEFICIOS POR INCAPACIDAD

1. Su patrono está obligado por ley a proveer pagos de Beneficios por Incapacidad a sus empleados.
2. Beneficios por Incapacidad establecidos por ley son pagados por cualquier lesión o enfermedad no relacionada con el trabajo (incluyendo incapacidad debida a embarazo) comenzando a partir del octavo día consecutivo de incapacidad. Los beneficios son pagados por 26 semanas. Los pagos de beneficios por incapacidad se basan en el promedio de su sueldo semanal durante las ocho semanas inmediatamente anteriores a su incapacidad y están limitados al máximo permitido por ley el día inicial de su incapacidad. Su patrono ó unión podrán proveer en un plan o en un convenio beneficios diferentes que sean al menos tan favorables como los establecidos por ley.
3. PARA RECLAMAR BENEFICIOS usted deberá radicar una notificación y prueba de incapacidad (Formulario DB450) con su patrono ó con la compañía de seguros nombrada abajo dentro del plazo de 30 días desde el primer día de incapacidad o toda o parte de su reclamación podrá ser rechazada. Bajo ninguna circunstancia usted debe esperar mas de 26 semanas desde esa fecha para radicar su reclamación. El formulario DB-450 lo puede conseguir a través de su patrono, la compañía de seguros, el proveedor de servicios médicos o cualquier oficina de la Junta de Compensación Obrera.(Direcciones y telefonos mas abajo). No asuma que su patrono ha radicado la reclamación por usted. La radicación de la reclamación es su responsabilidad.
4. Usted tiene el derecho de ser atendido por cualquier médico, quiropractico, dentista, enfermera-partera, podiatra, o psicologo que usted seleccione. Contrario a como ocurre en compensación obrera sus cuentas médicas no serán pagadas por su patrono o su compañía de seguros a menos que el patrono y o la unión lo hayan dispuesto mediante un plan de beneficios o convenio.
5. Los beneficios por incapacidad le serán pagados a usted directamente por la compañía de seguros, no a través de su patrono, salvo en los casos en que su patrono sea aprobado como auto asegurado.
6. Si su patrono ó la compañía de seguros reclama que usted no tiene derecho al pago de Beneficios por Incapacidad ellos tienen la obligación de enviarle un Aviso de Rechazo, dentro de los 45 días siguientes a la radicación de su reclamación, explicándole las razones para no pagar los beneficios. Si usted no está de acuerdo con el rechazo, tiene el derecho de solicitar una revisión del mismo por la Junta de Compensación Obrera. **IMPORTANTE:** Si dentro del término de 45 días de haber radicado su reclamación no recibe los beneficios ni tampoco recibe un Aviso de Rechazo (Formulario DB-451) comuníquese inmediatamente con cualquier oficina de la Junta de Compensación Obrera.
7. Si su incapacidad es el resultado de un accidente automovilístico y usted ha radicado una reclamación para beneficios por 'no-fault' también deberá radicar una reclamación (Formulario DB-450) para beneficios por incapacidad. Si no radica reclamación para beneficios por incapacidad, la compañía de seguro podría reducir los pagos 'no fault' que le correspondan. **IMPORTANTE:** en estos casos, si no tiene derecho a beneficios por incapacidad, avise inmediatamente a la compañía de seguros.
8. Su patrono no puede pedirle que renuncie a su derecho de recibir beneficios por incapacidad ni tampoco puede descontar más de 60 centavos semanales (a menos que la contribución adicional sea parte de un acuerdo) de su paga para contribuir al pago de las primas de seguro para los beneficios por incapacidad. Usted no puede ser despedido ni discriminado por radicar una reclamación de beneficios por incapacidad.

SI TIENE DIFICULTAD EN CONSEGUIR UN FORMULARIO DE RECLAMACIÓN O NECESITA AYUDA PARA LLENARLO, O TIENE CUALQUIER OTRO PROBLEMA ACERCA DE UNA LESION O ENFERMEDAD NO RELACIONADA CON EL TRABAJO COMUNIQUESE CON CUALQUIER OFICINA DE LA JUNTA DE COMPENSACIÓN OBRERA.

Este es un breve resumen de sus derechos como lo requiere la Sección 229 de la Ley de Beneficios por Incapacidad. La compañía de seguro de su patrono para beneficios por incapacidad es:

The Hartford  
P. O. Box 14306  
Lexington, KY 40512-4306  
Fax 1-866-411-5613

  
ROBERT E. BELOTEN  
CHAIR

100 Broadway Menands (866) 750-5157	StateOffice Building 44 Hawley Street (866) 802-3604	111 LivingstonSt. 22nd Floor (800) 877-1373	295 Main Street Suite 400 (866) 211-0645	220 Rabro Drive Suite 100 (866) 681-5354	175 FultonAvenue HAUPPAUGE 11788 (866) 805-3630	215 W. 125thStreet 3rd Floor (800) 877-1373	41 North Division St. PEEKSKILL 10566 (866) 746-0552	168-46 91st Ave. 3rd Floor (800) 877-1373	130 Main StreetW. ROCHESTER14614 (866) 211-0644	935 James St. SYRACUSE 13203 (866) 802-3730
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