

## FORM 2: Sample LTD Application

### Via Fax and Mail

INSURANCE COMPANY

Re: CLIENT

DOB: 02/06/19\_\_\_\_

Policy No.: XXXXX

Dear Sir or Madam:

We represent CLIENT in his disability claim. Proper authorizations are already on file and for your convenience enclosed herein. Enclosed please find the following:

1. **INSURANCE COMPANY Part A**, Insured's Statement for Disability Benefits General Medical/Orthopedic Claim forms with a supplemental for the most complete answers;
2. **INSURANCE COMPANY Part B**, Insured's Statement of Occupational Description;
3. **INSURANCE COMPANY Part C**, Authorization to Obtain and Disclose Information;
4. Authorization for Release of Personal Health-Related Information HIPAA Privacy Rule and Psychotherapy Notes executed by CLIENT dated April 12, 2013;
5. **INSURANCE COMPANY Part D**, Attending Physician's Statement of Disability-General Medical/Orthopedic Claim complete by Dr. and dated April 17, 2013 as well as Attending Physician's Statement completed for **UNUM** dated April 12, 2013;
6. Job Description, Resume, Pay stub, Health Care Provider List, Medication List; and the following Medical Records and Reports in support of CLIENT's disability claim:
  - Neuropsychological Evaluation Report completed by Dr. \_\_\_\_\_ dated March 15, 2013;
  - Functional Capacity Evaluation Summary Report dated February 21 and 22, 2013 completed by \_\_\_\_\_;
  - Medical Records from Dr. \_\_\_\_\_ inclusive but not limited to Office Visit Notes and Progress Notes dated April 12, 2013, February 11, 2013, December 13, 2012; November 26, 2012; November 14, 2012; September 19, 2012; September 4, 2012, Letter to \_\_\_ with Summary of condition dated May 14, 2012 Lab Reports and Nuclear Perfusion Study Report dated May 9, 2011.

**Please continue to forward all correspondence and requests to this firm**, if you have any questions and/ or concerns please contact FIRM.

Sincerely yours,

This form originally appeared in *An Attorney's Guide to ERISA Disability Claims*.

## Information About the Condition Causing Your Disability

What were the first symptoms?

*Persistent lightheadedness and dizziness.*

When did you first notice the symptoms?

*Around September 1, 2012*

## Information About Your Day-to-Day Activities

Please describe your current activities (for example, household chores, reading, computer use, driving, caring for family/children, etc.):

*Reading, single screen computer use, talking with family, brief phone conversations, TV watching*

Please describe your current activities **before your disability began**:

*Bicycling, vacuuming house, exercise room including treadmill, standing on ladder to change light bulbs on ceiling fixtures, sweeping, lifting, shoveling, gardening, driving long distances, playing softball, jogging, bending down, strenuous activities, dancing at parties, multiple screen computer use, physical activities with family in park, long phone conversations, carrying a heavy bag to and from work. Waiting for/entering/exiting a bus to/from work, (reading, talking with family, TV watching).*

**Yes, I need assistance with my daily activities.** *YES. I cannot do several of the "current activities before your disability began", for example, my wife & son vacuum the house, go on the ladder to change light bulbs, do bending, lifting, sweeping, shoveling. I cannot do any strenuous or positional moving activities. My wife does almost all of the driving. I cannot walk in crowds as with my lightheadedness I need a place to lean.*

**Yes, I do use a cane as an assistive device.** *If I know that I will be in a crowded place for more than 10 minutes with nowhere to sit, then I bring a cane so I do not fall. Also, if I need to walk a long distance with no place to lean against, then I also bring a cane.*

## Information About Your Return to Work

What duties of your occupation **are you able** to perform and **how long are you able to perform** them? *I am able to do data entry on one computer screen.*

What duties of your occupation are you **unable to perform**?

*Traveling domestically & internationally to see clients, in-person presentations in front of a group (usually do over 200 per year), walking or transport to different client meetings during a road show (usually 4-6 per day), writing daily/weekly research reports (average 6-8 per week), walking around trading floors to speak with sales/trading/ research colleagues, walking across the street to speak/give market commentary in Chief Investment Office morning meetings, frequent up and down movement like sitting then standing and sitting again, going on our speaker system with market updates, doing IM messaging, performing conference calls, long phone conversations, critical thinking for market analysis, thinking clearly and on topic, maintaining focus for hours, watching markets by moving eyes across my 6 computer screens, spinning my chair in different positions to see my 6 computer screens.*

## OCCUPATION DESCRIPTION

### Part B. #12, #25

### Part D. #23, #24

How has your medical condition impacted your ability to perform these occupational duties?

*I cannot do about 95% of my duties, and also in EMPLOYER's expectation that I remain a top-ranked Technical Analyst on Wall Street. For specifics on how my medical condition has stopped my abilities to perform specific occupational duties, please see above.*

**Yes, there are other physical requirements of my occupation that I am unable to do as a result of my medical condition.**

*The physical requirements are listed above, but include traveling domestically & internationally, standing in front of groups to do presentations, walking across trading floors to communicate with sales/trading/research, walking across the street to do morning meetings, frequent up & down movement such as sitting then standing then sitting again, eye/head movements analyzing markets across 6 computer screens and one TV, turning/spinning desk chair, etc.*

**Yes, my occupation requires me to perform repetitive tasks.**

*Repetitive tasks are computer keyboarding, eye movement across six computer screens/one TV, sitting then standing (up and down movement).*

**Yes, there are other cognitive requirements of my occupation that I am unable to do as a result of my medical condition.**

*My job requires a very high level of cognitive & critical thinking in a high pressure environment, as I am a top-ranked market strategist with \_\_\_clients. I write 6-8 daily/weekly research reports which are very detailed, requiring clear thinking and quick judgments. I can no longer do this with my disability. Also, for client presentations I no longer have the focus/clearheadedness to put together 40-70 page Powerpoint presentations, let alone present them in front of clients/groups. I am too dizzy to think clearly and give cogent market opinions in all facets of my job, either face-to-face or electronically.*