

AT&T Integrated Disability Service Center

As Administered by Sedgwick CMS

P.O. Box 14627; Lexington, KY 40512; Telephone 866-276-2278; Facsimile 866-224-4627

April 30, 2008

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Dear Mr. [REDACTED]

In response to your request for a copy of the travel policy, enclosed is a copy of the policy along with travel provision in the Disability Income Program.

If you have any questions regarding this matter, please contact me by calling AT&T Integrated Disability Service Center at 1-866-276-2278.

Sincerely,

Ricardo Hernandez
LTD Supervisor
AT&T Integrated Disability Service Center

Enclosure: Travel Policy

cc: file

AT&T Disability Income Program

Section titled, "Discontinuance of Benefits Under the Program"

page 25 of AT&T Disability Income Program provides in relevant part, .."Although you are otherwise eligible and may have been approved for benefits under the Program, all benefits under the Program will be denied or discontinued on the earliest day that any of the following events occur..

- If you travel away from home (outside a 60 mile radius or overnight) without obtaining prior permission from both the Claims Administrator and your Physician. Each request for travel is determined on an individual basis. Travel is not permitted without permission of the Claims Administrator."

TRAVEL WITHOUT PERMISSION FOR PLANS REQUIRING PRIOR APPROVAL

Disability benefits under the plan could be discontinued if the claimant, while claiming to be absent from work because of Short Term Disability or Long Term Disability, travels away from home outside a 60 mile radius or overnight without having obtained the prior approval from your treatment provider and final approval from IDSC.

The usual practice is to grant permission when a "demonstrated need" has been established and traveling would not interfere with the claimant's care and rapid recovery.

If a claimant has traveled without permission while on disability, the time period from the date of travel through the date the claimant returns to work may be the time period of the denial.

TRAVEL REQUIRES PRIOR PERMISSION FROM THE TREATMENT PROVIDER AND IDSC CASE MANAGER

- No guarantee of permission to travel is implied.
- Travel should not interrupt the claimant's medical treatment, aggravate the impairment, increase the length of the disability, and must be consistent with the documented level of impairment or restrictions.
 - If the Treatment Provider grants permission, the IDSC Case Manager will assess the conditions under which the claimant has requested to travel.
 - Each case will be reviewed by the IDSC Case Manager on an individual basis and the conditions under which the claimant will be traveling will be reviewed independently.
 - Travel request should be submitted with proof of events, the details of the travel plans, and permission from the treatment provider as soon as the need for travel is determined or within 60 days of the travel dates, but not later than either of the two.
 - IDSC may need to request the details of the travel plans and/or additional medical before responding to the request.
 - IDSC will respond with approval, denial, or need for additional information within 5 business days of the review of the travel request
 - If additional information is requested, IDSC will make one follow up on the information requested within 10 business days of the request for this information
 - If all of the requested information is not received within 10 business days or at least 3 business days prior to the travel date, whichever is sooner, it may result in the denial of travel request
 - IDSC will review additional information within 3 business days of the receipt of the information for STD and within 5 business days of the receipt of the information for LTD
 - IDSC will respond with approval or denial of the travel request within 5 business days of the review of all of the additional information requested
 - Any urgent travel requests will be handled on case by case basis

EVENTS THAT MAY LEAD TO GRANT PERMISSION TO TRAVEL ARE:

- A marriage, serious illness, or death of a claimant's immediate family member, such as a spouse, children, siblings, parents or grandparents.
- Traveling for treatment related to the disabling condition.
- Legal or court events requiring attendance.
- Inability to care for self or dependants. A demonstrated need for assistance in recovering from a disabling condition.