

WEEKLY INDEMNITY BENEFITS

A. What are weekly indemnity benefits?

- Weekly indemnity benefits supplement hourly employees' income (approximately 60%) when an
 employee is unable to work for a medical reason supported by a physician.
- Weekly indemnity benefits are provided by BC Life Casualty Company for the CEP

B. When to apply for weekly indemnity benefits

- You should apply for weekly indemnity benefits if,
 - ✓ you are unable to work because of a <u>non work related</u> illness, injury or a planned surgery
 - you are unable to work because of a <u>work related</u> illness or injury and you <u>have submitted a</u>
 WCB claim but the claim has not yet been adjudicated or accepted

C. Collection weekly indemnity benefits

- "Weekly Indemnity benefits will be payable beginning with the 1st day of disability caused by non-occupational accident and beginning with the 4th day of disability caused by non-occupational sickness, except that in those cases of non-occupational sickness, which result in the claimant being hospitalized as a bed patient, and in those cases where surgery is performed which necessitates loss of time from work, benefits will be payable beginning the 1st day of sickness."
- "If you become disabled and are seen and treated by a licensed doctor (M.D.); and absent from work for more than the waiting period; short term benefits will be made to you for the period following the later of; the date you are first seen by and treated by a licensed doctor (M.D.)...During this period of disability you must be under continuous care of a physician licensed to practice medicine." Benefits will be payable for a maximum of 52 weeks during one period of disability."

D. Responsibilities at work

- Ensure you contact your Supervisor directly regarding your absence from work
- You are responsible for ensuring human resources has your correct mailing address.

E. Applying for weekly indemnity benefits

- Weekly indemnity forms are available at Security.
- Arrange to have your physician complete the physician's form.
- Complete the employee's statement; be sure to sign and date the form.
- Return the forms to the HR Administrative Assistant who will fax them to BC Life.
- You or your physician can fax the physician's form directly to. Follow up to ensure it has been sent.
- Complete and sign the Request for Bank Deposit and attach a "VOID" cheque. If you do not
 have VOID cheques, payment can be made to the same account your direct pay is deposited into.
 Sign the form attached.

F. The duration of your claim

- Once your claim has been accepted you will be paid until the date your physician indicated on your physician's form as your expected return to work date.
- If you are unable to return to work, you must submit additional medical information; supplementary physician statement forms will be sent out by BC Life and are also available at Human Resources Forward the completed form to BC Life or to the HR Administrative Assistant who will fax it for you.
- Depending on the length of your claim and nature of your illness or injury, BC Life will
 periodically request updated medical information. If you do not provide updated medical
 information as required your claim will be suspended or denied.
- When your physician has recommended you can return to work

G. Returning to work

- If you return to work on a graduated return to work under your physician's recommendations,
- If you are ready to return to work and have been off for more than 30 days and/or require a
 graduated return to work, your doctor will need to complete the Physician's Assessment for
 Return to Work Form. Return this form to HR to arrange a return to work meeting.
- You will be paid by the mill the for the hours you work and will be topped up by BC Life for the remainder of the amount you were receiving from BC Life while you were off of work.

H. Vacation pay and banked overtime

- You cannot claim vacation or any type of paid absence while receiving weekly indemnity benefits.
- If you have previously scheduled time off and will be receiving benefits during that time, contact your supervisor or scheduler to cancel it.

I. Contact information

Human Resources Administrative Assistant	Cathy Lindenthaler	604 - 483-2830
Human Resources Advisor	Marie Nygaard	604 - 483-2705
Specialist, Occupational Health	Doreen Yanick (Nanaimo)	250 - 734-8005
Assessment Resource Service	EFAP Counselling	604 - 485-2800

Helping You During a Difficult Time



Who is BC Life?

British Columbia Life and Casualty Company (BC Life) is based in British Columbia and owned by Pacific Blue Cross. In addition to supporting employees who are experiencing a disability, we also provide life insurance products for BC residents.

As your disability benefits provider, we understand how difficult it can be when you're no longer able to do everything you did before; when an accident or illness prevents you from working. What we also know is that work is an integral part of living a meaningful and productive life.

Reflecting on his momentous Man in Motion World Tour, Rick Hansen said:

"The original vision was not to raise money. It was to demonstrate the potential of people with disabilities if barriers were removed. The intention was to draw attention to the fact that people with disabilities could make great contributions and achieve amazing things if they put their mind to it and society was enabling."

At BC Life, we believe there is a difference between having symptoms and being disabled. There is also a difference between being disabled from your occupation and disabled from work in general. Our goal is to help navigate these differences and remove barriers to help you get back to making the most of your abilities. We want to help you get back on track so you can move towards achieving what you are capable of.

It's not a one-person show, it's a partnership

A clisability is a period of transition. In order to best support you through this difficult period in your life, we work with you, your employer or plan administrator and various other support systems. Our success depends on our ability to work collaboratively.

It's OUR responsibility to

- · Conduct prompt and fair assessments
- Work with you to develop a return to work plan
- · Communicate openly and completely with you
- Partner with you and your employer to ensure an early and safe return to work
- Determine your ability to function in a workplace

it's YOUR responsibility to

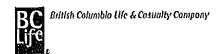
- Provide us with complete information, including completed claim forms with supporting medical documentation
- Let your supervisor/manager know how you are doing and provide updates on your progress
- Actively participate in evaluations and telephone interviews
- Help to develop a return to work plan

It's YOUR EMPLOYER'S or PLAN ADMINISTRATOR'S responsibility to

- Provide accurate information to BC Life including insurance details and job information
- Be actively involved in helping you return to work
- Keep open and continuous communication with you while you are away from work

Contact BC Life
Tel 604 419-8040
Fax 604 419-8055
Toll-free 1 888 275-4672
www.pac.bluecross.ca





Understanding the Disability Claim Process

Step 1 — Paperwork

Your plan administrator will provide you with the necessary forms. There are three:

- Employer form(s) to be completed by your plan administrator.
- 2. Employee form(s) to be completed by you.
- Medical form to be completed by your doctor with all clinical notes, consultation reports and test/investigation reports from the date disability started to the current date.

For Short-term disability (STD) forms, please submit them as soon as possible. For Long-term disability (LTD), BC Life recommends that you submit all forms at least eight weeks prior to the end of the waiting period.

Step 2 — Assessment

BC Life will review the information provided: Do we have everything we need to assess your claim?

- If your claim is approved, move on to Step 3.
- If we don't have everything we need to make a decision about your claim, we will ask you for more information. This may include a telephone interview with you and/or your employer to determine how your current function affects your ability to do your day-to-day job.



Step 5 — Return to Work It can be difficult to go back to work after a long absence. We will work with you to help you integrate back into your workplace.

Step 3 — Payment

How much? Payment periods depend on the arrangements made with your plan administrator. The amount payable also depends on your policy. Consult your benefits booklet.

When? Payment will be Issued after the walting period has ended.

- STD is paid weekly or bl-weekly.
- LTD is usually paid monthly.

Step 4 — Develop a Plan

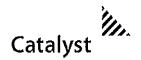
BC Life's case management philosophy is based on our belief that an early and safe return to work is a healthy part of recovery. If you require assistance, we will work with you and your employer to develop a return to work plan specific to your needs.



Employee Responsibilities: You become ill or injured on the job:

- > Advise your supervisor you are going to Protection Services to report the injury or illness.
 - A. Protection Services advises you to return to work follow column A below.
 - B. Protection Services advises you to seek further medical attention follow column B below.

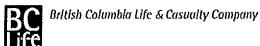
A. Protection Services advises employee to return to work:	B. Protection Services advises employee to seek medical attention:
 Report back to your supervisor to do an incident investigation. If you are not able to return to your regula 	 Protection Services will provide you with the Physician's Assessment of Return to Work form and/or an offer of modified duty from your supervisor to take to the doctor.
duties right away, discuss your concerns with your supervisor who will determine if alternate duties are available.	 If your doctor indicates you can return to full duties, report back to protection services and your supervisor. You will need to attend an incident investigation upon your
 Your supervisor can modify your work for remainder of tour or work week. If you feel you will need to extend your modified work beyond the tour or work week notify your supervisor immediately. See Column B. 	return. If your doctor indicates you can perform some type of alternate work, return to protection services after your appointment with the Physician's Assessment of Return to Work form. Protection services will contact your supervisor and human resources who will schedule a modified work meeting which could involve a union representative.
	 Attend regular update meetings with your supervisor to review your progress.
	If at any time you have concerns with your modified work plan, talk to your supervisor, protection services, union representative.
	 Provide human resources (2830) updates from your doctor (Physician's Assessment of Return to Work form) for your modified work plan as required.
	 Provide human resources a doctor's note approving your return to regular duties when you are ready.
	If your doctor indicates you cannot return to work you will need to return the completed Physician's Assessment of Return to Work form to protection services after your appointment and you must also notify your supervisor and human resources (2830) that you are unable to return to work.
	 If needed you may elect to complete the weekly indemnity benefit forms to ensure you will get paid while you are off. When your WorkSafe BC claim is accepted, you will have to pay back any Weekly Indemnity money received.
	 If you are off work you may be contacted by the company occupational health nurse (Nanaimo) to see how you are doing.



Employees Responsibilities (cont'd): You become ill or injured off of the job:

- Inform your supervisor you will be away from work, it is your responsibility to keep in contact with your supervisor regarding your status while you are off of work.
- > Complete the Weekly Indemnity Benefit forms (available from protection services).
- Expect calls from your union representative, supervisor, scheduler, human resources and occupational health nurse during your absence to see how you are doing and to ensure you are aware of the rehabilitation and reintegration program available to you.
- > The mill will provide transitional work whenever possible (modified duties, hours).
 - A. You are ready to return to work but will require modified duties or hours follow column A
 - B. You are ready to return to work but have been off of work for more than 30 days follow column B
 - C. You are ready to return to work and have been off work less than 3 days- follow column C

A.	You are ready to return but will require modified duties or hours:	B,	You are ready to return to regular work but have been off of work for more than 30 days:		You are ready to return to regular work and off for less than 3 days:
H H	Advise your supervisor, human resources or scheduler. Provide human resources (2830) recommendations from your doctor Physician's Assessment of Return to Work form to guide the modified work plan. Human resources will arrange a modified work meeting with you, your supervisor and a union representative. If at any time you have concerns with your modified work plan, talk to your supervisor or union representative. Attend regular update meetings to review your progress. Provide updates from your doctor as required Provide human resources a doctor's note approving your return to regular duties.	H	Prior to returning to work you must provide a <i>Physician's</i> Assessment of Return to Work form completed by the doctor approving your return to regular duties. You need to contact human resources (2830), the scheduler (2729) and your supervisor regarding your return to full duties. Human resources (2830) may arrange a return to work meeting if you have been off work beyond 3 to 6 months.	0	For non work related illness: advise the scheduler (2729) and your supervisor prior to returning to work. For non work related injury: please provide a note from your doctor approving your return to regular work. Advise the scheduler (2729) and your supervisor prior to returning to work.



Short Term Disability **Claim Form**

Failure to provide all information requested may delay this claim. You must submit this claim to BC Life by the policy claiming deadline.

Disability & Life Claims Department PO Box 7000 Vancouver BC V6B 4E1 Telephone 604 419-8040 Toll-free 1 888-275 4672 Fax 604 419-8055

Employee's Statement (Please type or print in ink)

Thiproyee & Otatement (Tiense type of Jinte In Into	
Name Sex E	J F D M Social insurance number
Date of birth Job title	Number of years in this job
Address	Box no. (If applicable)
City Province Postal of	
Date you became unable to work Date first able to rete	urn to work
Date you first saw a doctor after you stopped working	rto Day Yr
Name and phone number of physician(s)	
Are you entitled to receive any income from other income replacement plans or	sources? 🛛 Yes 🖫 No
If yes, amount of other income \$ Name of company	
Accident Information (complete this section if your claim is the resu	lt of an accident)
Date of accident Time of accident A.M.	□ P.M.
No Day Yr Where did accident happen? □ Work □ Home □ Elsewhere (sp	
Describe how the accident happened	
Ci	
Signature/Authorization I, the undersigned, hereby make claim for short term disability benefits. I certify	that the above facts are true and complete and authorize the release to
British Columbia Life & Casualty Company (BC Life) all medical reports and other	
Signature of employee	Date L L
Employer's Statement	
Name of employee Date of I	
Employer name	
Division Class	Sub-division (if applicable)
If self-reporting, provide effective date of coverage for: STD Mo Day Yr	LTD Ha Day Yr Premiums paid to Bo Dy Y
Has coverage been cancelled? Yes No If yes, provide date Ho	Reason
Date last worked Basic earnings \$ Hou	s per week
As of today, has this employee returned to work? Yes No If yes, p	rovide date returned to work
s absence due to an occupational injury or illness? 🛛 Yes 🖂 No	
Has claim been filed with the Worker's Compensation Board 🔻 🖸 Yes 💢 No	If yes, date filed Ho Day Yr Status
Employee's Job title and duties	
f the employee has holidays scheduled, or is on any type of leave during this absen	nco, please complete the following:
☐ Leave of absence ☐ Paid sick leave ☐ Holidays ☐ Bereavement ☐ P	faternity Provide dates No Day Yr TO 140 Day Yr
Please Include any other information which may help BC Life assess this claim	
This certifies that according to our records, the employee was covered under our	plan when this absence commenced.
Signature of authorized official Tit	le Date Mo Diy Yr

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3,	Primary diagn																															•••		
4.	Other condition(s) that may affect recovery																																	
5.	If patient is pro	egnant, pro	vide expe	cted date	of d	lelive	y L	<u> </u>	Day	l Yr																								
6.	if condition is	due to an a	ccident, pr	ovide da	ite ac	ciden	t occi	irre	d [130	Da		Yr	_]																				
7.	If reported to W.C.B. or related to patient's occupation, provide details																																	
8.	Subjective con	nplaints, ind	cluding dat	e of onse	et, se	verit	y and																											
9.	Diagnostic stu	dies and fin	dings (ple	ase inclu	ıde c	ople:	s of r																											
10.	Date your pati	ent was ad	lylsed to st	op work	Ing	L	Div																											
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19.	Restrictions (w	hat patient	t should no	ot do)											··										_									_
20.	Limitations (wi	at patient	can not do	·)																					_	_				******				_
	If appropriate t																																	
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Direct Deposit

for Pacific Blue Cross & BC Life claim payments

Direct deposit is a safe, convenient and confidential way for you to receive your claim payments.

How does it work? After adjudicating a benefit claim, we send an electronic message to your bank crediting your account with the amount your benefit plan pays for the product or service.



It's convenient

No more waiting for the letter carrier to deliver a cheque. Money is available as soon as it is deposited, even if you are unable to get to the bank or are away on holidays.

It's safe

Unlike paper cheques which can sometimes go astray or can be forgotten in a jacket pocket; payments made through direct deposit always reach their destination.

It remains confidential

Your information is safe with us. As a health organization, we regularly receive and process confidential information, so our systems have been designed with security and confidentiality in mind.

It's flexible

Signing up, making changes to your bank information and cancelling direct deposit can be initiated any time you choose. Simply complete a *Direct Deposit Enrollment form* and send it directly to Pacific Blue Cross. These forms are available on our website at www.pac.bluecross.ca or from our office, located in Burnaby.

Questions you may have...

How will I know that my claim payment has been deposited?

Two ways: First, your bank statement will indicate an electronic payment has been made to your account. Second, you will continue to receive Explanation of Benefits (EOB) statements by mall.

How do I sign up?

Simply complete a *Direct Deposit Enrollment form* and send it directly to us. These forms are available on our website at www.pac.bluecross.ca or from our office.

What happens if the direct deposit fails?

If a bank account is closed or the account number we have on file is incorrect, the direct deposit procedure could fall. In this case we will mail you a cheque.

Does Pacific Blue Cross/BC Life charge for this service?

No. We provide this convenient service at no charge to you or your employer.

What If I have more than one plan with Pacific Blue Cross/BC Life?

- If you are the cardholder on both plans: Once direct deposit arrangements are complete, payments from both plans will be deposited directly into your bank account. Only one bank account can be used per person, regardless of the number of plans on which you are a cardholder.
- If you are the cardholder under one plan, and your spouse is the cardholder of the other plan: To protect the confidentiality and privacy of your information, each of you will need to complete a Direct Deposit Enrollment form.

If I sign up for direct deposit, how can I be sure that no one else will have access to my account?

Your banking information is safe with us. As a health organization, we regularly receive and protect confidential information. Our access to your account is limited to the depositing of claim payments. Only you can authorize withdrawals from your account.

Receiving your money through direct deposit is actually more reliable and confidential than being paid by cheque because fewer steps are involved in the delivery and deposit of your claim payment.









To have your claim payments deposited directly to your account, complete and return this form to:

Pacific Blue Cross/BC Life Attn: Group Administration Department PO Box 7000 Vancouver, BC V6B 4E1

Member Information										
Lastname		First	name	Identity numbe	, , , , , , , , , , , , , , , , , , ,					
Extended Health Care group number E 00)4356	Dani D	al Caze group number 907312	BC Life policy number 43717						
Address		City		Province	Postel code					
Daylima phono number	4 - 4 - 4 4	E-nv	il address							
Action Requested										
Initial set-up of direct deposi	l									
☐ Change to existing direct de	posil Effective	date	of change							
Termination of existing direct	deposit Effective	date	of termination (MIN/DD/YY)							
Financial Institution in	nformation									
Attach your sample cheque math branch number, financial institute into which you would like the cial	on number and your accou	ow, If y Int nu	you do not have a vold cheque, attach a copy of a imber, or have your bank complete the section belo	bank statem w. <i>The Infor</i>	ent that clearly indicates the mailon must be for the account					
Name of Enancial Institution										
Address		City	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	Province	Postel code					
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Telle saleng										
Direct Deposit Author	ization									
·····	······································	colle	oled and used to deposit payments to my accou	nt in accord	lance with the privacy policy of					
I hereby authorize the use of my Social insurance Number when applicable, for direct deposit purposes and for the identification and administration of my benefits under the above policy, extended health or dental group numbers. I understand that PBC/BC Life will not use my personal information for any purpose except to administer my benefits and to pay claims.										
I hereby authorize PBC/BC Life (further liability with respect to an	io deposit, until further no ly payments made in acc	tice i ordar	by me in writing, payments due to me into my ac ace with this authorization and may at any time d	count. I agre iscontinue p	ee that PBC/BC Life will have no payment by direct deposit.					
Verrber namo (příní)		h!emb	er s'gnature	Date (yyyy)m	un(dd)					

A copy of our privacy policy is available by contacting Pacific Blue Cross. It is also available on our website at www.pac.bluecross.ca.

Employer	
Policy No	Division No
income shall include any beinsurance plan, I hereby conse	e Tax Act provision which states that my taxab mefits received under my Employer's disabil ent to the withholding of Federal Income Tax fro r this claim to the extent that such tax applies
O 10% O 15%	O 20% O Other%
Employee Name	
Employee's Signature	Date:
Return completed form to:	BC Life & Casualty Company Disability & Life Claims PO Box 7000 Vancouver BC V6B 4E1 Tel: 604 419-8040 or 1-888-275-4672

Fax: 604 419-8055



Powell River Division

Employee Rehabilitation and Reintegration Process

Dear Employee:

Catalyst Paper is dedicated to minimizing the human and financial cost of injury and disability by developing an individualized, safe and timely process for rehabilitating and reintegrating employees back to meaningful and productive work following an injury or illness.

For Modified/Light Duty or a Graduated Return to Work, please ensure you take the attached form when you visit your doctor. The Physician's Assessment - Stay At Work / Return to Work Form, is designed to assist your doctor in providing the necessary information to facilitate your safe and timely return to work.

Note To Physician

Dear Physician:

To assist us in facilitating a safe and timely return to work for our employee, your assistance in completing the **Physician's Assessment of Stay At Work/Return to Work** form on the attached form would be greatly appreciated.

Please return the completed form directly to the employee.

Catalyst Paper Contact:

Cathy Lindenthaler Human Resources Catalyst Paper Powell River Division Fax: 604-483-2903

Reimbursement for completion of this form will be made according to the BCMA Guide to Fees Code A00032 upon receipt of an original mailed invoice.

Revised: April 2012

Version: 2 Page: 1 of 2

Catalyst Paper, Powell River Division

Physician's Assessment - Stay At Work/Return To Work Form

Worker's Name	Date of injury/illness							
The employee can return	to work with no restrictions,							
☐ The employee can return	The employee can return to work with the following limitations and restrictions.							
Walking	Restricted to less than 1 hour Restricted, other – please specify							
	☐ No Restrictions							
Standing	Restricted to less than 1 hour Restricted, other - please specify							
Sitting	No Restrictions Restricted to less than 1 hour							
Otting	☐ Restricted, other—please specify							
Bending /Twisting, Repetitive	☐ No Restrictions ☐ No bending or twisting. ☐ No repetitive movements							
Movement	Restricted, other - please specify							
Lifting/Carrying Floor To Waist	☐ No Restrictions ☐ No lifting ☐ no carrying							
_ · ·	No lifting over 20 lbs. No carry over 20 lbs. No lifting over 40 lbs. No carry over 40 lbs.							
	□ No Restrictions							
Lifting/Carrying waist to head	☐ No lifting ☐ no carrying ☐ No lifting over 20 lbs. ☐ No carrying over 20 lbs.							
	∐ No lifting over 40 lbs. ☐ No carrying over 40 lbs.							
Pushing/Pulling	☐ No Restrictions ☐ Restricted, please specify							
	No Restrictions							
Reaching Above/Below Shoulder	☐ Restricted, please specify ☐ No Restrictions							
Climbing Stairs/Ladder	☐ Restricted, please specify							
Kneeling/Crouching	Restricted, please specify No Restrictions							
Gripping/Grasping, Fine Manipulatio	Restricted, please specify							
Memory/Concentration, Judgment	☐ No Restrictions ☐ Restricted, please specify							
Equipment Operation/Driving	☐ No Restrictions ☐ Prescription medication prohibits driving							
	No night time driving/equipment operation							
Specific Situations To Be Avoided	Please Specify							
Other Comments/Recommendations								
Graduated Return; Start date;	Hours/day:							
Days/week:								
Estimated duration	Follow up appointment:							
Reviewed Offer of Modified dutie	es and employee is able to return to work with the above restrictions.							
Physician's Name (please print):								
Address:	Telephone:							
	Fax No.:							
Signature:	Date:							