



Prudential

Office of Servicemembers'
Group Life Insurance

SERVICEMEMBERS' GROUP LIFE INSURANCE TRAUMATIC INJURY PROTECTION PROGRAM (TSGLI)

Administered by the Office of Servicemembers' Group Life Insurance

Application for TSGLI Benefits

Please submit your completed claim to your branch of service below.

TSGLI Branch of Service Contacts				
Branch	Contact Information	Submit Claim by Fax	Submit Claim by E-mail	Submit Claim by Postal Mail
Army All Components	Phone: (800) 237-1336 Website: www.hrc.army.mil/TAGD/TSGLI	(502) 613-4513	usarmy.knox.hrc.mbx.tagd-tsgli-claims@mail.mil	US Army Human Resources Command 1600 Spearhead Division Avenue, Dept 420 PDR-C (TSGLI) Fort Knox, KY 40122-5402
Marine Corps All Components	Phone: (877) 216-0825 or (703) 432-9277 Website: www.woundedwarriorregiment.org	(800) 770-9968	t-sgli@usmc.mil	HQ, Marine Corps Attn: WWR-TSGLI 1998 Hill Avenue Quantico, VA 22134
Navy All Components	Phone: (866) 827-5672 (option 2) Website: www.public.navy.mil/bupers-npc/support/casualty/Pages/TSGLI.aspx	(901) 874-2265	MILL_TSGLI@navy.mil	Commander, Navy Personnel Command Attn: PERS-13 5720 Integrity Drive Millington, TN 38055-1300
Air Force Active Duty	Phone: (800) 433-0048	(210) 565-6271	afpc.casualty@us.af.mil	AFPC/DPFCS 550 C Street West Joint Base San Antonio-Randolph, TX 78150
Air Force Reserves	Phone: (800) 525-0102	(720) 847-3887	casualty.arpc1@us.af.mil	HQ, ARPC/DPTTB Building 390 MS68 18420 E. Silver Creek Ave. Buckley AFB, CO 80011
Air National Guard	Phone: (240) 612-9151		usaf.jbanafw.ngb-a1.mbx.a1ps@mail.mil	NGB/A1PS, TSGLI Program Manager 3500 Fetchet Ave. 2nd Floor Joint Base Andrews, MD 20762-5157
Coast Guard	Phone: (202) 795-6647 Website: www.uscg.mil/psc/psd/fs/TSGLI.asp	(202) 372-8488/8323	ARL-PF-CGPSC-PSDFS-COMPENSATION@uscg.mil	Commander (CG) Personnel Service Center (PSC) Attn: Casualty Chief, PSC-PSD-FS-Casualty U.S. Coast Guard STOP 7200 2700 Martin Luther King Jr Ave SE Washington, DC 20593-7200
Public Health Service	Phone: (240) 276-8799	(240) 276-8817 or (240) 453-6030	compensationbranch@psc.hhs.gov	PHS Compensation Branch 1101 Wootton Parkway Suite: 100 Rockville, MD 20852
NOAA Corps	Phone: (301) 713-3444	(301) 713-4140	Director.cpc@noaa.gov	U.S. Dept. of Commerce NOAA/OMAO/CPC 8403 Colesville Rd, Suite 500 Silver Spring, MD 20910



GENERAL INFORMATION

The Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program provides for payment to service members who are severely injured (on or off duty) as the result of a traumatic event and suffer a loss that qualifies for payment under TSGLI. TSGLI is designed to help traumatically injured service members and their families with financial burdens associated with recovering from a severe injury. TSGLI payments range from \$25,000 to \$100,000 based on the qualifying loss suffered.

WHO IS ELIGIBLE?

Effective December 1, 2005, all service members who are insured under SGLI and...

- experience a **traumatic event**
- that results in a **traumatic injury**
- which is listed as a **qualifying loss**

are eligible to receive a TSGLI payment. Service members who were severely injured between October 7, 2001 and November 30, 2005 may also be eligible for a TSGLI payment, regardless of where their injury occurred or whether they had SGLI coverage at the time of their injury. Members should contact their branch of service for more information.

What is a Traumatic Event?

A traumatic event is the application of external force, violence, chemical, biological, or radiological weapons, accidental ingestion of a contaminated substance, or exposure to the elements that causes damage to your body.

What is a Traumatic Injury?

A traumatic injury is the physical damage to your body that results from a traumatic event.

What is a Qualifying Loss?

A qualifying loss is a traumatic injury that is listed on the TSGLI Schedule of Losses, which lists all covered losses and payment amounts. You may view the complete Schedule of Losses and other TSGLI information at http://www.benefits.va.gov/insurance/tsgli_schedule_Schedule.asp. Your branch of service TSGLI office will determine whether your injury is a qualifying loss for TSGLI purposes.

HOW TO FILE A TSGLI CLAIM

Filing a TSGLI claim is a three-step process in which the service member [or guardian, power of attorney or military trustee] and a medical professional must complete and submit the appropriate parts of the TSGLI Claim Form as follows:

Step 1	Step 2	Step 3
The service member [or guardian, power of attorney or military trustee]...	The medical professional...	The medical professional OR the service member [or guardian, power of attorney or military trustee]...
must complete Part A (pages 3 through 7) of the form and give it to a medical professional to complete Part B. Note: If a guardian or power of attorney completes Part A, they must include copies of letters of guardianship, letters of conservatorship, power of attorney, or durable power of attorney (if appropriate).	must complete Part B.	must forward Parts A & B, along with medical records that document the member's injury and resulting loss, to the member's branch of service TSGLI office listed on the front cover of this form.

COMPLETING THE FORM

Instructions on completing the TSGLI Claim Form are included in each section. When completing the form, the service member, guardian, power of attorney or military trustee **must** complete the service member's Social Security number on each page of the form. If you have questions about completing the form or if the member is deceased, please contact the branch of service TSGLI office listed on the front cover of this form.

CLAIM DECISION AND PAYMENT

Who Makes the Decision on My Claim?

Your branch of service TSGLI office will make the decision on your claim based upon the information in Parts A and B of the TSGLI Claim Form and any supporting medical documentation you provide. They will then forward their decision to the Office of Servicemembers' Group Life Insurance (OSGLI) for appropriate action.



Who Will Receive the TSGLI Payment?

Payment will be made directly to the member. If the member is incompetent, payment will be made under the appropriate letters of guardianship/conservatorship or a power of attorney to the guardian, power of attorney or military trustee on the member's behalf. If the member dies after qualifying for payment, the payment will be made to the member's current listed SGLI beneficiary(ies). The member must survive for seven days (168 hours) from the date of the traumatic event to be eligible for TSGLI.

How the TSGLI Payment Will be Made?

If your branch of service TSGLI office approves your claim, OSGLI will make the TSGLI benefit payment. There are three payment methods used for TSGLI benefits: Prudential's Alliance Account^{®*}, Electronic Funds Transfer (EFT), or check. If you do not choose a payment option, OSGLI will make the payment through Prudential's Alliance Account[®].

1. Prudential's Alliance Account^{®*} —

- 1) The funds in an Alliance Account begin earning interest immediately and will continue to earn interest until all funds are withdrawn. Interest is accrued daily, compounded daily and credited every month. The interest rate may change and will vary over time subject to a minimum rate that will not change more than once every 90 days. You will be advised in advance of any change to the minimum interest rate via your quarterly Alliance Account statement or by calling Customer Support at (877) 255-4262.
- 2) The interest rate credited to the Alliance Account is adjusted by Prudential at its discretion based on variable economic factors (including, but not limited to, prevailing market rates for short term demand deposit accounts, bank money market rates and Federal Reserve Interest rates) and may be more or less than the rate Prudential earns on the funds in the account.
- 3) An Alliance Account is an interest bearing draft account established in the beneficiary's name with a draft book. The beneficiary can write drafts for any amount up to the full amount of the proceeds. There are no monthly service fees or per draft charges and additional drafts can be ordered at no cost, but fees apply for some special services including returned drafts, stop payment orders and copies of statements/drafts.
- 4) The funds in your Alliance Account are available immediately. Use the drafts to access the account anytime you wish. You can write a draft to yourself (which you can cash or deposit at your own bank) or write a draft to another person or to any business as you need your funds.
- 5) Alliance Account funds are part of Prudential's General Account and are backed by the financial strength of The Prudential Insurance Company of America which has been in business and serving its customers for over 130 years. The Alliance Account is not a bank account or a bank product, and therefore, is not FDIC insured.
- 6) Accountholders cannot make deposits into an Alliance Account. Only eligible payments from other Prudential insurance policies or contracts may be added to the Alliance Account.

Note: A service member's legal guardian, military trustee, or power of attorney (POA) may choose the Alliance Account payment option as long as they submit proof of that appointment (i.e. the appropriate documentation) with the claim. The guardian, military trustee, or POA will not have their name added to the account, but will be able to sign Alliance Account drafts on behalf of the member.

2. **Electronic Funds Transfer (EFT)** — Your bank account will be electronically credited with the TSGLI payment amount. Depending on your bank, payments will be credited three to five days from the date the payment is authorized.
3. **Check Payment** — A check will be issued to the service member, guardian, power of attorney or military trustee on behalf of the member.

* The Bank of New York Mellon is the Administrator of the Prudential Alliance Account Settlement Option, a contractual obligation of The Prudential Insurance Company of America, located at 751 Broad Street, Newark, NJ 07102-3777. Draft clearing and processing support is provided by The Bank of New York Mellon. **Alliance Account balances are not insured by the Federal Deposit Insurance Corporation (FDIC).** The Bank of New York Mellon is not a Prudential Financial company.



PART A - Member's Claim Information and Authorization (cont'd) - to be completed by the member, guardian, power of attorney or military trustee.

Service member's Social Security Number

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3 Traumatic Injury Information

Information About Your Loss

Is the loss you are claiming the result of any of the following:

- a. an intentionally self-inflicted injury or an attempt to inflict such injury? Yes No
- b. use of an illegal or controlled substance that was not administered or consumed on the advice of a medical doctor? Yes No
- c. the medical or surgical treatment of an illness or disease? Yes No
- d. a traumatic injury sustained while committing or attempting to commit a felony? Yes No
- e. a physical or mental illness or disease (not including illness or disease caused by a wound infection, a chemical, biological, or radiological weapon, or the accidental ingestion of a contaminated substance)? Yes No

If you answered yes...

to any of the questions above, you are not eligible for a TSGLI payment and should not file a claim.

If you are not sure...

whether your loss is a result of one of the items above, please contact your Branch of Service TSGLI Office to find out if you are eligible.

Tell us about your traumatic injury

1. Were you covered under Servicemembers Group Life Insurance (SGLI) at the time of the injury? Yes No

2. In the box below, please describe your injury and give the date, time and location where it occurred. **You must also submit medical records with this claim that document your injuries and resulting loss. (See Part B for qualifying losses.)**

Traumatic Injury Information



PART A - Member's Claim Information and Authorization (cont'd) - to be completed by the member, guardian, power of attorney or military trustee.

Service member's Social Security Number

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6 Signature

X

Signature of service member, guardian, power of attorney or military trustee Date Signed (MM DD YYYY)

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Description of Authority to act on behalf of the member (Guardian, POA, etc.)

WARNING: Any intentional false statement in this claim or willful misrepresentation relative thereto is subject to punishment by a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001)

Description of Authority: If the guardian, power of attorney or military trustee completes this section, they must also indicate their authority to act on behalf of the member (e.g. guardian, conservator, etc.)

Member must complete and sign the HIPAA release on page 7



PART B - Medical Professional's Statement (cont'd) to be completed by a medical professional who is a licensed practitioner of the healing arts acting within the scope of his/her practice.

Service member's Social Security Number

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2 Qualifying Losses Suffered by Patient (cont'd)

Loss of hearing is defined as:

Average hearing threshold sensitivity for air conduction of at least 80 decibels. Hearing Acuity must be measured at 500 Hz, 1000 Hz and 2000 Hz to calculate the average hearing threshold. Loss of hearing must be clinically stable and unlikely to improve.

Loss of Hearing

- Loss of hearing in left ear
- Loss of hearing in right ear

Date of onset

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Hearing Acuity

Average Hearing Acuity (measured without amplification device)

Left Ear

Right Ear

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 db

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 db

Burns are defined as:

2nd degree (partial thickness) or worse burns over 20% of the body including the face and head OR 20% of the face only.

Note: Percentage may be measured using the Rule of Nines or any other acceptable alternative.

Burns

- 2nd degree or worse burns to the body including face and head
- 2nd degree or worse burns to the face only

Percentage of body affected

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 %

Percentage of face affected

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 %

Coma is defined as:

Coma with brain injury measured at a Glasgow Coma Score of 8 or less that lasts for 15, 30, 60 or 90 consecutive days. Number of days includes the date the coma began and the date the member recovered from the coma.

Coma

- Coma

Date of onset

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Date of recovery

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OR Check here if coma is ongoing

Glasgow score at 15 days

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Glasgow score at 30 days

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Glasgow score at 60 days

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Glasgow score at 90 days

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Important:

Facial Reconstruction:

If the patient is undergoing facial reconstruction, a surgeon MUST certify this section by checking the box, printing his/her name and signing on the appropriate line.

Facial Reconstruction is defined as:

Reconstructive surgery to correct traumatic avulsions of the face or jaw that cause discontinuity defects, specifically surgery to correct discontinuity loss of the following:

- upper or lower jaw
- 50% or more of the cartilaginous nose
- 50% or more of the upper or lower lip
- 30% or more of the periorbital
- tissue in 50% or more of any of the following facial subunits: forehead, temple, zygomatic, mandibular, infraorbital or chin.

Facial Reconstruction

- Upper or lower jaw
- 50% of left zygomatic
- 50% of cartilaginous nose
- 50% of right zygomatic
- 50% of upper lip
- 50% of left mandibular
- 50% of lower lip
- 50% of right mandibular
- 30% of left periorbital
- 50% of left infraorbital
- 30% of right periorbital
- 50% of right infraorbital
- 50% of left temple
- 50% of chin
- 50% of right temple
- 50% of forehead

Certification of Surgeon

Date of first surgery

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Name of Surgeon

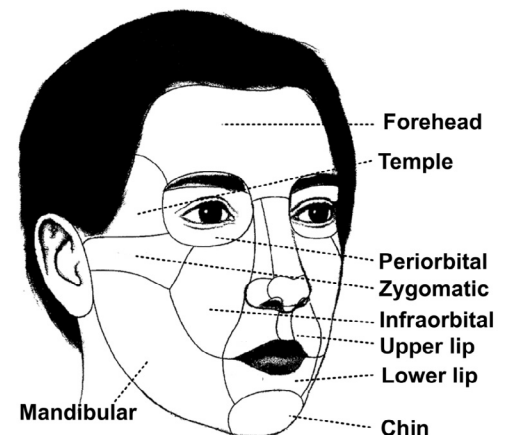
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X

Signature of Surgeon

Date Signed (MM DD YYYY)

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PART B - Medical Professional's Statement (cont'd) to be completed by a medical professional who is a licensed practitioner of the healing arts acting within the scope of his/her practice.

Service member's Social Security Number

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2 Qualifying Losses Suffered by Patient (cont'd)

Amputation is: the severance or removal of a limb or genital organ or part of a limb or genital organ, including both severance due to a traumatic injury, or surgical removal that is required for the treatment of a traumatic injury.

Amputation of Hand is defined as:

Amputation of hand at or above the wrist
Above the wrist means closer to the body.

Amputation of Hand

- Amputation of left hand
- Amputation of right hand

Date of amputation

Amputation of Fingers is defined as:

- Amputation of four fingers on the same hand (not including the thumb) at or above the metacarpophalangeal joint OR,
- Amputation of thumb at or above the metacarpophalangeal joint.

Above the metacarpophalangeal joint means closer to the body.



Amputation of Fingers

- Amputation of 4 fingers/ left hand
- Amputation of 4 fingers/ right hand
- Amputation of left thumb
- Amputation of right thumb

Date of amputation

Amputation of Foot is defined as:

- Amputation of foot at or above the ankle OR,
- Amputation of all toes (including the big toe) on the same foot at or above the metatarsophalangeal joint.

Above the ankle and above the metatarsophalangeal joint means closer to the body.

Amputation of Foot

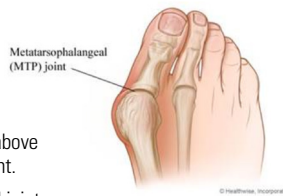
- Amputation of left foot
- Amputation of right foot

Date of amputation

Amputation of Toes is defined as:

- Amputation of four toes on one foot at or above the metatarsophalangeal joint (not including the big toe)
- OR,
- Amputation of big toe at or above the metatarsophalangeal joint.

Above the metatarsophalangeal joint means closer to the body.



Amputation of Toes

- Amputation of 4 toes/ left foot
- Amputation of 4 toes/ right foot
- Amputation of big toe/ left foot
- Amputation of big toe/ right foot

Date of amputation

Important:

Limb Salvage: If the patient is undergoing limb salvage, a surgeon MUST certify this section by printing his/her name and signing on the appropriate line.

Limb Salvage is defined as:

A series of operations designed to avoid amputation of an arm or a leg while at the same time maximizing the limb's functionality. The surgeries typically involve bone and skin grafts, bone resection, reconstructive, and plastic surgeries and often occur over a period of months or years.

Submit operative report for each surgery.

Limb Salvage

- Salvage of left arm
- Salvage of left leg
- Salvage of right arm
- Salvage of right leg

Date of first surgery

Certification of Surgeon

I certify that the patient is undergoing limb salvage surgery as defined in the column to the right.

Name of Surgeon

Specialty

X

Signature of Surgeon

Additional Comments

Date Signed (MM DD YYYY)

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PART B - Medical Professional's Statement (cont'd) to be completed by a medical professional who is a licensed practitioner of the healing arts acting within the scope of his/her practice.

Service member's Social Security Number

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2 Qualifying Losses Suffered by Patient (cont'd)

Paralysis is defined as:

Complete paralysis due to damage to the spinal cord or associated nerves, or to the brain. A limb is defined as an arm or a leg with all its parts. Paralysis must fall into one of the four categories listed below:

- Quadriplegia - paralysis of all four limbs
- Paraplegia - paralysis of both lower limbs
- Hemiplegia - paralysis of the upper and lower limbs on one side of the body
- Uniplegia - paralysis of one limb

Paralysis

- Quadriplegia
- Paraplegia
- Hemiplegia
- Uniplegia

Date of onset

Anatomical loss of the penis is defined as:

Amputation of the glans penis or any portion of the shaft of the penis above the glans penis or damage to the glans penis or shaft of the penis that requires reconstructive surgery.

Above the glans penis means closer to the body.

Genitourinary System Losses

- Anatomical loss of the penis

Date of loss or amputation

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Permanent loss of use of the penis is defined as:

Damage to the glans penis or shaft of the penis that results in complete loss of the ability to perform sexual intercourse that is reasonably certain to continue throughout the lifetime of the member.

- Permanent loss of use of the penis

Date of loss

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Anatomical loss of one testicle is defined as:

The amputation of, or damage to, one testicle that requires testicular salvage, reconstructive surgery, or both.

- Anatomical loss of one testicle

Date of loss or amputation

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Anatomical loss of both testicle(s) is defined as:

The amputation of, or damage to, both testicles that requires testicular salvage, reconstructive surgery, or both.

- Anatomical loss of both testicles

Date of loss or amputation

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Permanent loss of use of both testicles is defined as:

Damage to both testicles resulting in the need for hormonal replacement therapy that is medically required and reasonably certain to continue throughout the lifetime of the member.

- Permanent loss of use of both testicles

Date of loss

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Anatomical loss of the vulva is defined as:

The complete or partial amputation of the vulva or damage to the vulva that requires reconstructive surgery.

- Anatomical loss of the vulva

Date of loss or amputation

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Anatomical loss of the uterus is defined as:

The complete or partial amputation of the uterus or damage to the uterus that requires reconstructive surgery.

- Anatomical loss of the uterus

Date of loss or amputation

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Anatomical loss of the vaginal canal is defined as:

The complete or partial amputation of the vaginal canal or damage to the vaginal canal that requires reconstructive surgery.

- Anatomical loss of the vaginal canal

Date of loss or amputation

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Permanent loss of use of the vulva is defined as:

Damage to the vulva that results in complete loss of the ability to perform sexual intercourse that is reasonably certain to continue throughout the lifetime of the member.

- Permanent loss of use of the vulva

Date of loss

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Permanent loss of use of the vaginal canal is defined as:

Damage to the vaginal canal that results in complete loss of the ability to perform sexual intercourse that is reasonably certain to continue throughout the lifetime of the member.

- Permanent loss of use of the vaginal canal

Date of loss

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PART B - Medical Professional's Statement (cont'd) to be completed by a medical professional who is a licensed practitioner of the healing arts acting within the scope of his/her practice.

Service member's Social Security Number

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2 Qualifying Losses Suffered by Patient (cont'd)

Which ADL is the patient unable to perform?

Check each ADL the patient cannot perform; AND; Fill in the dates inability began and ended or indicate inability is ongoing.

Require Assistance is defined as:

- physical assistance (hands-on),
 - stand-by assistance (within arm's reach),
 - verbal assistance (must be instructed because of cognitive impairment),
- without which the patient would be INCAPABLE of performing the task.**

Inability to Independently Perform Activities of Daily Living (ADL) (cont'd)

Patient is UNABLE to bathe independently if...

He/she **requires** assistance from another person to bathe (including sponge bath) more than one part of the body or get in or out of the tub or shower.

Describe assistance needed:

Unable to bathe independently

Start date

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End date

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OR Check here if inability is ongoing

Type of assistance required (check all that apply)

- physical assistance (hands-on) verbal assistance (must be instructed because of cognitive impairment)
- stand-by assistance (within arm's reach)

Patient is UNABLE to maintain continence independently if...

He/she is partially or totally unable to control bowel and bladder function or **requires** assistance from another person to manage catheter or colostomy bag.

Describe assistance needed:

Unable to maintain continence independently

Start date

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End date

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OR Check here if inability is ongoing

Type of assistance required (check all that apply)

- physical assistance (hands-on) verbal assistance (must be instructed because of cognitive impairment)
- stand-by assistance (within arm's reach)

Patient is UNABLE to dress independently if...

He/she **requires** assistance from another person to get and put on clothing, socks or shoes.

Describe assistance needed:

Unable to dress independently

Start date

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End date

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OR Check here if inability is ongoing

Type of assistance required (check all that apply)

- physical assistance (hands-on) verbal assistance (must be instructed because of cognitive impairment)
- stand-by assistance (within arm's reach)

Patient is UNABLE to eat independently if...

He/she **requires** assistance from another person to:

- get food from plate to mouth OR,
- take liquid nourishment from a straw or cup OR,

he/she is fed intravenously or by a feeding tube

Describe assistance needed:

Unable to eat independently

Start date

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End date

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OR Check here if inability is ongoing

Type of assistance required (check all that apply)

- physical assistance (hands-on) verbal assistance (must be instructed because of cognitive impairment)
- stand-by assistance (within arm's reach)



