

## The Standard®

Standard Insurance Company Employee Benefits Department 866.756.8115 Tel 971.321.8400 Fax PO Box 2800 Portland OR 97208

## Oregon Educators Benefit Board Long Term Disability Benefits Claim Packet Instructions

## Your Disability Benefit Claim

This packet contains the forms necessary to apply for Long Term Disability benefits. Every space on these forms should be filled in to avoid delay in processing your application. If a section does not apply, or information is not available, write "NA" in the space so that we know you did not overlook that particular question. If a form is received incomplete, it may be returned for completion.

### **How To Apply For Benefits**

The Long Term Disability Benefits application includes claim forms and an Authorization.

### 1. The Employee's Statement

- Answer every question completely. Be sure to use the appropriate section for injury, sickness or pregnancy. If a question does not apply to you write "NA".
- Use an additional page, if necessary, to give full and complete answers.
- Attach copies of any Social Security, Public Employees Retirement System, Workers' Compensation or other benefit determinations you have received. If you have applied for any other benefits but have not yet received them, please send a copy of the application receipt. This information is needed to accurately calculate your monthly benefits. If you are unable to make copies of these documents please send the originals. We will photocopy and return them to you promptly.
- Remember to sign and date your statement. An unsigned or undated statement will be returned to you.

## 2. The Authorization to Obtain and Release Information The Authorization to Obtain and Release Psychotherapy Notes

• Please sign and date the Authorization to Obtain and Release Information and attach it to the Employee's Statement. Your signature lets Standard Insurance Company get the information about you that we need to determine your eligibility for benefits. The Authorization to Obtain and Release Information also lets The Standard release this information to specific persons.

If you have seen or been treated by a Psychiatrist, Psychotherapist, Psychologist, Clinical Social Worker (MSW, MCSW, etc.), or any other provider of treatment for a mental condition, please sign and return the Authorization to Obtain and Release Information *and* the Authorization to Obtain and Release Psychotherapy Notes.

You will receive copies of these Authorizations upon your request.

#### 3. The Attending Physician's Statement

- Part A should be completed by you.
- Part B should be completed by your physician. If you have seen more than one physician for your disability, a statement should be completed by each physician. You may request additional forms from your employer. Your physician(s) should mail the completed form directly to The Standard.

You are responsible for making sure all required forms are completed and returned to our office. If you have any questions, please contact your benefit administrator or call our customer service line at 866.756.8115.

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Oregon Educators Benefit Board Long Term Disability Insurance Employee's Statement

Please type or print. Form may be returned for unanswered questions.

1. Claimant					
Full Name		_ Social Security	No		
Address	City			_ State	ZIP
Phone No. ()		_			
Birthdate		_ Sex	☐ Female	Height	Weight
Name of Spouse		Birthdate			
No. of Dependent Children Birthdate of	Youngest	_			
Did you receive a Certificate of Insurance?   Yes   No   If you did not receive a Certificate of Insurance or Brochu			сору.		
2. Employment					
Educational Entity				lo. <b>646595</b>	
Address	City			_ State	ZIP
Phone No. ()		_			
State your job title and describe your duties at work.					
Is your disability work-related? ☐ Yes ☐ No  Have you filed a Workers' Compensation claim? ☐ Yes ☐ No					
Last full day at work					
Date you became unable to work at your occupation as a result o	of disability				
Are you now working at, or have you worked at, your occupation	or any other occupation since t	he date of your inju	ıry? □Yes □	No	
If yes, list names of employers, addresses, telephone numbers, a	and dates of employment.				
Are you self-employed at any activity? ☐ Yes ☐ No					
Date you resumed part-time work	Work Phone (	)		Extension _	
Date you resumed full-time work	Work Phone (	)		_Extension	
3. Sickness Please list all illnesses which contrib	hute to your heing unahl	e to work at vo	our occupation		
Illness		-			ticed
IllnessState what you believe caused your illness.				Date I IISt NO	
Describe your symptoms					
Have you ever had the same condition or a related illness before					

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Oregon Educators Benefit Board Long Term Disability Insurance Employee's Statement

Claimant's Name				
4. Injury				
Describe Injuries				
Cause of Injuries				
Time, Date and Location				
5. Pregnancy				
Date you expect to cea	ase work		Expected delivery date	
Actual delivery date _			Expected return to work date	
Please indicate any for	reseeable complicat	tions.		
6. Attending P	hysician <i>Lis</i>	t all physicians consulted for this inj	ury or illness. Use separa	te sheet, if needed.
Physician's Name		Specialty		Phone No. ()
Street Address				Fax No. ()
City				State ZIP
Date first consulted for	this injury or illness	S	Date last consulted	
Physician's Name _		Specialty		Phone No. ()
Street Address				Fax No. ()
City				State ZIP
Date first consulted for	this injury or illness	s	Date last consulted	
Physician's Name		Specialty		Phone No. ()
Street Address				Fax No. ()
City				State ZIP
Date first consulted for	this injury or illness	S	Date last consulted	
7. Hospital If	you were hospit	talized for this condition, please com	plete. Please attach copy	of hospital bill if available.
Hospital Name		Address		
From	Through	Reason for Hospitalization		
From	Through	Reason for Hospitalization		
	all illnesses or i			we years. Use separate sheet if needed.
Ailment	Date	Physician's Name		Complete Address

Have you applied for or are you receiving

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Oregon Educators Benefit Board Long Term Disability Insurance Employee's Statement

**Amount Received** 

Monthly

Weekly

Date

**Effective** 

Date

Claimant's Name \_

benefits from:

a. Social Security

Signature

b. Workers' Compensation

#### 9. Deductible Income/Benefits From Other Sources

Your Group Disability plan is designed so that the income you receive from Standard Insurance Company and other sources (e.g., Social Security, Workers' Compensation, retirement system, and other income or benefits as described in your Group Policy as deductible income or benefits) combined will provide you with a percentage of predisability earnings, as defined in your Group Policy. Please review your Group Policy to determine how receipt of or eligibility for deductible income or benefits may impact your disability benefits. Please review your obligation to keep Standard Insurance Company informed of your application for and receipt of deductible income or benefits. Additionally, your Group Policy may allow Standard Insurance Company to reduce your disability benefit by estimated deductible income or benefits you are eligible to receive even if you have not applied for them. If your Group Policy states that Social Security benefits will be "deemed payable" even if not received, we will deduct from your disability benefit an estimated Social Security benefit for you and your dependents, based on your Social Security wage record. Please also understand that when deductible income or benefits are awarded you may receive a retroactive award (earlier date) and payment. This retroactive payment may result in an overpayment of your disability benefits because you would receive deductible income or benefits for a period during which you already have received disability benefits from Standard Insurance Company.

Receiving

Yes No

**Date Applied** 

For

**Applied** 

Yes No

c. State Disability Insurance							
d. Retirement or Pension (Employer, PERS, S  **Please specify**  *		.) 🗆 🗆					
e. Other(e.g., unemployment or union benefits,							
Please send copies of any letters or notices	approving or	denying benefits.					
10. Vocational Complete the	following o	and/or attach a	resume.				
Education level	Yes No	If no, last grad	de attended.				
Grade School Graduate							
High School Graduate							
GED							
College Graduate		Degree	Ma	jor			
Post Graduate	Post Graduate Degree Major						
Have you attended any trade schools or re					e.		
Work Experience: Complete the follow	wing starting			erience.			
Job Title & Employer		Dates of Employ	ment	Du	ties		Last Salary
1.	Fro To:						
2.	Fro To:						
3.	Fro						
4.	Fro						
5.							
	Fro To:						

I hereby certify that the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and

belief. I acknowledge that I have read the applicable fraud notice on page 5 of this form.

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Oregon Educators Benefit Board Long Term Disability Insurance Claim Form Fraud Notices

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#### **CALIFORNIA RESIDENTS**

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

#### **COLORADO RESIDENTS**

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 the policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

#### DISTRICT OF COLUMBIA RESIDENTS

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

#### FLORIDA RESIDENTS

Any person who knowingly and with intent to injure, defraud or deceive an insurance company, files a statement of claim or an application containing false, incomplete or misleading information is guilty of a felony of the third degree.

#### MARYLAND AND RHODE ISLAND RESIDENTS

Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

#### **NEW JERSEY RESIDENTS**

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

#### **NEW YORK RESIDENTS**

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 civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

#### PENNSYLVANIA RESIDENTS

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 subjects such person to criminal and civil penalties.

#### ALL OTHER RESIDENTS

Some states require us to inform you that any person who knowingly and with intent to injure, defraud or deceive an insurance company, or other person, files a statement containing false or misleading information concerning any fact material hereto commits a fraudulent insurance act which is subject to civil and/or criminal penalties, depending upon the state. Such actions may be deemed a felony and substantial fines may be imposed.

#### I AUTHORIZE THESE PERSONS having any records or knowledge of me or my health:

- Any physician, medical practitioner or health care provider.
- · Any hospital, clinic, pharmacy or other medical or medically related facility or association.
- Kaiser Permanente.
- Any insurance company or annuity company.
- Any employer, policyholder or plan sponsor.
- Any organization or entity administering a benefit or leave program (including statutory benefits) or an annuity program.
- Any educational, vocational or rehabilitation counselor, organization or program.
- Any consumer reporting agency, financial institution, accountant, or tax preparer.
- Any government agency (for example, Social Security Administration, Public Retirement System, Railroad Retirement Board, Workers' Compensation Board, etc.).

#### TO GIVE THIS INFORMATION:

- Charts, notes, x-rays, operative reports, lab and medication records and all other medical information about me, including medical history, diagnosis, testing and test results. Prognosis and treatment of any physical or mental condition, including:
  - Any disorder of the immune system, including HIV, Acquired Immune Deficiency Syndrome (AIDS) or other related syndromes or complexes.
  - Ány communicable disease or disorder.
  - Any psychiatric or psychological condition, including test results, but excluding psychotherapy notes. Psychotherapy notes do not include a summary of diagnosis, functional status, the treatment plan, symptoms, prognosis and progress to date.
  - Any condition, treatment, or therapy related to substance abuse, including alcohol and drugs.

#### and:

• Any non-medical information requested about me, including such things as education, employment history, earnings or finances, return to work accommodation discussions or evaluations, and eligibility for other benefits or leave periods including, but not limited to, claims status, benefit amount, payments, settlement terms, effective and termination dates, plan or program contributions, etc.

# TO STANDARD INSURANCE COMPANY, THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK, THE STANDARD BENEFIT ADMINISTRATORS AND THEIR AUTHORIZED REPRESENTATIVES (referred to as "The Companies", individually and collectively), AND MY EMPLOYER'S ABSENCE MANAGEMENT PROGRAM ADMINISTRATOR ("Absence Manager").

- I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct the persons and organizations identified above to release and disclose my entire medical record without restriction.
- I understand that each of The Companies and Absence Manager will gather my information only if they are administering or deciding my disability or leave of absence claim(s), and will use the information to determine my eligibility or entitlement for benefits or leave of absence.
- I understand that I have the right to refuse to sign this authorization and a right to revoke this authorization at any time by sending a written statement to The Companies and Absence Manager, except to the extent the authorization has been relied upon to disclose requested records. A revocation of the authorization, or the failure to sign the authorization, may impair The Companies and Absence Manager's ability to evaluate or process my claim(s), and may be a basis for denying or closing my claim(s) for benefits or leave of absence.
- I understand that in the course of conducting its business The Companies and Absence Manager may disclose to other parties information about me. They may release information to a reinsurer, a plan administrator, plan sponsor, or any person performing business or legal services for them in connection with my claim(s). I understand that The Companies and Absence Manager will release information to my employer necessary for absence management, for return to work and accommodation discussions, and when performing administration of my employer's self-funded (and not insured) disability plans.
- I understand that The Companies and Absence Manager comply with state and federal laws and regulations enacted to protect my privacy. I also understand that the information disclosed to them pursuant to this authorization may be subject to redisclosure with my authorization or as otherwise permitted or required by law. Information retained and disclosed by The Companies and Absence Manager may not be protected under the Health Insurance Portability and Accountability Act [HIPAA].
- I understand and agree that this authorization as used to gather information shall remain in force from the date signed below:
   For Standard Insurance Company, the duration of my claim(s) or 24 months, whichever occurs first.
  - For The Standard Life Insurance Company of New York, the duration of my claim(s) or 24 months, whichever occurs first.
  - For The Standard Benefit Administrators, the duration of my claim(s) administered by The Standard Benefit Administrators or 24 months, whichever occurs first.
  - For Absence Manager, 24 months.
- I understand and agree that The Companies and Absence Manager may share information with each other regarding my disability and leave of absence claim(s). This authorization to share information shall remain valid for 12 months from the date signed below.
- I acknowledge that I have read this authorization and the New Mexico notice on page 7. A photocopy or facsimile of this authorization is as valid as the original and will be provided to me upon request.

Name (please print)	Social Security No
	,
Signature of Claimant/Representative	Date
If signature is provided by legal representative (e.g., Attorney in Fact, guardian or conservate	or), please attach documentation of legal status

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Standard Insurance Company is a licensed insurance company in all states except New York. The Standard Life Insurance Company of New York is an insurance company licensed only in New York. An absence manager may be hired by your employer and may be one of The Companies.

#### FOR RESIDENTS OF NEW MEXICO

The state of New Mexico requires Standard Insurance Company to provide you with the following information pursuant to its Domestic Abuse Insurance Protection Act.

The Authorization form allows Standard Insurance Company to obtain personal information as it determines your eligibility for insurance benefits. The information obtained from you and from other sources may include confidential abuse information. "Confidential abuse information" means information about acts of domestic abuse or abuse status, the work or home address or telephone number of a victim of domestic abuse or the status of an applicant or insured as a family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close personal, family or abuse-related counseling relationship. With respect to confidential abuse information, you may revoke this authorization in writing, effective ten days after receipt by Standard Insurance Company, understanding that doing so may result in a claim being denied or may adversely affect a pending insurance action.

Standard Insurance Company is prohibited by law from using abuse status as a basis for denying, refusing to issue, renew or reissue or canceling or otherwise terminating a policy, restricting or excluding coverage or benefits of a policy or charging a higher premium for a policy.

Upon written request you have the right to review your confidential abuse information obtained by Standard Insurance Company. Within 30 business days of receiving the request, Standard Insurance Company will mail you a copy of the information pertaining to you. After you have reviewed the information, you may request that we correct, amend or delete any confidential abuse information which you believe is incorrect. Standard Insurance Company will carefully review your request and make changes when justified. If you would like more information about this right or our information practices, a full notice can be obtained by writing to us.

If you wish to be a protected person (a victim of domestic abuse who has notified Standard Insurance Company that you are or have been a victim of domestic abuse) and participate in Standard Insurance Company's location information confidentiality program, your request should be sent to Standard Insurance Company.

#### I AUTHORIZE THESE PERSONS having any records or knowledge of me or my health:

- Any physician, medical practitioner or health care provider.
- Any hospital, clinic, pharmacy or other medical or medically related facility or association.
- Kaiser Permanente.
- Any insurance company.
- Any organization or entity administering a benefit or leave program (including statutory benefits)
- Any government agency (for example, Social Security Administration, Public Retirement System, Railroad Retirement Board, Workers' Compensation Board, etc.).

#### TO GIVE THIS INFORMATION:

• Notes recorded by a health care provider who is a mental health professional documenting or analyzing the contents of conversation(s) during a private counseling session or a group, joint, or family counseling session and that are separated from the rest of my medical record.

TO STANDARD INSURANCE COMPANY, THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK, THE STANDARD BENEFIT ADMINISTRATORS AND THEIR AUTHORIZED REPRESENTATIVES (referred to as "The Companies", individually and collectively), AND MY EMPLOYER'S ABSENCE MANAGEMENT PROGRAM ADMINISTRATOR ("Absence Manager").

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- I understand that I have the right to refuse to sign this authorization and a right to revoke this authorization at any time by sending a written statement to The Companies and Absence Manager, except to the extent the authorization has been relied upon to disclose requested records. A revocation of the authorization, or the failure to sign the authorization, may impair The Companies and Absence Manager's ability to evaluate or process my claim(s), and may be a basis for denying or closing my claim(s) for benefits or leave of absence.
- I understand that in the course of conducting its business The Companies and Absence Manager may disclose to other parties information about me. They may release information to a reinsurer, a plan administrator, plan sponsor, or any person performing business or legal services for them in connection with my claim(s). I understand that The Companies and Absence Manager will release information to my employer necessary for absence management, for return to work and accommodation discussions, and when performing administration of my employer's self-funded (and not insured) disability plans.
- I understand that The Companies and Absence Manager comply with state and federal laws and regulations enacted to protect my privacy. I also understand that the information disclosed to them pursuant to this authorization may be subject to redisclosure with my authorization or as otherwise permitted or required by law. Information retained and disclosed by The Companies and Absence Manager may not be protected under the Health Insurance Portability and Accountability Act [HIPAA].
- I understand and agree that this authorization as used to gather information shall remain in force from the date signed below:
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  - For Absence Manager, 24 months.
- I understand and agree that The Companies and Absence Manager may share information with each other regarding my disability and leave of absence claim(s). This authorization to share information shall remain valid for 12 months from the date signed below.
- I acknowledge that I have read this authorization and the New Mexico notice on page 9. A photocopy or facsimile of this authorization is as valid as the original and will be provided to me upon request.

Name (please print)	Social Security No
Signature of Claimant/Representative	Date
If signature is provided by legal representative (e.g., Attorney in Fact, guardian or	
of legal status.	conservatory, preuse attach documentation

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Oregon Educators Benefit Board Long Term Disability Insurance Attending Physician's Statement

Part A. To Be Completed By Patient

Full Name Social Security No			
Other Names Used			
Address	City	State	ZIP
Phone No. ()	Birthdate	Patier	nt No.
Occupation			
Educational Entity		Group	Policy No. <b>646595</b>
I returned to work: Date	l ex	pect to return to work: Date	
Part B. To Be Completed By Physician The purpose of this form is to help us determine whether impairment. Please include laboratory data and results surgical reports, hospital admitting history, physician di The patient is responsible for the completion of this form 1. Information	of special tests (X-rays scharge summaries, cha	, CAT scan, EKG, etc.). Pleasert notes, and narrative reports	se attach copies of any pertiner s.
Primary Diagnosis: ICD Code ()			
Secondary Diagnosis: ICD Code ()  Other diagnoses and ICD Codes related to this claim.			
Other diagnoses and IOD codes related to this daim.			
Symptoms			
Patient's Height Weight	BPRight Arm	BP Left Arm	Pulse Radial
Is condition primarily related to:  a. Patient's Employment	Dominant Hand	☐ Left ☐ Right	
c. Alcohol or Drug Condition ☐ Yes ☐ No d. Pregnancy ☐ Yes ☐ No	Expected Delive	ery Date	
Para Gravida	Actual Delivery Date		
Complications	Vaginal [	Caesarean Section	
2. History			
If patient was referred to you, indicate by whom			
Has patient ever had same or similar condition? ☐ Yes ☐ No			
If yes, indicate when Describe			
Do, or have, other conditions contributed to this condition? $\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$	□ No		
If yes, please explain			
Date patient first consulted you for this condition	For	any condition	
Dates of subsequent treatment			
Date of most recent visit			
If patient was hospitalized, please provide dates. Admitted	Disc	harged	
Admitting Diagnosis	Disc	harge Diagnosis	
Name of Hospital			
Address	City	Str.	ate ZIP

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Oregon Educators Benefit Board Long Term Disability Insurance Attending Physician's Statement

Claimant's Name			
3. Assessment			
Date you recommended patient should stop working	Why?		
Describe the patient's physical, mental and cognitive limitations and work acti	vity limitations		
How long from today's date will the described limitations impair the patient? _			
Is the patient competent to manage insurance benefits?	nce benefits?		
4. Treatment			
Planned course of treatment. Please include expected duration, surgeries	, therapy, etc.		
Medications prescribed: dosage, frequency and date of prescription(s).			
List other treating or referring physicians. Continue on separate page, if no	ecessary.		-
Name	Address		
1.			
Phone No. ( )	City	State	ZIP
2.			
Phone No. ( )	City	State	ZIP
What reasonable work or job site modifications could the employer make to a	ssist the individual to return to work? Please specify.		1
Assessment and treatment are complicated by:			
Malingering			
☐ Significant emotional or behavioral disorder such as: ☐ Depression ☐	*		
Exaggeration, inconsistent findings, subjective complaints out of proporti		ations.	
Dependence on drugs/medication. Please specify.			
Other Please describe.			
5. Prognosis			
Describe patient's condition since onset of symptoms:   Recovered  In When do you expect a fundamental or marked change in patient's condition?		ndition expected t	to improve
State anticipated date or, Unable to determ	nine, follow up in months		
When do you anticipate the patient can return to work? State anticipated da	ate or, Unable to det		
Remarks			
6. Acknowledgement			
I hereby certify that the answers I have made to the foregoi belief. I acknowledge that I have read the applicable fraud r	ng questions are both complete and true to notice on page 12 of this form.	the best of r	ny knowledge and
Physician's Signature		Date	
Physician's Name (Please Print)		Specialty	
Address	City	State	ZIP
Physician's Taxpayer ID No.	Phone No. ()	Fax No. (	_)

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#### PENNSYLVANIA RESIDENTS

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 subjects such person to criminal and civil penalties.

#### ALL OTHER RESIDENTS

Some states require us to inform you that any person who knowingly and with intent to injure, defraud or deceive an insurance company, or other person, files a statement containing false or misleading information concerning any fact material hereto commits a fraudulent insurance act which is subject to civil and/or criminal penalties, depending upon the state. Such actions may be deemed a felony and substantial fines may be imposed.