Colonial Voluntary Benefits

Critical Illness Claim

FAX this direction	FAX this form: **1-800-880-9325** Or mail: P.O. Box 100195, Columbia SC 29202	From:	
		Number of pages:	

Optional Service Release Agreement

Please indicate below for optional services you desire. Any marks used (check mark, X, initials, etc.) will be considered as your authorization and will be processed as if they were selected.

I authorize Paul Revere to facilitate processing this claim by releasing its details to the following individual inquiring on my behalf.
Note: Leave blank if you do not want anyone accessing your claim information.

_____ Sales representative _____ Employer _____ Spouse, family member or significant other Name: _____

_____ I want Paul Revere to update me on the status of my claim through prerecorded messages at my contact number indicated on this form. I understand that messages will be left with anyone who answers the phone or on my answering machine. Note: To avoid blocked calls, you should program the number 1-800-325-4368 into your phone.

_____ **Yes, I want ALL payment(s) for this claim sent by overnight delivery.** I understand payment(s) under $100.00 cannot be sent overnight. I also understand that if I wish my claim to be sent by overnight delivery, a **$22.00 fee** will be deducted from my claim payment. This fee is subject to rate increases by carrier and does not include weekend or holiday delivery. **I understand that Paul Revere is unable to send overnight mail to a P.O. Box.**

_____ **Yes, I want to Direct Deposit all payments into my bank account.** I have enclosed a voided check for a checking account or a deposit slip for a savings account with my initial claim submission. Please note: Allow up to three business days after claim payment for deposit into your account.

I also understand that I must notify Paul Revere to discontinue this service.

Incomplete claim form submission may result in a delay in the processing of your claim.
Complete each section before submitting your claim.

- If your name has changed, attach a copy of legal documentation.
- Dates should be written in month/day/year format (i.e. 12/14/1980).
- Social Security number is indicated by SSN.
- Benefits are payable to you unless we receive written authorization to pay them elsewhere. This is called an assignment.
- If this claim is for an individual covered by Medicaid, most non-disability benefits are automatically assigned according to state regulations. This means we must pay the benefits to Medicaid or to the medical provider to reduce the charges billed to Medicaid.

Section 1 – Claimant statement (completed by policy owner)

Claimant name:	☐ Male ☐ Female	DOB: ____ /____ /_____	SSN:
Relationship to policy owner: ☐ Self ☐ Spouse ☐ Domestic partner ☐ Dependent			
Policy owner information (if other than claimant) — Name:		DOB: ____ /____ /_____	SSN:
Address:	City:	State:	ZIP:
Email:		Contact number:	
Type of illness are you claiming:		Date you were first treated for the illness: _____ /_____ /_____	
Do you have a disability policy with us? ☐ Yes ☐ No	Employer name:		
Employer telephone:	Employer fax:		

Claim Fraud Statements

Before signing this claim form, please read the warning for the state where you reside and for the state where the insurance policy under which you are claiming a benefit is issued.

For your protection, state laws, including Alaska, Arizona, Arkansas, Connecticut, Delaware, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming require the following statement to appear on this claim form.

Fraud Warning: Any person who knowingly, and with intent to injure, defraud, or deceive an insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of insurance fraud, which is a felony.

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly present false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

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

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638.20.

New Jersey: Any person who knowingly and with intent to defraud any insurance company or other persons, files a 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, subject to criminal prosecution and civil penalties.

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

Pennsylvania: 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.

Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. If aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present; it may be reduced to a minimum of two (2) years.

Policy owner name:		**Policy owner SSN:**
If other than policy owner	**Claimant name:**	**Claimant SSN:**

Section 1 – Claimant statement ~ continued (completed by policy owner)

Treating physician	Name:		
Address:	City:	State:	ZIP:
Email:	Telephone:	Fax:	
Primary physician	Name:		
Address:	City:	State:	ZIP:
Email:	Telephone:	Fax:	
Referring physician/hospital	Name:		
Address:	City:	State:	ZIP:
Email:	Telephone:	Fax:	

Hospital admission: ☐ Yes ☐ No

Treating hospital:		Telephone:	
Address:	City:	State:	ZIP:
Admission date: _____ / _____ / _____ Time:_____ ☐ AM ☐ PM	Date released: _____ / _____ / _____ Time:_____ ☐ AM ☐ PM		

Treating hospital:		Telephone:	
Address:	City:	State:	ZIP:
Admission date: _____ / _____ / _____ Time:_____ ☐ AM ☐ PM	Date released: _____ / _____ / _____ Time:_____ ☐ AM ☐ PM		

Select the condition for this claim	Please note that coverage for the conditions listed below depends on your specific policy. Please include a completed Physician's Statement (Section 2 of this form) or other information that confirms the diagnosis. Review your policy for specific conditions and documentation required.
CONDITION	**EXAMPLES OF MEDICAL DOCUMENTATION THAT MAY BE REQUIRED**
☐ Cancer and/or carcinoma in situ	A pathology report confirming the pathological diagnosis of cancer or carcinoma in situ by a certified pathologist. If a pathological diagnosis cannot be made provide medical evidence to support a clinical diagnosis of cancer or carcinoma in situ based on the study of symptoms.
☐ Coronary artery disease	Medical documentation indicating a narrowing or blockage of one or more coronary artieries for which a cardiologist recommends coronary artery bypass graft surgery.
☐ End stage renal failure	Medical documentation that documents the date regular hemodialysis or peritoneal dialysis began.
☐ Heart attack (myocardial infarction)	Diagnosis supported by three or more of the following indicators: medical records documenting typical chest pain suggestive of heart attack; new EKG report showing changes indicative of myocardial infarction; medical reports documenting increase of specific cardiac markers typical for heart attack, or medical reports of confirmatory imaging studies. (In the event of death, an autopsy confirmation identifying heart attack as the cause of death will be accepted.)
☐ Major organ failure/Major Organ Transplant	Medical documentation that the Insured has been placed on the United Network for Organ Sharing list. Some policies may require a copy of the transplant surgical report.
☐ Stroke	Evidence of persistent neurological deficits.

Policy owner name:		**Policy owner SSN:**
If other than policy owner	**Claimant name:**	**Claimant SSN:**

Certification

Policy owner's name: _____ SSN: _____

I have checked the answers on this claim form, and they are correct. I certify under penalty of perjury that my correct Social Security number is shown on this form. I acknowledge that I received the Claim Fraud Statements on page two of this form and that I read the statement required by the State Department of Insurance for my state, if my state was listed on the form.

Fraud Warning: For your protection, Arizona law requires the following to appear on this claim form:
Any person who knowingly and with the intent to injure, defraud or deceive an insurance company presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Fraud Warning: For your protection, New York law requires the following to appear on this claim form:
Any person who knowingly and with the 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 a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Fraud Notice: Any person who knowingly files a statement of claim containing false or misleading information is subject to criminal and civil penalties. This includes the Physician Statement portion of the claim form.

Print claimant's name	Claimant's signature	Date (MM/DD/YYYY)
Print policy owner's name	Policy owner's signature	Date (MM/DD/YYYY)

If deceased, attach a death certificate and complete below.

Beneficiary's name	Beneficiary's signature	Date (MM/DD/YYYY)

Beneficiary's SSN:	Beneficiary's DOB: _____ / _____ / _____		Relationship to deceased:
Beneficiary's address:			
City:	State:	ZIP:	Telephone:

Witness' name:	Witness' signature:		
Witness' address:	City:	State:	ZIP:

Section 2 – Physician statement (completed by physician)

Patient name:	SSN:	DOB: _____ / _____ / _____

Select the condition for this claim	Please check the condition that applies to this patient and provide the test results, operative reports, pathology reports, and/or your detailed medical statement as required for the condition indicated below (check all that reply)
CONDITION	**MEDICAL DOCUMENTATION THAT MAY BE REQUIRED**
☐ Cancer and/or carcinoma in situ	Send pathology report. Date of first diagnosis of cancer _____
☐ Coronary artery disease	Date CABG recommended: _____ Date CABG performed: _____
☐ End stage renal failure	Medical documentation that documents the date regular hemodialysis or peritoneal dialysis began. Date dialysis began _____
☐ Heart attack (myocardial infarction)	Medical records documenting typical chest pain suggestive of heart attack; new EKG report showing changes indicative of myocardial infarction; medical reports documenting increase of specific cardiac markers typical for heart attack, or medical reports of confirmatory imaging studies.
☐ Major organ failure/Major Organ Transplant	Date placed on United Network for Organ Sharing list. _____ Copy of the transplant surgical report, if applicable. If applicable: Date of transplant _____ Type of transplant _____
☐ Stroke	Evidence of permanent neurological deficits. Date of neuroimaging studies _____

Diagnosis(es)	Date of diagnosis (MM/DD/YYYY)	ICD-9 code(s)

Has patient been treated for same or similar condition prior to this occurrence? ☐ Yes ☐ No

Diagnosis	First date of treatment	Referring physician	Telephone

Fraud warning: Any person who knowingly files a statement of claim containing false or misleading information is subject to criminal and civil penalties. This includes Attending Physician portions of the claim form.

_____ Physician signature	_____ Date (MM/DD/YYYY)

Physician/group name:	Tax ID or SSN:

Physician's specialty:	Telephone:	Fax:

Address:	City:	State:	ZIP:

Authorization for The Paul Revere Life Insurance Company

Sign and return this authorization to Claims Department at the address listed above. This authorization is designed to comply with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

I hereby authorize the disclosure of the following information about me and, if applicable, my dependents, from the sources listed below to Paul Revere Life Insurance Company and its duly authorized representatives (Paul Revere).

Health information may be disclosed by any medical or medically related provider or institution, rehabilitation professionals, vocational evaluators, health plan or health care clearinghouse that has any records or knowledge about me, including prescription drug database or pharmacy benefit manager, ambulance or other medical transport service, any insurance company, Medicare or Medicaid agencies or the Medical Information Bureau (MIB). Non-health information may be disclosed by any entity, person or organization that has any records about me, including but not limited to my employer, employer representative and compensation sources, insurance company, financial institution, consumer reporting agencies including credit bureaus, professional licensing bodies, attorneys or governmental entities.

Health information includes my entire medical record, prescription drug history and insurance claim history, including HIV, AIDS or other disorders of the immune system, information on the diagnosis, treatment and testing results related to sexually transmitted diseases, unless further restricted by state law, use of drugs or alcohol, mental or physical history, condition, advice or treatment, but does not include psychotherapy notes. Non-health information, includes earnings, financial or credit history, professional licenses, employment history or any other facts deemed necessary by Paul Revere to evaluate my application or claim forms.

Any information Paul Revere obtains pursuant to this authorization will be used for the purpose of evaluating and administering my claim for benefits or for evaluating my eligibility for insurance, including checking for and resolving any issues that may arise regarding incomplete or incorrect information on my application or claim forms. Some information, once obtained, may not be protected by certain federal regulations governing the privacy of health information, but the information is protected by state privacy laws and other applicable laws. Paul Revere will not re-disclose the information unless permitted or required by those laws or as authorized by me.

I also authorize Paul Revere to disclose my information to the following persons (for the purpose of reporting claim status, or experience, or so that the recipient may carry out health care operations, claims payment, administrative or audit functions related to any benefit, plan or claim): any employee benefit plan sponsored by my employer; any person providing services or insurance benefits to (or on behalf of) my employer, any such plan or claim, or any benefit offered by Paul Revere; or, the Social Security Administration. Paul Revere will not condition the payment of insurance benefits on whether I authorize Paul Revere to re-disclose my information. For the purposes of these disclosures by Paul Revere, this authorization is valid for one year or for the length of time otherwise permitted by law.

This authorization is valid for two (2) years from its execution or the duration of my claim (to include any subsequent financial management and/or benefit recovery review), whichever is earlier, and a copy is as valid as the original. I know that I, or my authorized representative, may request a copy of this authorization. This authorization may be revoked by me or my authorized representative at any time except to the extent Paul Revere has relied on the authorization prior to notice of revocation or has a legal right to contest coverage under the contract or the contract itself. If I do not sign this authorization or if I alter or revoke it, except as specified above, Paul Revere may not be able to evaluate my claim or eligibility for insurance. I may revoke this authorization by sending written notice to the Claims Department at the address listed above.

_____ _____

Signature | Date signed (MM/DD/YYYY)

_____ XXX-XX-_____ _____

Printed name of individual subject to this disclosure | Last four digits of SSN | Date of birth (MM/DD/YYYY)

If applicable, I signed on behalf of the insured as _____ (indicate relationship). If legal guardian, power of attorney designee, conservator, beneficiary or personal representative, please attach a copy of the document granting authority.

_____ _____ _____

Printed name of legal representative | Signature of legal representative | Date signed (MM/DD/YYYY)