

# Filing an Assurity Critical Illness Claim

Critical Illness insurance provides benefits when an insured person is diagnosed with a specified critical illness or undergoes a covered procedure.

This document lists the forms and evidence required for submission of a claim for benefits. Additional information may be necessary to determine benefit eligibility and may require Assurity to order medical records. The required forms listed below can be accessed in the Customer Service Center on [www.assurity.com](http://www.assurity.com) or by contacting Assurity's Claims Department at **(800) 869-0355, Ext. 4484**.

Proof of Claim may be required within 12 months of the time of loss. Assurity administers many different plans of insurance. Your policy may not include all of the benefits detailed below. Please consult your contract for specific benefits, definitions, provisions, limitations and exclusions.

Critical Illnesses	
Specified Critical Illness	Information Needed/Required Proof for Claim
<ul style="list-style-type: none"> <li>• Heart Attack</li> <li>• Invasive Cancer</li> <li>• Stroke</li> <li>• Coronary Bypass Surgery</li> <li>• Angioplasty</li> <li>• Cancer in Situ</li> <li>• Major Organ Transplant</li> <li>• Advanced Alzheimer's Disease</li> <li>• Coma</li> <li>• Kidney (Renal) Failure</li> <li>• Occupational HIV</li> <li>• Paralysis – Not as the result of a Stroke</li> <li>• Severe Burns</li> <li>• Loss of Independent Living</li> </ul>	<p>1) Critical Illness Claim Questionnaire form #01-040-02245F – to be completed by claimant,</p> <p><b>and</b></p> <p>2) Confidential Information Authorization form – to be completed by claimant. The following list shows the appropriate authorization form number for the state in which the <u>claimant resides</u>:</p> <p>75-500-05055 All states not listed below</p> <p>48-500-05055 (AZ) 69-500-05055 (MN) 73-500-05055 (NC)</p> <p>49-500-05055 (CA) 67-500-05055 (ME) 92-500-05055 (VA)</p> <p>94-500-05055 (VT)</p> <p><b>and</b></p> <p>3) Critical Illness Insurance Confidential Physician's Report, which is completed by the treating physician. The Confidential Physician's Report varies for each specified critical illness. Please contact our office at (800) 869-0355, Ext. 4484 to obtain the appropriate form.</p> <p>4) To expedite your claim, you may submit additional medical evidence that supports your claim for a positively diagnosed critical illness or needed procedure. This information may include such items as pathology reports, physicians' notes, medical records and itemized bills.</p>

**The riders listed below are available for some Assurity Critical Illness products, but are not necessarily a part of your contract. Please review your contract to verify any riders you may have selected.**

Additional Rider Benefits	
Potential Benefit	Information Needed/Required Proof for Claim
Spouse Critical Illness Rider	If your spouse wishes to file a claim for the spouse's critical illness benefits, the claim forms listed above should be completed by your spouse. Your spouse must also sign the Authorization form.
Dependent Child Critical Illness Rider	If you wish to file a claim for a child's critical illness benefits, the claim forms listed above should be completed by the parent.

If your contract includes benefits not described in this document or you have questions, please contact Assurity's Claims Department at **(800) 869-0355, Ext. 4484**.





**FRAUD NOTICES** *(continued)*

**NM RESIDENTS:** Any person who knowingly 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 civil fines and criminal penalties.

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

**OH RESIDENTS:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**OK RESIDENTS:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**OR RESIDENTS:** Any person who knowingly and with intent to defraud an insurance company or any other person presents a false claim for payment of a loss or benefit may be guilty of insurance fraud and subject to civil fines and criminal penalties. If such misinformation is material to the content of the contract, relied upon by the insurer and either material to the risk assumed by the insurer or provided fraudulently, such action may also lead to denial of insurance benefits.

**PA 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.

**VA RESIDENTS:** Any person who, with the intent to defraud or knowing that they are facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

**VT RESIDENTS:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

I hereby acknowledge that I have read the applicable fraud notice above.

I hereby certify the statements above are complete and accurate to the best of my knowledge.

\_\_\_\_\_  
Date (MM/DD/YYYY)

\_\_\_\_\_  
Signature of Insured

\_\_\_\_\_  
Signature of Policyowner (if other than Insured)



\_\_\_\_\_  
 Legal Name of Applicant/Insured/Claimant (Please print)

\_\_\_\_/\_\_\_\_/\_\_\_\_  
**Date of Birth** (MM/DD/YYYY)

\_\_\_\_\_  
 Legal Name of Additional Applicant/Insured/Claimant (Please print)

\_\_\_\_/\_\_\_\_/\_\_\_\_  
**Date of Birth** (MM/DD/YYYY)

Applicant/Insured/Claimant: List child(ren) and date(s) of birth			
Legal Name	Date of Birth	Legal Name	Date of Birth
_____	_____	_____	_____
_____	_____	_____	_____

I, on behalf of myself or the person named above (*Individual*), hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company, MIB Inc. (*formerly known as the Medical Information Bureau*), or other organization, institution or person, that has any records or knowledge of me or my health, to give to Assurity Life Insurance Company (*Assurity*), or its reinsurers, any such information. This may include:

- Information as to diagnosis, treatment and prognosis pertaining to medical history, mental or physical condition, pharmacy and/or prescription drug records, or treatment and information pertaining to mode of living (*except as may be related directly or indirectly to sexual orientation*), occupation, finances, avocations and other characteristics.
- Information on the diagnosis or treatment of human immunodeficiency virus (*HIV*) infection and sexually transmitted diseases.
- Information on diagnosis and treatment for alcohol, drug and tobacco use, and mental illness. Excluded are psychotherapy notes, but included are medication prescription and monitoring, counseling sessions (*start and stop times*), the modalities and frequencies of treatment furnished, results of clinical tests and any summary of the following items: diagnosis, functional status, treatment plan, symptoms, prognosis and progress to date.
- Information provided on applications to obtain driving records and credit information. The records obtained will be used to determine eligibility for insurance, including additional coverage to an existing policy. I authorize the release of any information contained in credit reports and driving records, including but not limited to information on motor vehicle accidents and/or violations.
- Financial records and information.

I understand that this information may be released by Assurity and/or its reinsurers to their consulting physicians, their attorneys, MIB Inc. and to other insurance companies with which the Individual has policies or to whom applications may be made, or to whom claims for benefits have been made or may be submitted. By this authorization, I further authorize Assurity, or its reinsurers, to make a brief report of my personal health information to MIB Inc.

By my signature below, I acknowledge that any agreements I have made to restrict protected health information of the Individual do not apply to this authorization, and I instruct any licensed physician, medical practitioner, hospital, clinic, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, insurance or reinsurance company, MIB Inc., consumer reporting agency, clearinghouse, employer or other organization or person that has any records or knowledge of the Individual or their health, to release and disclose the Individual's entire medical record as described above without restriction. The medical information so acquired will be used to determine eligibility for insurance, including additional coverage to an existing policy and/or eligibility for benefits under a policy. I understand that this information may be subject to redisclosure by Assurity and may no longer be protected by the federal rules governing privacy of health information, and that this information may only be redisclosed in accordance with other applicable laws or regulations.

I further agree to execute additional documents that may be necessary to permit Assurity to obtain medical and/or financial information relevant to my application for insurance or claim for benefits, including, but not limited to, federal and/or state tax records and Social Security Administration records.

This authorization is valid for twenty-four (24) months from the date of signature below (**authorization to disclose HIV-related information is valid for 180 days from the date of the signature below**), for collecting information in connection with an application for an insurance policy, policy reinstatement or claim. A copy of this authorization is as valid as the original. I understand that I, or my authorized representative, will receive a copy of this authorization if requested. I understand that I have the right to revoke this authorization at any time by providing written notice to Assurity. I understand that a revocation is not effective to the extent that action has been taken in reliance on this authorization. I further understand that if I refuse to sign this authorization, Assurity may not be able to process this application, or if coverage has been issued, may not be able to make any benefit payments.

**This authorization complies with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.**

\_\_\_\_/\_\_\_\_/\_\_\_\_  
**Date** (MM/DD/YYYY)

\_\_\_\_\_  
**Signature of Applicant/Insured/Claimant, Legal Representative or Parent of Child(ren) under age 18**

\_\_\_\_\_  
 Signature of Additional Applicant/Insured/Claimant or Legal Representative

\_\_\_\_\_  
 Signature of Applicant/Insured/Claimant Child (if age 18 or older)

\_\_\_\_\_  
 Description of Legal Representative's Authority for Applicant/Insured/Claimant (please indicate which Individual is represented)

**ORIGINAL TO HOME OFFICE, COPY TO BE LEFT WITH APPLICANT**

