# Colonial Life Accident Claim

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

## File Your Claim Online

- ▶ Simply log into your account at Coloniallife.com and click on "File an Online Claim".
- ▶ As an added convenience, you may also select Direct Deposit when filing online.
- ▶ Not a member? Log onto Coloniallife.com and click on "Register" then "Join the Policyholder Website" to set up your account.

## 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 Colonial Life 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 Colonial Life 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, includes delivery only on business days and does not include weekend or holiday delivery. **I understand that Colonial Life 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 Colonial Life to discontinue any of these services.**

**Complete each section before submitting your claim. Incomplete claim form submission may result in a delay in the processing of your claim. Please make sure that all written responses are legible.**

- If your name has changed, attach a copy of legal documentation of the change.
- 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: | | Telephone/Contact number: | |
| Last day worked? ____/____/_____ | Dates unable to work: From: ____/____/_____ To: ____/____/_____ | | |
| Do you have a disability policy with Colonial Life? ☐ 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 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.

**For your protection:**

**Alabama law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** 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 law requires the following statement to appear on this form:** 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.

| **Claimant name:** | **Claimant SSN:** |
|---|---|

## Section 2 – Accidental injury (completed by policy owner)

Please complete and attach itemized copies of any related bills including physician, ambulance, emergency room, hospital, and/or rehabilitation unit. Bills should include diagnosis information and procedure codes from your medical provider. If surgery was performed, include operative report. An accident description is also required.

| Date the accident occurred (not when it was treated): _____ / _____ / _____ | Accident occurred: ☐ On-job ☐ Off-job (If on-job injury, attach copy of Report of Injury document) |
|---|---|

Were you at work at the time of your accident? ☐ Yes ☐ No (If on-job injury, attach a copy of Report of Injury Document)
If yes, have you received Worker's Compensation benefits for your occupational injury? ☐ Yes ☐ No
Is your claim pending a Worker's Compensation decision? ☐ Yes ☐ No

Have you been treated for the same or similar condition prior to this occurrence? ☐ Yes ☐ No If yes, when: _____ / _____ / _____

**Hospital admission:** ☐ Yes ☐ No
Admission: _____ / _____ / _____ Time:_____ ☐ AM ☐ PM Discharged: _____ / _____ / _____ Time:_____ ☐ AM ☐ PM

Description of how the accident occurred (If auto accident, assault, or gunshot wound, attach a copy of the police report, if applicable.):

Have you stopped working? ☐ Yes ☐ No If yes, what was the last day that you worked? (mm/dd/yy)_____

Was this a motor vehicle accident? ☐ Yes ☐ No (If yes, please attach traffic/police report)

While confined did you incur expenses for child care or pet boarding? ☐ Yes ☐ No

Did you complete a covered State or Federally Approved Recreational Safety course/certification program: defensive driving, CPR, first aid, swim lessions, and/or self-defense course? ☐ Yes ☐ No

Did the injuries result from injuries received as the result of a Felonious Act of Violence or Sexual Assault? ☐ Yes ☐ No (If yes, please provide a copy of the emergency department, treatment in a physician's office or urgent care facility.)

Were the injuries a result of a gunshot wound? ☐ Yes ☐ No (attach a copy of the police report, if applicable)

| **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: | |

# 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) |

| **Claimant name:** | **Claimant SSN:** |
|---|---|

## Section 3 – Employer statement (completed by employer if on-job injury)

| Date accident occurred: _____ /_____ /_____ | Description of accident: |
|---|---|

**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 employer's portions of the claim form.

| _____ Signature of authorized person | _____ Date (MM/DD/YYYY) |
|---|---|

| Title of authorized person: | Employer/company name: |
|---|---|

| Telephone: | Fax: | Email: |
|---|---|---|

## Section 4 – Physician statement (completed by physician)

**Please submit the following with your claim:** a copy of your itemized bill from your doctor which includes your diagnosis and procedure codes. If you are unable to provide an itemized billing statement(s), please have your treating physician complete and sign the section below.

| **Diagnosis/ICD codes:** | **Was an X-ray taken?** ☐ Yes ☐ No |
|---|---|
| **Is condition due to an accidental injury?** ☐ Yes ☐ No | **If acute injury, please provide date:** _____ / _____ / _____ |
| Is the condition the result of their employment? ☐ Yes ☐ No ☐ Unknown | |
| **Description of acute injury:** | **If re-injury, please provide date(s) and description(s):** |
| **Physician office visit(s) related to this accident:** 1. _____ / _____ / _____ 2. _____ / _____ / _____ 3. _____ / _____ / _____ 4. _____ / _____ / _____ | |
| **Hospital confinement:** Admission: _____ / _____ / _____ Time: _____ ☐ AM ☐ PM Discharged: _____ / _____ / _____ Time: _____ ☐ AM ☐ PM | |
| Intensive Care dates From: _____ / _____ / _____ To: _____ / _____ / _____<br>Sub-Acute Intensive Care dates From: _____ / _____ / _____ To: _____ / _____ / _____ | |
| Hospital: | Telephone: |

| Address: | City: | State: | ZIP: |
|---|---|---|---|

| **Surgery:** ☐ Inpatient ☐ Outpatient<br>Was surgery performed at: ☐ Hospital ☐ Surgery Center ☐ Doctor's Office<br>Date: _____ / _____ / _____ CPT code: _____<br>Date: _____ / _____ / _____ CPT code: _____ | **Diagnostic procedures**<br>Date: _____ / _____ / _____ CPT code: _____<br>Date: _____ / _____ / _____ CPT code: _____ |
|---|---|

| Did this injury result in a burn? 2nd degree? ☐ Yes ☐ No<br>_____ % of Total body surface area (TBSA) | 3rd degree? ☐ Yes ☐ No<br>_____ total sq. inches _____ and/or % of Total body surface area (TBSA) | Did the burn require skin grafts?<br>☐ Yes ☐ No (provide operative report) |
|---|---|---|

**If treated in the Emergency Room, attach a copy of the ER report/itemized bill.**

Was the patient referred to Physical/Speech/Occupational/Acupuncture/Alternative Therapy? ☐ Yes ☐ No If yes, please provide the therapy facility patient was referred to or prescribed therapy frequency on the line below:

Was the patient referred to Behavioral Health Therapy? ☐ Yes ☐ No

**If also covered under a disability policy:**
**Dates unable to work (full-time):** From: _____ / _____ / _____ To: _____ / _____ / _____ **Expected return to work date:** _____ / _____ / _____

**Dates able to work (part-time):**
From: _____ / _____ / _____ To: _____ / _____ / _____ Number of hours worked: _____ **Actual return to work date:** _____ / _____ / _____

**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: | Patient account number: |
|---|---|

| Physician's specialty: | Telephone: | FAX: |
|---|---|---|

| Address: | City: | State: | ZIP: |
|---|---|---|---|

| Tax ID or SSN: | |
|---|---|
| Do you accept electronic authorizations? ☐ Yes ☐ No | Do you accept medical record requests by fax? ☐ Yes ☐ No |
| Do you require a special authorization for release of information? ☐ **Yes** ☐ **No** | Patient Portal ☐ **Yes** ☐ **No** Will you accept the standard HIPAA release? ☐ **Yes** ☐ **No** |
| Was patient referred to you by another physician? ☐ Yes ☐ No | Authorization on file to release information to Colonial Life: ☐ **Yes** ☐ **No** |

| Referring physician: | Telephone: | Fax: | |
|---|---|---|---|
| Address: | City: | State: | ZIP: |
| Tax ID or SSN: | | | |

# Authorization for Colonial Life & Accident 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 Colonial Life & Accident Insurance Company and its duly authorized representatives (Colonial Life).

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 Colonial Life to evaluate my application or claim forms.

Any information Colonial Life 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. Colonial Life will not re-disclose the information unless permitted or required by those laws or as authorized by me.

I also authorize Colonial Life 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 Colonial Life; or, the Social Security Administration. Colonial Life will not condition the payment of insurance benefits on whether I authorize Colonial Life to re-disclose my information. For the purposes of these disclosures by Colonial Life, 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 Colonial Life 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, Colonial Life 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)