USAble Life

CLAIM FORM | For Hospital Care Benefits

Send claim form/related documents to:
- **Attn:** Claims Department
  USAble Life
  P.O. Box 1650
  Little Rock, AR 72203-1650
- **Email:** claims@usablelife.com
- **Fax:** 501-235-8416 *(if faxing, original claim form documents must also be mailed to us)*

Thank you for selecting coverage from USAble Life.
- Included are the necessary forms to file a claim.
- Complete each form, with all the information sections that apply to your claim, and sign.
- For more space, attach additional pages with required information.
- For clarity, the Insured is referred to as "you", "your" and "patient" on this form.
- Special note on timing: A claim must be received within 90 days of the event, loss or date of service (unless state law indicates otherwise).

You may reach us with any questions at 800-370-5856, Monday-Friday, 8:00 a.m. to 5:00 p.m. CT.

Type of claim ❍ Inpatient hospitalization ❍ Hospitalized for accident or injury

Insured Information

List your personal information.

Name of insured • | Social Security Number • | Birth date •

Gender ❍ Male ❍ Female | Email address •

Home address •

City • | State • | Zip • | Best phone number •

Employer name •

Current employment status ❍ Full-time ❍ Retired ❍ On leave ❍ Unemployed
If not full-time, what was the date last worked? (month/day/year) •

Patient Information

Only complete if a dependent was the hospital patient.

Name of person hospitalized • | Social Security Number • | Birth date •

Gender ❍ Male ❍ Female | Relation to insured ❍ Spouse ❍ Child ❍ Other (specify): •

If child, living in your household? ❍ Yes ❍ No | *If no,* specify with whom the child resides: •

If child, full-time student? ❍ Yes ❍ No | *If yes,* provide school name: •

Hospitalization Description

Tell us why you or your dependent were hospitalized and reason for claim.

Nature of accident or injury • | Where did it occur? •

How did it happen? • | When did it occur? (date and time of day) •

Has the patient had other medical attention in the past 5 years? ❍ Yes ❍ No
If yes, describe conditions, names of doctors consulted, hospitals where treated, their addresses and dates seen. •

Hospital Information

Provide information on your hospital or doctor.

Date of first treatment • | First treated by ❍ Hospital ❍ Physician

Name of hospital or physician •

Address •

City • | State • | Zip • | Phone number •

Itemized Bills

Include your itemized bills.

Reminder: Be sure to obtain and include itemized copies of your bills from hospitals and all medical providers.

Signature

Sign and date this form.

I attest to the fact that the information I have provided above is to the best of my knowledge, complete and accurate.

Patient's name • | Best phone number •

Patient's signature • | Date •

⚠ **Fraud Warning:** Except as noted in the separate Fraud Notice, 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 fines and confinement in prison.

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ATTENDING PHYSICIAN'S STATEMENT | For Hospital Care Benefits

Send claim form/related documents to:
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  USAble Life
  P.O. Box 1650
  Little Rock, AR 72203-1650
- **Email:** claims@usablelife.com
- **Fax:** 501-235-8416

Thank you for selecting coverage from USAble Life.
- Please have your physician complete this form, sign and date.

You may reach us with any questions at 800-370-5856, Monday-Friday, 8:00 a.m. to 5:00 p.m. CT.

Attn: Physician
- The named insured below has filed a claim for benefits due to hospitalization.
- The insured has given us authorization (see attached) to obtain information needed to assess the claim.
- Please answer the questions below and return to us with the supporting documentation.

Patient Information

Tell us about your patient's condition.

Patient's full name • | Social Security Number • | Birth date •

Nature of injury or illness (include ICD Codes) •

When did it occur? (date and time of day) •

Date patient first consulted you? • | Date symptoms first appeared? •

Has the patient ever had same or similar condition? ❍ Yes ❍ No
If Yes, when? •

If hospitalized, date: • ❍ In patient ❍ Outpatient

Hospital name • | City • | State •

If loss of limb, was it through or above wrist or ankle joint? ❍ Yes ❍ No

If loss of sight, is it permanent or irrecoverable? ❍ Yes ❍ No
If Yes, on what date did it become so? If No, what percentage of sight remains? •

Was the loss of sight or dismemberment solely due to accidental bodily injury without other causes? ❍ Yes ❍ No
If No, please explain. •

Were any surgical procedures involved? ❍ Yes ❍ No
If Yes, please describe and provide date performed. •

If loss due to burn, specify degree and size:
❍ First Degree ❍ Second Degree ❍ Third Degree
Percentage of body surface burned: • *Square inches of body surface burned:* •

If loss due to dislocation, complete separation? ❍ Yes ❍ No
If Yes, ❍ Open reduction ❍ Closed reduction

If loss due to fracture: ❍ Simple ❍ Compound ❍ Open reduction ❍ Closed reduction

If loss due to laceration:
Total length: ❍ Less than 5.08 cm ❍ 5.08 – 15.24 cm ❍ Greater than 15.24 cm
Type of repair: ❍ Stitches ❍ Staples ❍ Glue ❍ Other

Physician's Information & Signature

Provide your information, sign and date.

I attest to the fact that the information I have provided above is to the best of my knowledge, complete and accurate.

Physician's name • | Degree • | Phone •

Physician's signature • | Date •

Physician's address •

City • | State • | Zip • | Fax •

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USAble Life

AUTHORIZATION | To Disclose, Obtain and Use Personal Information

Read and sign below.

In signing below, I represent the statements I may have provided for claim review are true, complete and correct. I hereby authorize third persons, including, without limitation: any financial institution, consumer reporting agency, insurance company or reinsurer, insurance service organization such as the MIB, Inc., benefit plan administrator, health plan, hospital, health care provider, pharmacy, laboratory, business associate, governmental entity (federal, state, or local), or any other organization or individual (collectively "Third Parties"); to disclose the minimum necessary personal, financial and health information, including physical, psychological, psychiatric, drug or substance use and communicable disease diagnosis or treatment information ("Personal Information") to USAble Life (the "Company"), its representatives or agents in connection with underwriting, claim evaluation or processing, medical or disability assessment and management, or treatment, payment, and operations related activities (the "Permitted Activities"). The Company may possess and further disclose Personal Information obtained from me, Third Parties, or developed by the Company to other Third Parties, claim or medical management organizations, investigative firms, agents, employees, consultants and others who have a legitimate business interest in obtaining the minimum necessary Personal Information in connection with the Permitted Activities. If any provision of this authorization is or becomes invalid or unenforceable pursuant to applicable Federal or State laws, it shall be ineffective only to the extent of such invalidity or unenforceability, and the remaining provisions of this authorization shall not be affected.

This authorization is valid for the lesser of: the period that my coverage from the Company remains in effect or; if this authorization is given in connection with the Company's consideration of a claim for benefits, for the duration of the Company's consideration of that claim. I have the right to revoke this authorization, in writing, at any time or to refuse to sign this authorization. I acknowledge that if I do so, that revocation may adversely affect the completion of the Permitted Activities, including the denial of a claim for benefits. Any written revocation of this authorization shall become effective upon receipt by the Company, but shall not apply retroactively as to Personal Information that has been previously disclosed, obtained or used in accordance with this authorization. A photocopy of this form is as valid as the original. A copy of this authorization will be provided to me or my authorized representative upon request.

Signature

Sign and date this form.

I have executed this authorization intending that it will be effective on and after:

Date

•

Signature

•

Printed name

•

Return original with your claim and retain a copy of this authorization and claim form for your records.

USAble Life

FRAUD NOTICE | For Your Protection

Read and sign below.

For your protection, the laws of some states require us to furnish you with the following notice.

Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or a statement of claim with materially false information or conceals for the purpose of misleading, information concerning any fact material thereto may be guilty of committing a fraudulent insurance act. Please see below for special notice required by state law.

AZ: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of loss is subject to criminal and civil penalties.

AR, LA, MD, RI, and WV: 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 fines and confinement in prison.

CA: 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.

CO: 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 respect to a settlement or award from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies to the extent required by applicable law.

DE: Any person knowingly and with the intent to injure, defraud or deactivate any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

DC: 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.

FL: 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.

HI: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

ID: Any person knowingly and with the intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

IN: A person knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete or misleading information commits a felony.

KY: Any person who knowingly and with the 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.

ME: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

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

NH: A person who with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

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

NM: 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.

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

OK: WARNING: any person who knowingly and with the 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: A person who knowingly and with the intent to defraud an insurance company, files a claim containing false, incomplete or misleading information material to such claim, may be guilty of insurance fraud.

PA: 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.

TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

TX: 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.

VT: 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.

Signature

Sign and date this form.

Printed name

Signature

Date