



A Prosperity Life Group® Company

CRITICAL ILLNESS CLAIM STATEMENT

Please include your certificate number on your claim. If you need assistance locating your certificate number, please contact our Customer Care Center at 844-801-6238.

To avoid delays in processing, please fill out the sections and pages which apply to your claim.

You may fax your completed claim form to 512-275-9350 or mail your form to:

Bay Bridge Administrators, LLC.
P.O. Box 161690
Austin, TX 78716

Instructions for Filing a Claim:

- 1. Complete Parts 1, 3, 4, 5, 6 and 7 for all claims.
2. Complete Part 2 if filing a claim on a Spouse or Dependent Child.
3. Attending Physician Statement Requirement - Part 8. Please submit a completed APS with a copy of the itemized bill or admit/discharge summary, including diagnosis. We reserve the right to request a completed physician statement as needed.
4. Provide Documentation:
Attach an itemized bill or admit/discharge summary, or medical records for each claim to be considered. Some documentation can be obtained by requesting a copy of the hospital bill (UB04) or HCFA1500 (non-hospital bill) from your healthcare provider. The medical documentation must include the date of service, diagnosis code, the type of service and the name of the provider of the service.

Please include the following documents for all that apply:

- Hospitalization: copy of hospital bill indicating diagnosis, services or treatment, and days hospitalized
Surgery: a copy of the operative report
Other: Copy of medical bills, physician records, lodging and transportation expenses, and other appropriate documentation to support claim for benefits

PART 1. NAMED INSURED INFORMATION (REQUIRED FOR ALL CLAIMS)

Form with fields for Full Name, Policy/Certificate Number, Employer/Group Name, Marital Status, Date of Birth, Mailing Address, etc.

PART 2. DEPENDENT INFORMATION (IF CLAIM IS FOR SPOUSE OR DEPENDENT CHILD)

Full Name (As it appears on Social Security card)	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth	Social Security Number
Relationship	Phone Number

PART 3. CLAIM HISTORY

When did the current symptoms first appear?	Confirmed Diagnosis and Date
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Has patient ever had the same **or** a similar condition?
 Yes No If "Yes" provide date and description

Primary Physician Name	Phone and Fax Number
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Primary Physician Address

Hospital Name	Phone and Fax Number
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Hospital Address

PART 4. CRITICAL ILLNESS / SPECIFIED DISEASE

In order for benefits to be processed, please provide documentation of services provided or performed. The itemized documentation must include the name of the provider, date of service, diagnosis code, type of service and charge.

- Advanced Alzheimer's Disease (The patient is **UNABLE** to perform 3 or more Activities of Daily Living)
- Addison's Disease
- Amyotrophic Lateral Sclerosis
- Botulism
- Bovine Spongiform
- Budd-Chiari Syndrome
- Cancer in Situ
- Coma
- Coronary Artery Bypass Graft
- Cystic Fibrosis
- Diphtheria
- Encephalitis
- Encephalopathy
- Epilepsy
- Hansen's Disease
- Heart Attack
- Histoplasmosis
- Invasive Cancer (including leukemias and lymphomas)
- Kidney Failure
- Legionnaire's Disease
- Lupus Erythematosus
- Multiple Sclerosis
- Muscular Dystrophy
- Myasthenia Gravis
- Neimann-Pick Disease
- Osteomyelitis
- Paralysis
- Poliomyelitis
- Q Fever
- Rabies
- Reye's Syndrome
- Rheumatic Fever
- Rocky Mountain Spotted Fever
- Severe Burns (Third degree burns at least 20% of the body)
- Sickle Cell Anemia
- Stroke
- Tay-Sachs Disease
- Tetanus
- Toxic Epidermal Necrolysis
- Tuberculosis
- Tularemia

PART 4. CRITICAL ILLNESS / SPECIFIED DISEASE (CONTINUED)

- Lyme Disease
- Major Organ Transplant
- Malaria
- Meningitis
- Motor Neuron Disease/ALS
- Typhoid Fever
- Undulant Fever
- West Nile Virus
- Whipple’s Disease
- Whooping Cough

PART 5. ADDITIONAL BENEFITS CLAIM INFORMATION

In order for benefits to be processed, please provide documentation of services provided or performed. The itemized documentation must include the name of the provider, date of service, type of service and charge.

This could include some of the following depending on your coverage. (Check all that apply)

- Intensive Care Unit (ICU)/Step Down Unit
- Medical Equipment (Rental or Purchase)
- Physical, Speech and Audio Therapy
- Mental Health Consultation
- Transportation
- Lodging
- Ambulance
- Child Care
- Child Tutorial
- Pet Boarding
- Wheelchair Accessible Home Modifications

PART 6. CLAIMANT STATEMENT AUTHORIZATION

Acknowledgment and Certifications

I hereby certify that the answers I have provided to the foregoing questions are both complete and true to the best of my knowledge and belief. I have read the fraud notices included on this form.

New York Residents:

Any person who knowingly and with intent to defraud any insurance company or any 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 claim for each such violation.

Named Insured’s Signature

Date

Patient’s Signature (if different than the Named Insured)
(Parent’s signature acceptable if patient is a minor)

Date

If signed as Power of Attorney, Guardian or Conservator, please attach a copy of the document granting that authority.

* By providing your e-mail address above, you consent to the use of electronic transactions in connection with our certificates, contract, and/or account to the extent available and permitted by law (which may include, but not limited to, invoices, claim correspondence, contracts, surveys, and other materials that is, or may be legally required to deliver to you.

**PART 7. AUTHORIZATION FOR RELEASE OF HEALTH-RELATED INFORMATION
TO SHENANDOAH LIFE INSURANCE COMPANY**

Certificate Number

THIS AUTHORIZATION COMPLIES WITH THE HIPAA PRIVACY RULE

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, Pharmacy Benefit Manager (PBM), medical facility, or other health care provider that has provided payment, treatment or services on behalf of the Insured named below within the past 10 years ("Providers") to disclose the entire medical record and any other protected health information concerning the Insured named below to Shenandoah Life Insurance Company and its agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs and tobacco, but excludes psychotherapy notes.

By my signature below, I acknowledge that any agreements made to restrict such protected health information do not apply to this Authorization, and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose such entire medical record without restriction.

This protected health information is to be disclosed under this Authorization so that Shenandoah Life Insurance Company may: 1) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 2) administer coverage; and 3) conduct other legally permissible activities that relate to any coverage the Insured named below has with Shenandoah Life Insurance Company.

This Authorization shall remain in force for 24 months following the date of my signature below, and a copy of this Authorization is as valid as the original. Except I understand that: (A) if the Insured resides in, or in the case of a death claim, was a resident at the time of death in, Arizona, Georgia, Illinois, Minnesota, New Jersey, New Mexico, North Carolina, Ohio or Virginia, this Authorization shall not remain valid for longer than: (1) the term of coverage of the policy if the claim is for a health insurance benefit; or (2) the duration of the claim if the claim is not for a health insurance benefit; and, (B) as to HIV-related information only, if the Insured resides/resided in Arizona, this Authorization shall remain valid for 180 days; and, (C) if the Insured resides in, or in the case of a death claim, was a resident at the time of death in Wisconsin, this Authorization shall remain valid for the policy term or the pendency of a claim for benefits under the policy, whichever is longer. I understand that I have the right to revoke this Authorization in writing, at any time, by sending a written request for revocation to Shenandoah Life Insurance Company at P.O. Box 12847, Roanoke, VA 24029, Attention: Chief Privacy Official. I understand that a revocation is not effective to the extent that any of the Providers has relied on this Authorization or to the extent that Shenandoah Life Insurance Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this Authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that if I refuse to sign this Authorization to release the complete medical record of the Insured named below, Shenandoah Life Insurance Company may not be able to make any benefit payments. I understand that the Insured or Insured's authorized representative may request a copy of this Authorization.

Name of Insured or covered Dependent if over 18 (please print)

X

Signature of Insured or Dependent if over 18; or if death claim,
Personal Representative or Beneficiary

Date

Description of Personal Representative's Authority

PART 8. ATTENDING PHYSICIAN'S STATEMENT (THIS STATEMENT MUST BE FILLED IN COMPLETELY BY A PHYSICIAN)

THE PATIENT IS RESPONSIBLE FOR ANY COSTS ASSOCIATED WITH THE COMPLETION OF THIS FORM.

Patient's Name _____

Patient's Date of Birth _____

Male Female

Diagnosis and date of diagnosis: _____

Did patient's diagnosis or condition arise from patients employment? Yes No

If "Yes", provide explanation _____

Is condition due to pregnancy? Yes No

If "Yes", what is expected delivery date? _____

When did symptoms first appear? _____

When did the patient first consult you for this condition? _____

Has patient ever had same or similar condition? Yes No

If "Yes", provide explanation and dates: _____

Are there any other diseases or infirmity that may be affecting present condition? Yes No

If "Yes", describe: _____

Is patient unable to perform job duties? Yes No

If "Yes", Start Date: _____ End Date: _____

What specific job duties is patient unable to perform? _____

Are there any specific restrictions or limitations? Yes No

If "Yes", please provide specific details regarding restrictions and limitations: _____

Is the patient retired or currently unemployed? Yes No

If "Yes", which activities of daily living (ADLs) is patient unable to perform? _____

Date patient was last examined by you: _____

Frequency of visits? _____

Is patient ambulatory, bed confined, house confined, other? _____

PART 8. ATTENDING PHYSICIAN'S STATEMENT (CONTINUED)

Has patient been referred to another physician? Yes No

If "Yes", reason for referral: _____

Date of referral: _____

Name and address of physician referred to: _____

Attending Physician's Name _____

Specialty _____

Address _____

Telephone Number _____

Fax Number _____

Attending Physician's Signature

Date

PART 9. STATE FRAUD WARNINGS NOTICES

For your protection, the laws of several states (including those listed below) require that we provide you with the following statements.

General Fraud Warning: 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 may be guilty of a criminal offense and subject to penalties under state law.

Alabama Fraud Warning:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents 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.

Alaska Fraud Warning:

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona Fraud Warning:

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 A LOSS IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

Arkansas, District of Columbia, Louisiana, Maryland, New Mexico, Rhode Island and West Virginia Fraud Warning:

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.

California and Texas Fraud Warning:

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 Fraud Warning:

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.

Delaware and Idaho Fraud Warning:

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

Florida Fraud Warning:

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 in the third degree.

Hawaii Fraud Warning:

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.

Indiana Fraud Warning:

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

Kansas Fraud Warning:

Any person who knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a criminal act punishable under law and may be subject to civil penalties.

Kentucky Fraud Warning:

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.

Maine, Tennessee, Virginia and Washington Fraud Warning:

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.

Minnesota Fraud Warning:

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

New Hampshire Fraud Warning:

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 Fraud Warning:

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

Ohio Fraud Warning:

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.

Oklahoma Fraud 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.

Oregon Fraud Warning:

Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

Pennsylvania Fraud Warning:

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 containing any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Puerto Rico Fraud Warning:

Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Vermont Fraud Warning:

Any person who knowingly presents a false statement of claim for insurance may be guilty of a criminal offense and subject to penalties under state law.