



GVCIP4 GROUP VOLUNTARY CRITICAL ILLNESS POLICY AND OPTIONAL RIDER CLAIM FORM

Allstate BENEFITS

If you have any questions regarding benefits available, or how to file your claim, or if you would like to appeal any determination, please contact our Customer Care Center at 1-800-348-4489, 8:00 A.M. to 8:00 P.M. Eastern Standard Time or visit our website at www.allstatebenefits.com

The furnishing of this form, or its acceptance by the Company as proof, must not be construed as an admission of any liability on the part of the Company, nor a waiver of any of the conditions of the insurance contract.

Mail or Fax Your Claim to: American Heritage Life Insurance Company
1776 American Heritage Life Drive, Jacksonville, FL 32224
Fax: 1-866-424-8482

If you would like to have claim benefits automatically deposited into your bank account, please complete and send our ACH form (ABJ16661). This form can be found on our website at www.allstatebenefits.com or www.allstatebenefits.com/mybenefits.

CERTIFICATE HOLDER / CLAIMANT INFORMATION:

CERTIFICATE NUMBER: _____

CERTIFICATE HOLDER: First Name: _____ MI: _____ Last Name: _____

Social Security Number: _____ Date of Birth: _____ Age: _____ Male Female

Mailing Address: _____ Apt#: _____

City: _____ State: _____ Zip: _____ **Check here if address is new**

Phone #: _____ E-mail: _____

CLAIMANT: (if different) First Name: _____ MI: _____ Last Name: _____

Social Security Number: _____ Date of Birth: _____ Age: _____ Male Female

Relation to Insured: Self Spouse Child Other _____

ASSIGNMENT OF BENEFITS (OPTIONAL) *Not available in New Hampshire*

I request that American Heritage Life Insurance Company send benefits to someone other than me. Please send available benefits to the name and address shown below.*

Name Address

Provider's Tax Identification Number: City State Zip

Relationship Signature of Policy Owner Date

*** Please be advised that if you are covered by Medicaid, we may be required to assign benefits (except disability) to the provider of service in accordance with State and Federal Regulations.**

CERTIFICATION: Please read and sign below

I acknowledge the receipt of the Department of Insurance Claim Fraud Statements provided with this claim packet. I have read the notices and I am aware that it is a crime to fill out this form with facts I know are false or to leave out facts I know are relevant and important. I certify that the answers given on this claim form are true, complete, and correctly recorded.

Signature: _____ Print Name: _____ Date: _____

PLEASE REMEMBER TO SIGN AND DATE THE ATTACHED AUTHORIZATION

Remember, it is a crime to fill out this form with facts you know are false or to leave out facts you know are relevant and important. Please check to be sure all information is correct before signing. Please refer to the fraud notice specific to your state.

CLAIMANT'S NAME: _____ Date of Birth: _____
CERTIFICATE NUMBER: _____

INSTRUCTIONS FOR REQUESTING AVAILABLE BENEFITS:

- The following are benefits available under the **Critical Illness Certificate and the Optional Riders**.
- Please select the **Benefits** you believe may be due based upon the **Covered Person's Critical Illness** and attach the **Required Documentation**.
- The required documentation needs to include the **Patient's Name, Diagnosis and Dates of Service**.
- If you are asked to provide a **bill** as required documentation, please ask your provider for: **UB04, HCFA 1500, or an itemized bill**.
- The Covered Person **must** sign and submit the **Authorization to Release Information to AHL** (form ABJ21476).
- If you are filing a claim within the first 24 months your policy is in force, additional information may be required.

Benefits may vary by product and/or state. In addition, you may not have purchased the Optional Rider(s) listed below. Please refer to your coverage documents for specific benefits available to you.

NEW CLAIM or **CONTINUED CLAIM**

GVCIC4 CERTIFICATE BENEFITS (*Please attach the medical record documentation of your condition.*)

- Heart Attack** - Electrocardiograph proof and lab reports showing elevated cardiac enzymes or biochemical markers.
- Stroke** - Medical record documentation of permanent neurological deficit.
- Invasive Cancer** - Pathology report.
- Carcinoma In Situ** - Pathology report.
- End Stage Renal Failure** - Medical record documentation showing proof of failure to both kidneys and proof of dialysis or transplant.
- Major Organ Transplant** - Provide medical records or billing proof of procedure.
- Coronary Artery By-Pass Surgery** - Medical record or billing proof of procedure.

SUPPLEMENTAL CRITICAL ILLNESS RIDER BENEFITS / SUPPLEMENTAL CRITICAL ILLNESS WITH HIV RIDER BENEFITS
(*Please attach the medical record documentation of your condition.*)

- Advanced Alzheimer's Disease** - Medical record documentation by psychiatrist or neurologist to include proof of inability to perform 2 or more activities of daily living.
- Advanced Parkinson's Disease** - Medical documentation by a neurologist showing inability to perform 2 or more daily living activities.
- Benign Brain Tumor** - Pathology report.
- Coma** - Medical documentation showing state of unconsciousness for 7 or more consecutive days.
- Complete Loss of Hearing** - Medical documentation showing diagnosis of total hearing loss in both ears for at least 6 months.
- Complete Loss of Sight** - Medical documentation by ophthalmologist showing permanent loss of sight to 20 degrees or less in both eyes.
- Complete Loss of Speech** - Medical documentation from a physician of total and irreversible loss of the ability to speak or communicate verbally without the assistance of a medical device.
- Paralysis** - Medical documentation showing diagnosis of the loss of the use of a limb without severance.
- Occupational HIV** - Medical documentation from a physician for HIV as supported by the ELISA test, Western Blot test or another FDA approved test and proof it came from accidental occupational exposure.

Remember, it is a crime to fill out this form with facts you know are false or to leave out facts you know are relevant and important. Please check to be sure all information is correct before signing. Please refer to the fraud notice specific to your state.

SKIN CANCER RIDER BENEFITS *(Please attach the medical record documentation of your condition.)*

Skin Cancer - Pathology report.

CARDIOPULMONARY ENHANCEMENT RIDER BENEFITS *(Please attach the medical record documentation of your condition.)*

Sudden Cardiac Arrest

Pulmonary Embolism

Pulmonary Fibrosis

SECOND EVALUATION, TRANSPORTATION, AND LODGING RIDER BENEFITS

Second Evaluation - Medical documentation of a second evaluation prior to surgery or treatment of a covered Critical Illness.

Non-Local Transportation - Receipt for Airfare or log with dates and miles driven to and from the place of treatment. Proof of treatment for the date(s) will be required as well.

Outpatient Lodging - Receipt for the accommodation and proof of treatment received on the date(s) submitted for lodging.

Family Member Lodging and Transportation - For transportation, receipt for Airfare or log with dates and miles driven to and from the place of treatment. For lodging, receipt for the accommodation and proof of treatment received on the date(s) submitted for lodging.

SPECIFIED CHRONIC ILLNESS RIDER BENEFITS / SPECIFIED CHRONIC ILLNESS OR INJURY RIDER BENEFITS *(Please attach the medical record documentation of your condition.)*

Loss of 2 Activities of Daily Living (ADLs) is due to illness:

- Adrenal Hypofunction (Addison's Disease)**
- Lou Gehrig's Disease (ALS)**
- Arthritis**
- Huntington's Chorea**
- Multiple Sclerosis**
- Muscular Dystrophy**
- Osteomyelitis**
- Osteoporosis**
- Injury** *(Payable after 365 days of ADL loss only)*

Consecutive days of ADL loss due to illness:

- 90 Days of ADL Loss**
- 365 Days of ADL Loss**

Activities of Daily Living Lost *(must select 2)*

- Eating**
- Dressing**
- Bathing**
- Bowel/Urinal Continence**
- Transferring**
- Toileting**

Remember, it is a crime to fill out this form with facts you know are false or to leave out facts you know are relevant and important. Please check to be sure all information is correct before signing. Please refer to the fraud notice specific to your state.

ATTENDING PHYSICIAN'S STATEMENT

To be completed and signed by the Attending Physician

Patient's Name: _____ Age: _____

1. Diagnosis: _____

2. When did symptoms first appear or accident happen? Date / /
MO/DAY/YR

3. When did patient first consult you for this condition? Date / /
MO/DAY/YR

4. Has patient ever had same or similar condition? (If "yes," state when and describe.) Yes No _____

5. Describe any other diseases or infirmity affecting present condition. _____

6. Nature of surgical procedure, if any (describe fully). _____

7. Date patient last examined by you: _____ Frequency of visits: weekly monthly other _____

8. If patient is hospitalized, give name and address of hospital.

Hospital: _____ City: _____ State: _____

9. Date admitted: / / Date discharged: / /
MO/DAY/YR MO/DAY/YR

10. Name and address of referring physician if any.

Name: _____ Address: _____

City: _____ State: _____ Zip _____

Phone: () _____

PHYSICIAN VERIFICATION

Signed: _____ Date: / / Phone: () _____
MO/DAY/YR

Street Address: _____

City/Town: _____

State/Province: _____ Zip Code: _____

Remember it is a crime to fill out this form with facts you know are false or to leave out facts you know are relevant and important. Please check to be sure all information is correct before signing. Please refer to the fraud notice specific to your state.

FRAUD WARNINGS BY STATE

NOTICE IN ALABAMA: 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.

NOTICE IN ALASKA, KENTUCKY, LOUISIANA, MAINE, NEW JERSEY AND NEW MEXICO: Any 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.

NOTICE IN ARIZONA: 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.

NOTICE IN ARKANSAS: 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.

NOTICE IN CALIFORNIA: For your protection, California law requires the following to appear on this form. 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.

NOTICE IN 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.

NOTICE IN DELAWARE, IDAHO, INDIANA, MINNESOTA, AND OKLAHOMA: Any person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete or misleading information is guilty of a felony.

NOTICE IN DISTRICT OF COLUMBIA: FRAUD NOTICE: 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.

NOTICE IN 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.

NOTICE IN MARYLAND: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE IN 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.

NOTICE IN 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.

NOTICE IN OHIO: 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.

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

NOTICE IN 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.

NOTICE IN PUERTO RICO: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist or abet 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 thousands dollars (\$5,000), not to exceed ten thousands 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.

NOTICE IN TENNESSEE AND WASHINGTON: 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.

NOTICE IN TEXAS: 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.

NOTICE IN WEST VIRGINIA AND RHODE ISLAND: 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.



AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE:
1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224-6687

AUTHORIZATION TO RELEASE INFORMATION TO AHL

I hereby authorize any physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, health care provider, Pharmacy Benefit Manager, insurance company, the Medical Information Bureau (MIB) or other organization, institution or person that has any health related records or knowledge of me or minor dependents to disclose the entire medical record (excluding psychotherapy notes and in MAINE and VERMONT HIV related test results) to American Heritage Life Insurance Company (AHL), its duly authorized representatives, its subsidiaries or its reinsurers. This authorization extends to any minor dependent on whom insurance is requested or claim for benefits is being made.

The information to be obtained shall include insurance claim history from any Prescription Drug Database, pharmacy benefit manager, ambulance, insurance company, medical transport service, or the MIB. Also, I authorize any entity, person, or organization that has these records about me, including but not limited to my employer, employer representative and compensation sources, insurance company, financial institution or governmental entities, including departments of public safety and motor vehicle departments, to give any information or record it has about me, my employment, employment history or income to AHL.

I understand that this information will be used to evaluate and administer my claim for benefits or to evaluate my eligibility for insurance. I understand that there is a possibility of redisclosure of any information disclosed pursuant to this authorization and that information, once disclosed, may no longer be protected by certain federal regulations governing privacy and confidentiality, though it may still be protected by state privacy laws or other applicable privacy laws. I also authorize AHL or its reinsurers to make a brief report of my health information to MIB.

This authorization shall remain in force for 24 months following the date of my signature below or termination of my coverage, whichever occurs first. A copy of this authorization is as valid as the original. I or my legal representative may request a copy of this authorization. I understand that I may revoke this authorization at any time by sending a written notification to: **Attn: Privacy Officer, American Heritage Life Insurance Company, 1776 American Heritage Life Drive, Jacksonville, FL 32224.**

I understand that a revocation of this authorization is not effective if AHL has relied on the protected health information or has a legal right to contest a claim under an insurance policy or to contest the policy itself. The revocation will not apply to any information AHL requests or discloses prior to AHL receiving my revocation request. If I choose not to sign this authorization or if I later revoke it, I understand that AHL may not be able to process my application for coverage, or if coverage has been issued, AHL may not be able to administer my claim for benefits and this may result in a denial of my claim for benefits or request for services.

Claimant/Applicant's Signature

Date Signed (mm/dd/yyyy)

Claimant/Applicant's Printed Name

Social Security Number

If signed by the legal representative, please describe the authority under which the representative is authorized to act and enclose any related documentation granting authority.

Signature of Legal Representative

Relationship

Print Name of Legal Representative

Date Signed (mm/dd/yyyy)