Cigna
P.O. Box 55290
Phoenix, AZ 85078
1-800-754-3207 Toll Free
1-860-730-6460 Fax
E-mail Address*: Hospitalcare@cigna.com

Group Hospital (Care) Indemnity Insurance with Critical Illness, Term Life and Disability Benefits - Proof of Loss

Life Insurance Company of North America
Cigna Life Insurance Company of New York

*When transmitting commuinications, including documents, to this email address, please be sure to encrypt your message prior to sending. Cigna assumes no responsibility for the protection of electronically transmitted information prior to its actual receipt of that information.

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CLEAR FORM

NEW YORK 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 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 $5000 and the stated value of the claim for each such violation.

CAUTION: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; (2) conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act. For residents of the following states, please see the last page of this form: ***California, Colorado, District of Columbia, Florida, Kansas, Kentucky, Louisiana, Maryland, Minnesota, New Jersey, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Virginia or Washington.***

INSTRUCTIONS FOR FILING A CLAIM

THIS FORM IS FOR HOSPITAL (CARE) INDEMINTY, CRITICAL ILLNESS, TERM LIFE, AND DISABILITY BENEFITS.

YOUR CLAIM WILL BE SUBJECT TO DELAY OR RETURN IF THESE INSTRUCTIONS ARE NOT FOLLOWED.

To The Employee/Member:

1. For all benefits, complete pages 2, 3, and 7 and review page 8.
2. If claiming Critical Illness, complete Section A on page 4.
3. If claiming Term Life Benefits, please complete Section B, C, and/or D on page 4.
4. If claiming Disability Benefits, complete page 5 and have your physician complete page 6 where indicated.

SECTION TO BE COMPLETED BY THE EMPLOYEE/MEMBER OR EMPLOYEE/MEMBER AND DEPENDENT

Name of Employee/Member *(Last Name)* *(First Name)* *(Middle Initial)*	Date of Birth	Social Security No.	Sex ☐ M ☐ F

Address *(Street)* *(City)* *(State)* *(Zip Code)*

Employee's/Member's Marital Status

☐ Single ☐ Married ☐ Widow/Widower ☐ Separated ☐ Divorced ☐ Domestic Partner Relationship ☐ Civil Union

Telephone Numbers Day Evening	Email Address
Policy Number(s)	Occupation

Please check all of the boxes that apply to the employee's/member's employment status and job classification. Hrs./Wk. ____

☐ Active ☐ Exempt ☐ Management ☐ Supervisory ☐ Union Local # _____ ☐ Salaried ☐ Full-time

☐ Retired ☐ Non-Exempt ☐ Non-Management ☐ Non-Supervisory ☐ Non-Union ☐ Hourly ☐ Part-time

Date Hired/Member of Assoc.	Date Last Worked	Date of Injury, Illness or Accident

Were you an Active Employee/Member until the date of Injury, Illness or Accident? ☐ Yes ☐ No If No, Please Explain

If you were not actively at work immediately prior to your injury/illness/accident or your Dependent's injury/illness/accident, what was the reason?

☐ Disability (STD/LTD) ☐ Unpaid Leave of Absence ☐ Temporary Layoff ☐ Discharged

☐ Paid Leave of Absence ☐ FMLA ☐ Vacation ☐ Resigned ☐ Other: _____

Do you have health care coverage with a Cigna HealthCare plan? ☐ Yes ☐ No

TO BE COMPLETED IF CLAIM IS FOR DEPENDENT BENEFITS

Name of Dependent *(Last Name)* *(First Name)* *(Middle Initial)*	Date of Birth	Social Security No.	Sex ☐ M ☐ F

Relationship to Employee/Member	Dependent's Occupation	Was the Dependent Disabled prior to the date of the injury, illness or accident? ☐ Yes ☐ No	If Yes, Date Disability began

Telephone Numbers Day Evening	Dependent's Employer	Dependent's Employer's Telephone Number

The issuance of this form is not an admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the Company's legal rights.

EMPLOYER/ASSOCIATION INFORMATION

Name of Employer/Association				E-Mail Address
Address *(Street)*	*(City)*	*(State)*	*(Zip Code)*	Telephone # ( )

CERTIFICATION

I CERTIFY THAT THE FOREGOING INFORMATION IS TRUE AND CORRECT.

SIGNATURE OF EMPLOYEE/MEMBER OR AUTHORIZED REPRESENTATIVE:	Date Signed

TO BE COMPLETED BY THE EMPLOYEE / MEMBER / DEPENDENT

Name of Employee/Member *(Last Name)*	*(First Name)*	*(Middle Initial)*	Social Security No.
Name of Dependent *(Last Name)*	*(First Name)*	*(Middle Initial)*	

PLEASE DESCRIBE THE DETAILS REGARDING YOUR HOSPITALIZATION AND TREATMENT FOR YOUR INJURY OR ILLNESS.

DATE AND TIME OF INJURY, ILLNESS OR ACCIDENT	WHAT DISEASES, ILLNESS, INJURIES OR ACCIDENTS DID THE INJURED PERSON HAVE DURING THE PAST 3 YEARS?

PLEASE LIST ANY HOSPITALS, CLINICS OR PHYSICIANS THAT TREATED THE ILL OR INJURED PERSON DURING THE PAST 3 YEARS

NAME	COMPLETE ADDRESS	PHONE NUMBER	TREATMENT PERIOD

I CERTIFY THAT THE FOREGOING INFORMATION IS TRUE AND CORRECT.

SIGNATURE OF EMPLOYEE/MEMBER:	DATE SIGNED

The issuance of this form is not the admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the company's legal rights.

Name of Employee/Member *(Last Name)* *(First Name)* *(Middle Initial)*	Social Security No.
Claimant Name *(If other than Employee/Member)*:	Relationship to Employee/Member:

SECTION A: REQUIRED FOR CRITICAL ILLNESS BENEFIT

WHAT WAS THE SPECIFIC CRITICAL ILLNESS FOR WHICH THE CLAIM IS BEING MADE? **IF CRITICAL ILLNESS IS OCCUPATIONAL HIV PLEASE SUBMIT A COPY OF EMPLOYER'S INCIDENT REPORT**	WHEN WAS THE CRITICAL ILLNESS FIRST DIAGNOSED?	HAS THE CLAIMANT EVER HAD THIS SAME OR A SIMILAR CONDITION? ☐ Yes ☐ No

☐ Initial Critical Illness ☐ Additional Critical Illness ☐ Recurrence Critical Illness

SECTION B: EMPLOYEE/MEMBER INFORMATION FOR TERM LIFE AND AD&D BENEFITS ONLY

Policy Number(s): List all policies under which benefits are due.

Amount of Insurance:

Life Basic: _____ Voluntary: _____ SIB: _____

AD&D *(Please complete only if claiming AD&D benefits):* Basic: _____ Voluntary: _____ BTA: _____

If Claiming Accidental Death Benefits: When did the Accident occur? Where and how did the Accident happen?

SECTION C: DEPENDENT SPOUSE OR DEPENDENT CHILD INFORMATION FOR TERM LIFE AND AD&D BENEFITS ONLY

Amount of Dependent Insurance: **Life** Basic: _____ Voluntary: _____

AD&D Basic: _____ Voluntary: _____

If claiming Accidental Death Benefits: When did the Accident occur? Where and how did the Accident happen? *Please describe in detail.*

SECTION D: BENEFICIARY INFORMATION FOR TERM LIFE AND AD&D BENEFITS ONLY

Name of Dependent/Beneficiary *(Last Name)* *(First Name)* *(Middle Initial)*	Date of Birth	Social Security No.	Sex ☐ M ☐ F
Mailing Address *(Street)* *(City)* *(State)* *(Zip Code)*	Relationship to Deceased	Daytime Telephone No.	
Email Address			
Name and Address of Legal Guardian if Beneficiary is a Minor *If guardianship of the minor's estate has been established, please attach court order.*			

SECTION REQUIRED FOR DISABILITY BENEFIT
DESCRIBE THE TYPE OF PAIN OR ILLNESS YOU OR YOUR DEPENDENT ARE EXPERIENCING:

PLEASE TYPE OR PRINT BE SURE TO ANSWER ALL QUESTIONS - FAILURE TO DO SO MAY DELAY YOUR CLAIM.
USE SEPARATE PIECE OF PAPER TO COMPLETE ANSWERS IF NECESSARY

EMPLOYEE'S/MEMBER'S NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH

DATE OF INJURY OR ILLNESS	DATE FIRST UNABLE TO WORK	DATE YOU PLAN TO RETURN TO WORK

LIST STATES IN WHICH YOU MAY BE LIABLE FOR FILING TAX RETURNS

PLEASE DESCRIBE THE TYPE OF PAIN OR ILLNESS YOU OR YOUR DEPENDENT ARE EXPERIENCING.

HAVE YOU HAD THE SAME OR SIMILAR CONDITION IN THE PAST? IF SO, PLEASE DESCRIBE IN DETAIL.

PLEASE DESCRIBE YOUR JOB DUTIES IN DETAIL. WHAT PERCENT OF YOUR JOB REQUIRES PHYSICAL LABOR?

HAVE YOU ELECTED CIGNA HEALTHCARE MEDICAL INSURANCE THROUGH YOUR EMPLOYER? ☐ YES ☐ NO

IF NOT, PLEASE PROVIDE THE NAME OF YOUR MEDICAL INSURANCE CARRIER _____

THIS IS TO CERTIFY THAT THE FACTS AS INDICATED ABOVE ARE TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

SIGNATURE OF EMPLOYEE/MEMBER OR AUTHORIZED REPRESENTATIVE	DATE SIGNED

The issuance of this form is not an admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the Company's legal rights.

SECTION COMPLETION REQUIRED BY ATTENDING PHYSICIAN IF CLAIMING DISABILITY BENEFITS

PATIENT'S NAME	DATE OF BIRTH

DIAGNOSIS AND CONCURRENT CONDITIONS, INCLUDING ICD OR DSM CODE.

IS CONDITION DUE TO PREGNANCY? ☐ YES ☐ NO IF "YES", PLEASE PROVIDE THE FOLLOWING INFORMATION IF APPLICABLE.

APPROXIMATE DATE PREGNANCY COMMENCED	ESTIMATED DATE OF CONFINEMENT	DATE OF DELIVERY	TYPE OF DELIVERY

COMPLICATIONS

IS CONDITION DUE TO INJURY OR SICKNESS ARISING OUT OF PATIENT'S EMPLOYMENT? ☐ YES ☐ NO	DATE SYMPTOMS FIRST APPEARED OR ACCIDENT HAPPENED.	DATE PATIENT FIRST CONSULTED YOU FOR THIS CONDITION.

DATES OF SERVICE - INCLUDE DATE OF NEXT APPOINTMENT (IF PREVIOUS FORM SUBMITTED TO THIS CARRIER, YOU NEED SHOW ONLY DATES SINCE LAST REPORT).

HAS PATIENT EVER HAD SAME OR SIMILAR CONDITION? ☐ YES ☐ NO IF "YES", WHEN AND DESCRIBE	PATIENT STILL UNDER YOUR CARE FOR THIS CONDITION? ☐ YES ☐ NO

HAS PATIENT BEEN HOSPITAL CONFINED? ☐ YES ☐ NO

IF "YES", CONFINED FROM _____ THRU _____

NAME AND ADDRESS OF HOSPITAL _____

NATURE OF SURGICAL PROCEDURE, IF ANY _____

☐ INPATIENT ☐ OUTPATIENT DATE PERFORMED _____

PATIENT WAS CONTINUOUSLY TOTALLY DISABLED - (UNABLE TO WORK) From: Thru:	IF STILL DISABLED, DATE PATIENT SHOULD BE ABLE TO RETURN TO WORK.

REMARKS: WE ARE INTERESTED IN ANY INFORMATION THAT WOULD BE HELPFUL TO YOUR PATIENT FOR EVALUATION OF THIS CLAIM.

PHYSICIAN'S NAME (Please Print)	SIGNATURE		DATE
DEGREE / SPECIALTY	TAX ID #	FAX NUMBER	TELEPHONE NUMBER
STREET ADDRESS	CITY / TOWN	STATE / PROVINCE	ZIP CODE

Disclosure Authorization

Claimant's Name: _____

NOTE: This authorization is designed to comply with HIPAA and relates to information necessary to administer coverage and services under your employer's employee health and welfare plan(s) ("the Plan") and similar or coordinating governmental benefits. You are not required to sign the authorization, but if you do not, the Plan, insurers or other providers of services or coverage under the Plan may not be able to process your request for Plan benefits, coverage or services.

AUTHORIZATION

I authorize any physician, medical professional or other health care provider, hospital or other medical facility; pharmacy; health plan; other medically related entity; rehabilitation professional; vocational evaluator; employee assistance plan; insurance company, reinsurer, health maintenance organization, third party administrator, broker or other insurance service provider, or similar entity; the Medical Information Bureau; the Association of Life Insurance Companies, which operates the Health Claims Index and the Disability Income Record System; government organization or agency, including the Social Security Administration; financial institution, accountant or tax preparer; consumer reporting agency; and employer or group policyholder that has information about my health, prescriptions, financial, earnings or employment history, or other insurance claims and benefits to provide access to or copies of this information to the Plan and to any individual or entity who provides services to or insurance benefits on behalf of the Plan, including but not limited to the requesting company(ies) named below ("Company"). To the extent I may be eligible for governmental benefits similar to or that coordinate with those available to me under the Plan, I also authorize disclosure of information necessary to apply for or determine my eligibility for such benefits to the relevant government agency and/or vendor providing application assistance.

Information about my health may relate to any disorder of the immune system including but not limited to HIV and AIDS; use of drugs or alcohol; and mental and physical history, condition, advice or treatment, but does not include psychotherapy notes.

I understand that any information obtained with this authorization will be used for evaluating and administering my coverage, including any claim for benefits, or otherwise providing services related to or on behalf of the Plan, which may include, but is not limited to assisting me in returning to work and Plan administration. With respect to governmental benefits similar to or that coordinate with benefits available to me under the Plan, I understand that the information will be used to help determine my eligibility for any such benefits and may include assisting me in applying for the benefits. I understand that the information disclosed under this authorization is subject to redisclosure and may no longer be protected by certain federal regulations governing the privacy of health information, although it will continue to be protected by other applicable privacy laws and regulations.

If my employer, union, and/or group association sponsors any other plans, whether or not underwritten or administered by a Cigna company, the information and/or records obtained may also be shared with the underwriting company (insurer) or administrators of those other plans, including their internal or external health management, disease management, wellness, employee/member assistance program or other similar programs, for the purpose of administering any service, benefit or feature described in those plans.

For any claim for insurance benefits, this authorization is valid for the shorter of 24 months or the duration of my claim. For all other permitted disclosures, this authorization is valid for one (1) year from the date below. I am entitled to a copy of this authorization and a photographic or electronic copy of it is as valid as the original.

I understand that I do not have to give this authorization. If I choose not to give the authorization - or if I later revoke - I understand that the Plan, insurers, or other providers of services or benefits related to the Plan who rely on this authorization may not be able to evaluate or administer my request for Plan benefits, coverage or services and that my request for Plan benefits, coverage or services may be denied as a result. I may revoke this authorization by sending written notice to the Claim Manager handling my claim.

_____ _____

(Claimant's Signature) (Date Signed)

_____ _____

(Print Name) (Date of Birth)

I signed on behalf of the claimant as _____ (indicate relationship). If Power of Attorney Designee, Guardian, or Conservator, please attach a copy of the document granting authority.

Company Names: Life Insurance Company of North America
Cigna Life Insurance Company of New York

IMPORTANT CLAIM NOTICE

California Residents: 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 Residents: 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 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 Residents: 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.

Florida Residents: 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.

Kansas Residents: Any person who knowingly and with intent to defraud any insurance company or other person (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact thereto, may be guilty of insurance fraud determined by a court of law.

Kentucky Residents: 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.

Louisiana 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 fines and confinement in prison.

Maryland Residents: 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.

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

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

Oregon Residents: Any person who includes any false or misleading information on an application for an insurance policy, may be guilty of fraud and may be subject to civil or criminal penalties if intentional and material to the risk assumed.

Pennsylvania 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.

Rhode Island 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 fines and confinement in prison.

Tennessee Residents: 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.

Texas Residents: 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.

Virginia Residents: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits application or files a claim containing a false or deceptive statement may have violated state law.

Washington Residents*:* 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.