

Accidental Loss of Limb or Sight Claim Form

By furnishing this form and investigating the claim, the Company does not admit liability and does not waive its rights or defenses.

Section 1. TO BE COMPLETED BY EMPLOYER OR PLAN ADMINISTRATOR

4 Ever Life Insurance Company Group Policy Number:		Certificate Number:		Social Security Number:	
Claim is for: <input type="checkbox"/> Employee <input type="checkbox"/> Member <input type="checkbox"/> Dependent		Name:		Relationship to Insured:	
Insured's Name:			Job Title:		Last Date at Work:
Address:				Date of Birth	Month Day Year
Insurance Classification		Effective date of last increase in benefits		Has insurance been terminated? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Full amount of Accidental Loss of Limb or Sight Insurance \$		Amount of this Claim \$		<input type="checkbox"/> 100% <input type="checkbox"/> 50%	
Is loss due to an occupational accident? <input type="checkbox"/> Yes <input type="checkbox"/> No		If "Yes," has Workers' Compensation claim been filed? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Name of Workers' Compensation carrier:			Address:		
I certify that the above information is correct based on our records. The information above and any accompanying documents and statements of all the physicians who attended or treated the claimant and all other papers required shall be part of the proofs of claim. The furnishing of this or any related form is not an admission that any Insurance was in force on the date of loss of limb or sight, nor a waiver of any rights or defenses.					
Employer/Plan Administrator _____			Address _____		
Phone No. _____		Ext. _____		City _____ State _____ Zip Code _____	
Date _____			Email _____		
By _____ <i>Title and Printed Name of Authorized Representative (required)</i>			_____ <i>Signature of Authorized Representative (required)</i>		

Section 2. TO BE COMPLETED BY EMPLOYEE, MEMBER OR DEPENDENT

Date of Accident:		Hour of Accident: <input type="checkbox"/> A.M. <input type="checkbox"/> P.M.		Place of Accident:	
Describe what happened:			What injuries were sustained?		
Was immediate First Aid sought? <input type="checkbox"/> Yes <input type="checkbox"/> No		If "Yes," please list below:			
<u>Name and Address of Doctor</u>		<u>Name and Address of Hospital</u>		<u>Name and Address of Other Medical Facility</u>	
Was accident reported to police or other official agency? <input type="checkbox"/> Yes <input type="checkbox"/> No			If "Yes," name and address of official agency:		

Questions? Call Essential StaffCARE's toll-free Customer Service Line, 1-866-798-0803, Monday through Friday, 8:30 a.m. to 8:00 p.m. Eastern Time. A language line is available for translation for most languages.

Name and address of witnesses:		
Do you have other insurance providing loss of limb or loss of sight benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "Yes," name of other carrier:	Policy No.:
Name of auto insurance carrier, if loss is due to auto accident:		
Date	Signature of Employee, Member, or Dependent	

Section 3. AUTHORIZATION – MUST BE SIGNED BY EMPLOYEE, MEMBER OR DEPENDENT

Instructions: The authorization should be completed and signed by the Employee, Member, or Dependent. If the Employee, Member, or Dependent is unable to sign, the authorization should be completed and signed by the legal guardian or next-of-kin.

To healthcare providers:
You are authorized to permit Planned Administrators, Inc., its Third Party Administrators, and any authorized representative to view and obtain copies of all records related to health care services rendered, health care advice, treatment or supplies provided to the patient including information related to mental illness, drug or alcohol treatment, HIV or AIDS. The information provided will only be used as it relates to the evaluation of claims for benefit payment.

I understand the information obtained will only be used by Planned Administrators, Inc. to determine eligibility for insurance and benefits claimed under the policy. I consent to disclosure of such information to reinsuring companies, the Medical Information Bureau and such other persons or organization performing business or legal services in connection with my claim, or as may be otherwise lawfully required. Such information will not be given, sold, transferred, or relayed to any other person not specified in this form without my consent. I understand this authorization may be revoked by written notice to Planned Administrators, Inc. but this revocation will not apply to information already released. If not revoked, this authorization will be valid while the claim is pending but not to exceed a maximum of two years from the date below. I know I may request to receive a copy of this authorization. I also agree that a photographic copy of this authorization shall be as valid as the original.

Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person submits an insurance application or statement of claim containing any materially false, incomplete or misleading information may be committing a crime and may be subject to civil or criminal penalties.

Date:	Signed:	Relationship to Insured if signed by other than Insured:
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Fraud Notices

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.

Alaska: ALASKA LAW REQUIRES US TO NOTIFY YOU OF THE FOLLOWING: Any person who knowingly and with intent to injure, defraud, or receive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

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. Penalties may include imprisonment, fines, denials of **insurance** and civil damages.

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

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

Kansas: Any person who knowingly and with intent to defraud any insurance company or other person by presenting any written statement as part of an application for insurance, the rating of an insurance policy, or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto has committed a fraudulent insurance act.

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

New Mexico: 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.

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.

Oregon: Any person who, with an intent to knowingly defraud or knowingly facilitate a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement or a material fact, may be guilty of insurance fraud.

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.

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 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.

Tennessee, Virginia 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.

All Other States Not Listed Separately: 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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