AMERICAN HERITAGE LIFE INSURANCE COMPANY

CANCER COVERAGE CLAIM FORM

Submit Claims: Online at: **https://www.standard.com/ahl** by Fax to: 1-866-424-8482 or by
Mail to: American Heritage Life Insurance Company 4920 San Pablo Road S, Suite 200C, Jacksonville, FL 32224-6687

For questions regarding the policy benefits, supporting documentation, or for claim assistance, instructions can be found on our website or contact our Customer Care Center at 1-800-521-3535. Please refer to the Coverage Documents for benefits available as well as applicable terms, conditions, exclusions, and limitations.

Direct Deposit: Please complete and submit our Direct Deposit (ACH) form located on our website.

Assignment of Benefits: To assign benefit to another individual or provider, please complete and submit our Assignment of Benefits form located on our website.

Incomplete or blank responses may result in a delay in processing the claim request.

Section 1 – POLICY/CERTIFICATE HOLDER & CLAIMANT INFORMATION:

COVERAGE NUMBER(S): ______________________________

POLICY/CERTIFICATE HOLDER INFORMATION:

First Name: ____________ MI:______ Last Name: ____________ Last 4 of SS #: XXX-XX-__________

Birth Date:__________ Age: ______ Gender: ______ Phone #: ____________ Email: ____________

Mailing Address – We will update our system with this address and use this address to send future correspondence and checks.

Number & Street:______________________________

City: ____________ State: ____________ Zip: ____________

CLAIMANT INFORMATION: (If different than Policy/Certificate Holder)

First Name: ____________MI:_______ Last Name: ____________

Date of Birth: __________ Age: ________ Gender: __________ Relation to Insured: □ Self □ Spouse □ Domestic Partner □ Child □ Other: __________

Section 2 – CLAIM DETAILS. Tell us about the Claim.

1. Is this a □ New Claim or □ Ongoing Claim?
2. What are the Diagnoses/Condition(s)? (List all): ______________________________
   When did symptoms of this condition first occur? ______________________________
3. If Medicaid paid for services due to this condition, please provide the Medicaid Explanation of Benefits (EOB) and the Medicaid ID #: __________
   We may be required to assign benefits to Medicaid in accordance with applicable State and/or Federal Regulations.

Section 3 – Attending Physician's Statement. To be completed by the Attending Physician.

1. ICD10 Code: ____________ Diagnosis: ______________________________
2. When did symptoms first appear? ____________ First Consultation: ____________
3. Has the patient ever had the same or similar condition? □ Yes □ No If yes, when? ____________
4. Is/was a surgical or medical procedure required? □ Yes □ No If yes, Date: ____________ Procedure Code: ____________
   Procedure: ______________________________
5. Is/was hospitalization required? □ Yes □ No If yes, Admission Date: ____________ Discharge Date: ____________
   Hospital: ____________ City: ____________ State: ____________
6. The patient is unable to perform their job duties: □ Yes □ No If yes, please provide the dates. From: __________ Through: __________
7. Referring Physician Name: ____________ Phone #: ____________

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 form are true, complete and correctly recorded.

Physician Signature: ______________________________ Date: ____________

Print Name: ____________ Specialty: ____________ Phone #: ____________

Address: ____________ City: ____________ State: ________ Zip Code: _________

Section 4 – Supporting Claim Documentation. Send us documentation showing the condition, treatment, and/or services received. This documentation must include the claimant's name, provider name, and date of service.

Examples Include:

- **Itemized Bills with diagnosis and procedure codes such as:** Provider invoice or receipt**,** Hospital (Form - UBO4), Physician (Form - HCFA 1500), Skilled Nursing Facility, Extended Care Facility, Hospice, Home Health, Ambulance, Surgery or Procedure, Therapy, Diagnostic Testing, Radiology, Medication, Chemotherapy, Immunotherapy, Radiation, Radioactive Isotopes and/or Wellness Preventative Tests.
- Medical Documentation for the date of service that supports your claim such as: Hospital and/or Physician Office Records, Admission and Discharge Summaries, Diagnostic Test Results, Radiology Reports, Laboratory Results, Pathology Reports, Operative or Procedure Reports, Physician Consultation Notes, Second Opinion, Therapy Notes, and/or Home Health/Nursing Visit Notes.
- **Additional Information (if applicable) such as:** Attending Physician's Statement, Physician Letter or Certification, Insurance EOBs, Employer's Statement, Receipts, MapQuest for Non-Local Transportation, and/or Any Additional Information you would like reviewed.

For Waiver of Premium, you must submit the Attending Physician's Statement and Employer Employer's Statement.

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AMERICAN HERITAGE LIFE INSURANCE COMPANY

CANCER COVERAGE CLAIM FORM

CLAIMANT'S NAME: ______________________________ **DATE OF BIRTH:** ______________

COVERAGE NUMBER(S): ______________________________ **CLAIM NUMBER:** ______________

Note: Don't forget to provide the supporting claim documentation.

Section 5 – CERTIFICATION: The Certificate/Policy Holder or Claimant who completed the claim form 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. **Please also remember to sign and date the attached authorization required to process your claim.**

Signature:______________________ Print Name: ______________________ Date: __________

FRAUD WARNINGS BY STATE

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

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 imprisonment.

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AMERICAN HERITAGE LIFE INSURANCE COMPANY

CANCER COVERAGE CLAIM FORM

CLAIMANT'S NAME: ______________________________ **DATE OF BIRTH:** ____________________

COVERAGE NUMBER(S): ______________________________ **CLAIM NUMBER:** ____________________

AUTHORIZATION TO RELEASE INFORMATION TO AMERICAN HERITAGE LIFE INSURANCE COMPANY

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, 4920 San Pablo Road S, Suite 200C, Jacksonville, FL 32224-6687.**

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.

Your provider may require you to complete an additional authorization form. If asked to complete this authorization, your prompt response will help expedite the process.

Claims submitted on dependents 18 and older require an authorization signed by the dependent.

______________________________ Claimant/Applicant's Signature	______________________________ Date Signed (mm/dd/yyyy)
______________________________ Claimant/Applicant's Printed Name	________XXX-XX-____________ Last Four Digits of 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)

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AMERICAN HERITAGE LIFE INSURANCE COMPANY
ATTENDING PHYSICIAN'S STATEMENT

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Mail to: American Heritage Life Insurance Company 4920 San Pablo Road S, Suite 200C, Jacksonville, FL 32224-6687
For Claim Assistance, please contact our Customer Care Center at 1-800-521-3535

CLAIMANT'S NAME: ______________________________ **DATE OF BIRTH:** ______________
COVERAGE NUMBER(S): ______________________________ **CLAIM NUMBER:** ______________

ATTENDING PHYSICIAN'S STATEMENT: To be completed by the attending physician. This form is for Accident, Hospital Indemnity (SHOP/GIM), Critical Illness, Cancer, Heart and Stroke, and Disability Claims.

SECTION #1: DESCRIBE THE CONDITION – FOR ALL CLAIMS:

ICD 9/10 Code: ______________ Primary Diagnosis: ______________________________

ICD 9/10 Code: ______________ Secondary Diagnosis: ______________________________

Other Condition(s): ______________________________

When did symptoms first appear? ______________ If applicable, what was the accident date? ______________

Has the patient ever had the same/similar condition? ☐ Yes ☐ No If yes, when? ______________

Is the condition due to injury or sickness arising out of the patient's employment? ☐ Yes ☐ No

Pregnancy or Complication of Pregnancy: Due Date: ______________ Delivery Date: ______________ ☐ Normal Delivery ☐ C-Section

SECTION #2: TREATMENT REQUIRED – FOR ALL CLAIMS:

First consultation: __________ Most recent consultation: __________ Next consultation: __________ Released: __________

Is/was diagnostic testing performed? ☐ Yes ☐ No Test(s):______________________ Dates: ______________
Results: ______________________________

Is/was a surgical or medical procedure required? ☐ Yes ☐ No Date: __________ Procedure Code: ______________
Procedure: ______________________________

Is/was hospitalization required? ☐ Yes ☐ No Admission Date: __________ Discharge: Date ______________
Hospital: ______________________ City: ______________ State: __________

What is the current treatment plan? ______________________________
____

SECTION #3: RESTRICTIONS, LIMITATIONS AND ABILITY TO WORK – FOR DISABILITY AND WAIVER OF PREMIUM CLAIMS:

Please provide specific details and dates. Responses such as "no work", "totally disabled", "undetermined" or "unknown" will not enable us to evaluate your patient's claim for benefits and may result in us having to contact you for clarification

The patient is able to work in the following capacity: ☐ No Work ☐ Sedentary ☐ Light ☐ Medium ☐ Heavy ☐ Very Heavy

The patient is unable to perform their job duties: ☐ Yes ☐ No If yes, please provide the dates from: __________ through: __________

When is the patient expected to resume part time/partial duties: __________ full time/full duties: __________?

The patient is unable to: ☐ Stand ___Hours; ☐ Sit ___Hours; ☐ Walk ___Hours; ☐ Lift ___Pounds; ☐ Carry ___Pounds; ☐ Drive ___Hours;
☐ Perform Data Entry ☐ Reach ☐ Kneel ☐ Squat ☐ Climb ☐ Crawl

Please provide the specific restrictions: ______________________________

Please provide the specific limitations: ______________________________

The restrictions and limitations are: ☐ Temporary (If so, how long? __________) ☐ Permanent

What clinical or diagnostic findings support these restrictions and limitations? ______________________________
____

SECTION #4: REFERRING PHYSICIAN – FOR ALL CLAIMS:

Name: ______________________________ Specialty: ______________

Address: ______________________________ Phone #: ______________

SECTION #5: ATTENDING PHYSICIAN VERIFICATION – FOR ALL CLAIMS:

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 form are true, complete and correctly recorded.

Physician Signature: ______________________________ Date: ______________

Print Name: ______________________ Specialty: ______________ Phone #: ______________

Address: ______________________ City: ______________ State: ______ Zip Code: __________

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Cancer & Specified Disease Claims Checklist

Information to Identify Your Policy

Policy number

Policyholder's name

Policyholder's date of birth

Policyholder's address

Claim Details & Documentation

Patient or Claimant name

Attending Physician Statement

Pathology report with initial diagnosis (*if no surgery or biopsy was performed, submit medical imaging and lab work confirming diagnosis*)

Pathology and operative report for any surgery following initial diagnosis, including a surgeon's or physician's bill with procedure codes and charges (to obtain this information, please contact the physician's office, not the hospital billing office)

Radiation - Itemized bills showing the procedure codes/full charge description and actual charges

Chemotherapy - Itemized billing statement or receipt showing the drug name and/or procedure code and actual charges (*please note: some policies may also require an Explanation of Benefits from the primary insurance carrier*)

Transportation - List of specific dates traveled and round-trip mileage for dates; for airline, bus, or train travel, please provide the receipt of itinerary with travel dates and costs

Lodging – itemized bill/itinerary with dates of lodging and costs

File Your Claim Quicker Using MyBenefits

1. Visit standard.com/ahl/mybenefits to register your MyBenefits account and log in.
2. With multiple payment options available, choose how you will receive your benefits.
3. Click 'File a Claim' to begin. Our system will guide you through each step along the way.
4. Securely upload supporting documents by scanning or attaching stored files.
5. Submit your completed claim.

Other Ways to File a Claim

Fax claim submissions: 1.866.428.2516

Mail:
American Heritage Life Insurance Company
PO Box 43067
Jacksonville FL 32203-3067

For coverage issued in New York
Fax claim submissions: 1.866.427.3623

Mail:
The Standard Service Center
PO Box 331429
Atlantic Beach FL 32223

Underwritten by: American Heritage Life Insurance Company

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

ABJ40913