



## ACCIDENT CLAIM FORM INSTRUCTIONS

To avoid delays in processing of your claim form, complete each section, attaching documentation below when it applies. Primary medical insurance EOBs alone do not contain the required information to process a claim.

### Supporting Documentation Needed

- ✓ Itemized bill from hospital stay (UB04 form) or treating physician's office (HCFA1500 form), these forms will need to be requested from the provider
- ✓ Chart Note to include admission and discharge paperwork if there was a hospital stay
- ✓ Medical documentation with procedure and diagnosis codes associated with the date of treatment
- ✓ Surgical Report if accident involved surgery
- ✓ Ambulance bill if emergency transport was required
- ✓ Appliance receipt if crutches, wheelchair or other medical equipment was required
- ✓ Follow Up Visit-receipts for follow up visits or physical therapy with dates and charges if applicable
- ✓ Xray/Diagnostic Tests-receipts with dates and charges if applicable
- ✓ Accident Report-if applicable (ex: police report)
- ✓ Benefit Assignment-Benefits are payable to the policy holder unless written authorization is received from you or your healthcare provider to assign benefits to the provider. If you choose to assign benefits, attach a signed and written request.
- ✓ Email form to [groupclaimfiling@aflac.com](mailto:groupclaimfiling@aflac.com) or fax to 1.866.849.2970.



### ACCIDENT CLAIM FORM

EMPLOYER'S NAME			POLICYHOLDER'S EMAIL ADDRESS		
POLICYHOLDER'S MAJOR MEDICAL INSURANCE PROVIDER			MAJOR MEDICAL ID#		
POLICYHOLDER'S NAME		POLICY NO.	SOCIAL SECURITY NO.	DATE OF BIRTH	GENDER
POLICYHOLDER'S ADDRESS		STREET	CITY	STATE	ZIP CODE
CHECK BOX IF THIS IS A PERMANENT ADDRESS CHANGE					
PATIENT'S NAME (PERSON WHO IS SICK OR INJURED)		DATE OF BIRTH	GENDER	POLICYHOLDER'S TELEPHONE NO.	
RELATIONSHIP TO POLICYHOLDER					
Self		Spouse		Domestic Partner	
		Dependent		Other	
<p><i>*By providing your email address above, you consent to the use of electronic transactions in connection with your CAIC policies, contracts, 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 CAIC is, or may be legally required to deliver to you). Additionally, by providing your email address you consent to being contacted or processing transactions by automated machines regarding your CAIC policies.</i></p>					
<ul style="list-style-type: none"> <li>• Date of injury</li> <li>• Describe how the injury occurred:</li> <li>• Was this injury caused by an incident that occurred while performing the duties of his/her employment?      Yes      No</li> <li>• Has a Worker's Compensation claim been filed?      Yes      No</li> <li>• If yes, status of the claim:                      Approved                      Pending                      Denied</li> <li>• Was the patient injured in a motor vehicle accident?      Yes      No (If yes, please submit the Police Report.)</li> <li>• Was death a result of this injury?      Yes      No (If yes, please submit the certified death certificate and the Life-Beneficiary's Statement.)</li> <li>• Was the patient confined to the hospital as a result of this injury?      Yes      No (If yes, please submit the certified death certificate and the Life-Beneficiary's Statement.)</li> </ul>					
Admission Date:		Discharge Date:			
Hospital Name, Address, City, State, Zip					



<ul style="list-style-type: none"> <li>• Was the patient transported by an ambulance as a result of this injury?      Yes      No            (If yes, please submit the ambulance bill.)</li> </ul>		
<ul style="list-style-type: none"> <li>• If any of the following were the result of your injury, please provide medical records or physician's office notes:           <table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> <li>• Coma</li> <li>• Paralysis</li> <li>• Degree of Burn</li> <li>• Injury to the Eye</li> </ul> </td> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> <li>• Laceration (including length and method of repair)</li> <li>• Dislocation (X-ray reports of major diagnostic exam reports are needed)</li> <li>• Concussion (Major diagnostic exam reports are needed)</li> <li>• Fractures (X-ray reports on major diagnostic exam reports are needed)</li> </ul> </td> </tr> </table> </li> </ul>	<ul style="list-style-type: none"> <li>• Coma</li> <li>• Paralysis</li> <li>• Degree of Burn</li> <li>• Injury to the Eye</li> </ul>	<ul style="list-style-type: none"> <li>• Laceration (including length and method of repair)</li> <li>• Dislocation (X-ray reports of major diagnostic exam reports are needed)</li> <li>• Concussion (Major diagnostic exam reports are needed)</li> <li>• Fractures (X-ray reports on major diagnostic exam reports are needed)</li> </ul>
<ul style="list-style-type: none"> <li>• Coma</li> <li>• Paralysis</li> <li>• Degree of Burn</li> <li>• Injury to the Eye</li> </ul>	<ul style="list-style-type: none"> <li>• Laceration (including length and method of repair)</li> <li>• Dislocation (X-ray reports of major diagnostic exam reports are needed)</li> <li>• Concussion (Major diagnostic exam reports are needed)</li> <li>• Fractures (X-ray reports on major diagnostic exam reports are needed)</li> </ul>	
<ul style="list-style-type: none"> <li>• Was an aid in locomotion (mobility) prescribed as a result of this injury? (ie: Crutches, Wheelchairs, Leg Braces, Walking Boots, Back Braces, Walkers, Cervical Collars)      Yes      No            (If yes, please submit documentation from the prescribing provider.)</li> </ul>		
<ul style="list-style-type: none"> <li>• Your policy may cover the following surgeries:**</li> </ul>		
<ul style="list-style-type: none"> <li>• Were any of these surgical procedures performed as a result of this injury?      Yes      No            (If yes, please submit a copy of the operative report.)           <table style="width: 100%; border: none; margin-top: 10px;"> <tr> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> <li>• Open Reduction, Internal Fixation (Fractures of Dislocations)</li> <li>• Knee Cartilage Repair</li> <li>• Open Abdominal/Thoracic Surgery</li> </ul> </td> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> <li>• Ruptured Disc Repair</li> <li>• Tendon or Ligament Repair</li> <li>• Eye Surgery</li> </ul> </td> </tr> </table> </li> </ul>	<ul style="list-style-type: none"> <li>• Open Reduction, Internal Fixation (Fractures of Dislocations)</li> <li>• Knee Cartilage Repair</li> <li>• Open Abdominal/Thoracic Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Ruptured Disc Repair</li> <li>• Tendon or Ligament Repair</li> <li>• Eye Surgery</li> </ul>
<ul style="list-style-type: none"> <li>• Open Reduction, Internal Fixation (Fractures of Dislocations)</li> <li>• Knee Cartilage Repair</li> <li>• Open Abdominal/Thoracic Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Ruptured Disc Repair</li> <li>• Tendon or Ligament Repair</li> <li>• Eye Surgery</li> </ul>	
<ul style="list-style-type: none"> <li>• Was a major diagnostic exam (ie: CT Scan, MRI, MRA, EEG) performed as a result of this condition?      Yes      No            (If yes, please submit a copy of the exam report of billing.)</li> </ul>		
<ul style="list-style-type: none"> <li>• Provide all dates of treatment related to injury on the lines below. (Please submit supporting medical documentation for each visit indicated below.)             Initial date of treatment:             Follow up visits:             Physical therapy:</li> </ul>		

**\*\*See policy for time limit provisions.**

**FRAUD WARNING NOTICES**

For use with Claim Forms

**PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE**

<b>ALASKA:</b> 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.	<b>IDAHO:</b> Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.
<b>ARIZONA:</b> 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.	<b>INDIANA:</b> 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.
<b>ARKANSAS:</b> 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.	<b>KENTUCKY:</b> 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.
<b>CALIFORNIA:</b> 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.	<b>LOUISIANA:</b> 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.
<b>COLORADO:</b> 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 <u>regulatory agencies</u> .	<b>MAINE:</b> 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.
	<b>MARYLAND:</b> Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
<b>DELAWARE:</b> 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.	<b>MINNESOTA:</b> A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
<b>DISTRICT OF COLUMBIA: WARNING:</b> 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.	<b>NEW HAMPSHIRE:</b> 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 RSA638:20.
<b>FLORIDA:</b> 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.	<b>NEW JERSEY:</b> Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**FRAUD WARNING NOTICES (CONT.)**

For use with Claim Forms

**PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE**

<p><b>NEW MEXICO:</b> 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.</p>	<p><b>TENNESSEE:</b> 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.</p>
<p><b>NEW YORK:</b> 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 <u>value of the claim for each such violation.</u></p>	<p><b>TEXAS:</b> 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 <u>instate prison.</u></p>
<p><b>OHIO:</b> 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.</p>	<p><b>VIRGINIA:</b> 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.</p>
<p><b>OKLAHOMA: WARNING:</b> 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 <u>is guilty of a felony.</u></p>	<p><b>WASHINGTON:</b> 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.</p>
<p><b>OREGON:</b> 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 <u>deceptive statement may be guilty of insurance fraud.</u></p>	<p><b>RHODE ISLAND and WEST VIRGINIA:</b> 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 <u>crime and may be subject to fines and confinement in prison.</u></p>
<p><b>PENNSYLVANIA:</b> 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.</p>	<p><b>ALL OTHER STATES:</b> 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.</p>
<p><b>PUERTO RICO:</b> Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars(\$5,000) and not more than ten thousand dollars(\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.</p>	



## HIPAA-AUTHORIZATION TO OBTAIN INFORMATION

**Send to:**

Continental American Insurance Company  
Post Office Box 84075  
Columbus, GA 31993

**Phone:** (800) 433-3036  
**Fax:** (866) 849-2970  
**Email:** [groupclaimfiling@aflac.com](mailto:groupclaimfiling@aflac.com)

<b>Primary Certificate Holder Name:</b>	<b>SSN(optional):</b>	<b>Date of Birth:</b>	
<b>Certificate Number(s):</b>			
<b>Address:</b>	<b>City:</b>	<b>State:</b>	<b>Zip:</b>
<b>Name of Individual Subject to Disclosure (If not the primary Certificate Holder):</b>		<b>Date of Birth:</b>	
<b>Relationship to Primary Certificate Holder:</b> <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Child <input type="checkbox"/> Stepchild <input type="checkbox"/> Grandchild			

**I. Authorization:**

For the purpose of evaluating my *eligibility for insurance and for benefits* under an existing certificate, including checking for and resolving any issues that may arise regarding incomplete or incorrect information on my application for coverage and/or claim form, I hereby authorize the disclosure of the following information(defined below) about me and, if applicable, my dependents, from the sources listed below to Continental American Insurance Company (CAIC), or any person or entity acting on its part, to include American Family Life Assurance Company of Columbus and American Family Life Assurance Company of New York (collectively, "Aflac).

**II. Disclosure of Health Information:**

Health information may be disclosed by any health care provider, health plan (including CAIC or Aflac, with respect to other CAIC or Aflac coverages) or health care clearinghouse that has any records or knowledge about me. Health care provider includes, but is not limited to, any licensed physician, medical or nurse practitioner, nurse, pharmacist, osteopath, psychologist, physical or occupational therapist, chiropractor, dentist, audiologist or speech pathologist, podiatrist, hospital, medical clinic or laboratory, pharmacy, rehabilitation facility, nursing home or extended care facility, prescription drug database or pharmacy benefit manager, or ambulance or other medical transport service. Health information may also be disclosed by any insurance company or the Medical Information Bureau (MIB). Health information includes my entire medical record, but does not include psychotherapy notes. Some information obtained may not be protected by certain federal regulations governing the privacy of health information, but the information is protected by state privacy laws and other applicable laws. CAIC will not disclose the information unless permitted or required by those laws.

**III. Rights and Expiration:**

I understand that I may revoke this authorization at any time, except to the extent that CAIC or Aflac has taken action in reliance on this authorization. If I revoke this authorization, CAIC may not be able to evaluate my application for coverage and/or claim. To revoke this authorization, I must provide a written and signed revocation to CAIC at the address or fax number above. Unless otherwise revoked, this authorization shall remain in effect for two (2) years from the date signed or upon my death, whichever occurs first. I agree that a copy of this authorization is as valid as the original and that I or an authorized representative may request a copy of this authorization.

**IV. Notice:**

I understand that CAIC is not conditioning payment, enrollment, or eligibility for benefits on whether I sign this authorization. I understand that if the information disclosed is protected health information relating to a health plan and the person or entity receiving the information is a not a health care provider or health plan covered by federal privacy regulations, the information disclosed may be re-disclosed by such person or entity and will likely no longer be protected by the federal privacy regulations.

- **If records are on an adult dependent, (e.g. spouse, child over 18), the dependent must sign this form**
- **If records are on a minor child the natural parent or legal guardian must sign on their behalf.**

\_\_\_\_\_  
Signature of Individual Subject to Disclosure

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Legal Representative's Printed Name

\_\_\_\_\_  
Legal Representative's Signature

\_\_\_\_\_  
Legal Relationship

\_\_\_\_\_  
Date

**\*\*\*If signed by a legal representative (e.g. Legal Guardian, Estate Administrator, Power of Attorney)\*\*\***



# Electronic Funds Trans action Authorization

Mail To: Continental American Insurance Company

PO Box 84075, Columbus, GA 31993

Phone: 800.433.3036 Fax: 866.849.2970

Email: groupclaimfiling@aflac.com

**Important: Do not** complete this form if your policy number has both letters and numbers (e.g. 0Y123B45). Policies containing both letters and numbers are administered by Aflac and not Aflac Group (CAIC). Direct deposit registration for Aflac is located at <https://phs.aflac.com/aflac.phs.app/account/login>. Aflac Group (CAIC) cannot process direct deposit requests for Aflac.

I would like to:     Start     Stop     Change direct deposit of my claim payment(s).

Account Type:

Checking     Savings

**\*\*\* Please provide a blank voided check or direct deposit form from your financial institution. Incomplete or inaccurate information will not be processed.**

9-Digit Routing Number:		Account Number:
Name of Financial Institution:		
Address:		City:
State:	Zip:	Phone:
I authorize Continental American Insurance Company (CAIC) to initiate credit entries, and, if errors occur, I authorize the correction of entries to my account as indicated. This authorization remains effective and in full force until CAIC receives written notification from me of its termination in such time and in such manner to afford CAIC a reasonable opportunity to act on it. Please notify CAIC immediately if your financial institution information has changed by sending notification to the address indicated above. Should you have any questions, please contact us at 1-800-433-3036.		
Policy/Certificate Holder's Name (Print):		
Address:		City/State/Zip:
Phone #:		E-mail Address:
Employer Name or Group #:		Certificate #:

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

**Note: Forms received without signature will not be processed. Electronic signatures not accepted.**

**Policy/Certificate Holder Signature (Required)**

**Date Signed:**

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. Aflac is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.

Continental American Insurance Company • 1600 Williams St • Columbia, South Carolina 29201 • 1-800-433-3036 toll-free • 1-866-849-2970 fax