PO Box 84075
Columbus, GA 31993
Phone (800)433-3036 * Fax (866)849-2970

BENEXTEND CLAIM FORM INSTRUCTIONS

To avoid delays in processing of your claim form, complete each section attaching documentation below when it applies.

Supporting Documentation Needed

- ✓ Itemized bill if there was a hospital stay (UB04 from the hospital or medical facility)
- ✓ Chart Note to include admission and discharge paperwork if there was a hospital stay
- ✓ Itemized bill from physician's office (HCFA 1500 from treating physician's office)
- ✓ Surgical Report if surgery took place
- ✓ 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 or fax to 1.866.849.2970.

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BENEXTEND CLAIM FORM

AUTHORIZATION
Several states require that the following statement appear on claim forms: Any person who knowingly attempts to defraud any insurance company, files a statement of claim containing any materially false, incomplete or misleading information, is guilty of a crime. I hereby certify that the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief. I have read the fraud notice included in this form. Policyholder's signature:_____ Date:_____ Patient's Signature: _____ Date: _____

POLICYHOLDER/PATIENT INFORMATION				
Employer's Name	Policyholder's Email Address			
Policyholder's Name	Policy No	Social Security No	Date of Birth	Gender
Policyholder's Address, City, State, Zip Code		Policyholder's Telephone No. (with area code)		
Patient's Name (Person who is sick or injured)	Patient's Date of Birth	Patient's Gender	Relationship to Policyholder	
*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 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).				

Please sign the attached HIPAA form and return it with the completed claim form. *****If filing a claim within the first policy year for benefits, medical records may be requested*****	
Is medical treatment due to an injury? If yes, provide the date of the injury.	☐ No ☐ Yes
Describe how the injury occurred.	
Location of the injury:	☐ On the job ☐ Off the job
If injury was on the job, has a Worker's Compensation claim been filed?	☐ No ☐ Yes
If yes, what is the status of the Worker's Compensation claim?	☐ Approved ☐ Pending ☐ Denied
Was the patient injured in a motor vehicle accident? (If yes, attach a copy of the police report.)	☐ No ☐ Yes
Is treatment related to an illness? (If yes, complete the following questions related to illness.)	☐ No ☐ Yes
When did symptoms first occur?	What is the first date of treatment for the illness?
What is the illness diagnosis?	
If diagnosed with cancer, what is the date of the initial diagnosis?	(Attach a copy of the pathology report.)

- ☐ Cancer; Carcinoma in situ; Skin Cancer: Please submit a copy of the pathology report from which the condition was diagnosed.
- ☐ Stroke: Please submit a copy of the discharge summary, MRI and/or CT test reports from the initial diagnosis, as well as proof of permanent neurological damage (i.e. follow up CT and/or MRI reports, office notes from neurologist or therapist, etc.)
- ☐ Major Organ Transplant; Bone Marrow Transplant: Please submit a copy of the operative report for the procedure.
- ☐ Heart Attack; Sudden Cardiac Arrest: Please submit a copy of the discharge summary, cardiology consult report, cardiac catheterization report, history & physical, and ER notes.
- ☐ Renal Failure: Please submit proof of the start date for dialysis or the operative report for transplant. The End Stage Renal Disease Medical Evidence Report is preferred.
- ☐ Heart Event: Please submit a copy of the operative report for the procedure.
- ☐ Occupational HIV (if applicable)
- ☐ Coronary Artery Bypass Surgery: Please submit a copy of the operative report for the procedure.
- ☐ Non-invasive cancer
- ☐ Skin Cancer (Must submit pathology report.)

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PREGNANCY CLAIMS			
Date of Delivery	Type of Delivery ☐ Vaginal ☐ Caesarean	If not delivered, expected delivery date:	Date of last menstrual period?
List any complications related to your pregnancy.			

COMPLETE THIS SECTION FOR ALL CLAIMS.			
Patient's primary treating physician.			
Physician Name:	Address:	City, State, Zip	Phone:

Was the patient confined to the hospital as a result of this condition? ☐ No ☐ Yes

(If confined, please submit copy of patient's admission and discharge papers or a copy of a UB-04 billing invoice from the hospital.)

Hospital/Facility Name:	Phone:	Admission Date:	Discharge Date:

Was the patient transported by an ambulance as a result of this injury? ☐ No ☐ Yes
(If yes, attach the ambulance bill.)

Was the patient confined to the intensive care unit as a result of this condition? ☐ No ☐ Yes

(If yes, submit copy of a UB-04 billing invoice from the hospital facility to identify the days spent in the intensive care unit.)

Was the patient treated in an emergency room as a result of this condition? ☐ No ☐ Yes
(If yes, submit emergency room admission and discharge papers.)

Was surgery performed as a result of the medical condition? ☐ No ☐ Yes
(If yes, submit a copy of the operative report.)

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) ☐ No ☐ Yes
(If yes, submit documentation from the prescribing provider.)

Was a major diagnostic exam (ie: CT Scan, MRI, MRA, EEG) performed as a result of this condition? ☐ No ☐ Yes
(If yes, please submit a copy of the exam report of billing.)

HAVE THE FOLLOWING SECTIONS COMPLETED BY THE PHYSICIAN WHEN FILING FOR CRITICAL ILLNESS BENEFITS

ATTENDING PHYSICIAN'S STATEMENT

Patient's name:		Date of birth:
When did signs and/or symptoms first appear?	Has the patient ever received medical advice or treatment for this or a similar condition? ☐ No ☐ Yes, when	Diagnosis (including complications)

Cancer/ carcinoma in situ

Date of diagnosis (the date the pathological specimen(s) were obtained on which cancer or carcinoma in situ were diagnosed)	Was the cancer/carcinoma in situ: ☐ Diagnosed pathologically ☐ Clinically diagnosed

If the cancer/carcinoma in situ was pathologically diagnosed, attach a copy of the pathology report. If the cancer/carcinoma in situ was clinically diagnosed, please provide the reason(s) that pathological diagnosis was not obtained and attach medical evidence that supports the diagnosis of cancer.

MYOCARDIAL INFARCTION (HEART ATTACK)

Does the patient's condition meet all of the following criteria:

Are new and serial electrocardiographic (ekg) findings consistent with myocardial infarction? ☐ Yes ☐ No
(If yes, attach a copy of the ekgs and report.)

☐ Yes ☐ No	Were cardiac enzymes elevated above generally accepted laboratory levels of normal for creatine physphokinase (cpk), a cpk-mb measurement must be used? (If yes, attach a copy of the lab report.)
☐ Yes ☐ No	Did diagnostic studies confirm a myocardial infarction and the occlusion of one or more coronary arteries? (Attach copies of any applicable reports.)
☐ Yes ☐ No	Did the patient have chest pain consistent with myocardial infarction?

Date of diagnosis: (the date the patient met all of the above criteria for myocardial infarction)

CORONARY ARTERY BYPASS SURGERY

☐Yes ☐No	Did the patient undergo open heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts? If so, attach a copy of the operative report.
What condition caused the need for coronary artery bypass surgery?	
Date the patient was first treated for signs or symptoms of this condition?	

MAJOR ORGAN TRANSPLANT

☐Yes ☐No	Did the patient undergo surgery to receive a human heart, liver, lung, kidney pancreas or bone marrow? If so, attach copy of the operative report.
Date the patient was first treated for signs or symptoms of this condition?	

STROKE

☐Yes ☐No	Did the patient have a stroke, meaning apoplexy, secondary to rupture or acute occlusion of a cerebral artery? Stroke does not include transient ischemic attacks and attacks of verterbrobasilar ischemia, head injury, or chronic cerebrovascular insufficiency.
Date of diagnosis (the date a stroke occurred based on documented neurological deficits and neuroimaging studies?	

RENAL FAILURE

☐Yes ☐No	Does the patient have end stage renal failure presenting as chronic, irreversible failure to function of both kidneys?
☐Yes ☐No	Does the patient's kidney failure necessitate regular renal dialysis, hemo-dialysis or peritoneal dialysis (at least weekly) or which results in kidney transplantation?

Date of diagnosis (The date a doctor or physician recommends that the patient begin renal dialysis.)	Date the patient first treated for signs or symptoms of this condition?
What is the cause for the patient's renal disease?	

PHYSICIAN'S STATEMENT

Is the patient unable to perform job duties? ☐No ☐Yes If yes, please provide dates:		
What specific job duties is the patient unable to perform?		
Restrictions and limitation: (Please quantify in hours, weight, etc.)		
If retired or unemployed which activities of daily living (ADLs) is patient unable to perform?		
Is the patient: ☐Ambulatory ☐Bed Confined ☐House Confined	Was the patient hospitalized or confined to a skilled nursing facility? ☐No ☐Yes If yes, provide hospital address:	
	Date of Admission:	Date of Discharge:
Date you expect patient to resume partial duties:	Date you expect patient to resume full duties:	
If patient is unemployed or retired, on what date would you expect a person of like age, gender and good health to resume his/her normal and necessary activities?		
Was the patient treated by any other physician's for this condition? ☐No ☐Yes If yes, provide name and addresses of other treating physicians:		
Remember, it is unlawful to fill out this form with facts you know are false or to leave out facts you know are relevant and important. Check to be sure that all information is correct before signing. Please refer to page 3 for notice specific to your state. I hereby certify that the above described information is based upon reasonable medical probability and is true and correct to the best of my knowledge and belief.		

ATTENDING PHYSICIAN'S INFORMATION AND SIGNATURE

I hereby certify that the above described information is based upon reasonable medical probability and is true and correct to the best of my knowledge and belief.

Name (Please print.):	Degree:	Telephone Number:	
Address:	City:	State:	Zip Code:
Signature:	Date	Medical Id#	

PO Box 84075
Columbus, GA 31993
Phone (800)433-3036 * Fax (866)849-2970

AUTHORIZATION TO OBTAIN INFORMATION

MAIL TO: Continental American Insurance Company
P.O. Box 84075
Columbus, Georgia 31993

CALL: 1.800.433.3036 (toll-free)
CLAIM FAX: 1.866.849.2970

Primary Certificateholder's Name:	**SSN**(optional):	**Date of Birth:**
Certificate Number(s):		
Address:		
Name of Individual Subject to Disclosure (If not the primary Certificateholder):		**Date of Birth:**
Relationship to Primary Certificateholder: ☐Self ☐Spouse ☐Domestic Partner ☐Child ☐Stepchild ☐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 redisclosed 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 Signed

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

Electronic Funds Transaction Authorization

Send to: **Continental American Insurance Company**
Post Office Box 84075
Columbus, Georgia 31993

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

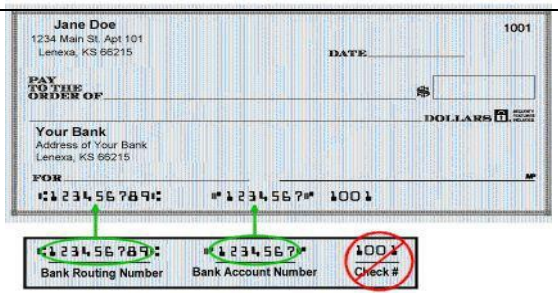
Authorization Agreement for Direct Deposit

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:**

FRAUD WARNING NOTICES

For use with Claim Forms

PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE

ALASKA: A person who knowingly and with intent to injury, defraud or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.	**IDAHO:** 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.
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.	**INDIANA:** 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.
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.	**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.
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.	**LOUISIANA:** 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.
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.	**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.
	MARYLAND: 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.
DELAWARE: 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.	**MINNESOTA:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilt of a crime.
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.	**NEW HAMPSHIRE:** Any person who, with a purpose toinjure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, ormisleading information is subject to prosecution andpunishment for insurance fraud, as provided in RSA638:20.
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.	**NEW JERSEY:** Any person who knowingly files astatement 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

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.	**TENNESSEE:** 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.
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.	**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.
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.	**VIRGINIA**: 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.
OKLAHOMA: WARNING: 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 is guilty of a felony.	**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.
OREGON: 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 may be guilty of insurance fraud.	**RHODE ISLAND and WEST VIRGINIA:** 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.
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.	**ALL OTHER STATES:** 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 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.	