

Insured Statement

Is the claimant the:	Policyholder	Dependent		
	copy of an updated driver Mailing Addres		Policy No d ID, marriage license or divorce decree.)	
City	State	_ZIP Code	Phone No	
Claimant Name		Date of I	Sirth	

Type of Critical Illness for which the claim is being made:

Refer to your policy certificate to determine which benefits are available under your policy.

Critical Illness/Condition	Childhood Condition
Coronary Artery Bypass Coronary Heart Disease Heart Attack Heart Transplant Sudden Cardiac Arrest Brain Aneurysm Stroke	Cerebral Palsy Cleft Lip and/or Cleft Palate Cystic Fibrosis Down Syndrome Spina Bifida Type 1 Diabetes
Transient Ischemic Attack	Infectious Disease
Benign Brain Tumor Coma End Stage Renal Disease Loss of Vision, Hearing or Speech Major Organ Failure Major Organ Transplant Occupational Hepatitis or HIV Permanent Paralysis	Cerebrospinal Meningitis Malaria Encephalitis Legionnaire's Disease Necrotizing Fasciitis Osteomyelitis Tuberculosis
Severe Burns Bone Marrow or Stem Cell Transplant	Progressive Disease
Invasive Cancer Malignant Melanoma Non – Invasive Cancer Skin Cancer	ALS (Lou Gehrig's Disease) Multiple Sclerosis Advanced Dementia (including Alzheimer's) Advanced Parkinson's

Any person, who with the intent to defraud or knowing they are facilitating a fraud against an insurer, submits an Application or files a claim containing a false or deceptive statement may be subject to prosecution and for insurance fraud. (See State specific fraud warnings statements on page 8).

The above statements are true to the best of my knowledge and belief.

Signature of Policyholder

Printed Name

Date



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Please review the information below to ensure complete and accurate documents are submitted along with the claim form. The below benefits do not apply to all critical illness policies, review your Policy Certificate for specific benefit eligibility.

- 1. If the insured was transported via **ambulance** (air or ground) as a result of their covered illness, submit the itemized ambulance bill.
- 2. If the insured was **confined to a hospital** as an inpatient, as a result of their covered illness, submit the itemized hospital statement (UB04).
- **3.** If the insured is filing for any of the below **travel expenses**, include travel receipts with the claim form submission.
 - Lodging for the insured
 - Lodging for a family member
 - Transportation
- 4. If the insured receives a **second opinion or consult** from a second physician for the diagnosis or treatment of their critical illness, submit the itemized physician statement (HCFA1500).
- **5.** If the insured receives a **vaccine** for the prevention of cancer: Humana Papillomavirus (HPV) or Hepatitis B virus (HBV) submit proof of the inoculation.

Physician Information

Attending Physician and/or Facility:

Physician or Facility Name	Phone No.	Address

Has the claimant ever been treated for the same or similar condition in the past? Yes No If yes, provide the prior treating physician information below.

Physician or Facility Name	Phone No.	Address
Has the claimant every been hospitali	zed for this condition? Ves No	

Has the claimant every been hospitalized for this condition? Yes No If yes, provide the facility information below.

Facility Name	Phone No.	Address



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Review the conditions listed below. Enclose the requested documentation listed within the Requested Documentation section for the condition the claimant is being treated for. All diagnosis must occur after the policy effective date. The below benefits do not apply to all critical illness policies, review your Policy Certificate for specific benefit eligibility.

Illness/Condition	Medical Documentation Requirements
Heart Attack	 Medical records from the emergency room and cardiologist EKG report(s) Cardiac enzymes levels Imaging studies Echo cardiogram(s)
Heart Transplant	 Medical records from the transplant team Proof that covered person is registered with and on the waiting list of the United Network for Organ Sharing or its recognized successor for a human-to-human replacement of thewhole heart
Coronary Heart Disease	• Diagnosis of coronary heart disease made by angiography test(s) in which the recommended treatment plan includes a CABG.
Coronary Artery Bypass Surgery	• Diagnosis of coronary heart disease made by angiography test(s) in which the recommended treatment plan includes a CABG.
Sudden Cardiac Arrest	Medical records from the emergency room and cardiologist
Brain Aneurysm	 Computed Tomography (CT) Scan CT Angiography (CTA) Cerebrospinal fluid test Magnetic resonance imaging (MRI) MRI and angiography MRA
Stroke	 Medical records from the neurologist Neuroimaging report(s) Modified Rankin Scale results 90 days after stroke
Transient Ischemic Attack (TIA)	Medical records from treating physician
Invasive Cancer Malignant Melanoma Non-Invasive Cancer Skin Cancer	• Pathologist's report
Benign Brain Tumor	 Pathologist's report Magnetic resonance imaging (MRI) Magnetic Resonance Spectroscopy (MRS) Computed Tomography (CT) Scan
Coma	 Medical records from neurologist Proof of complete and continuous unconsciousness state not less than 24-96 hours in duration which exhibits an inability to be aroused or to respond to external stimuli aside from primitive avoidance reflexes
End Stage Renal Failure	Medical records from the nephrologistProof of renal dialysis



Illness/Condition	Medical Documentation Requirements
Loss of Vision	 Medical records from ophthalmologist; including refractions, visual acuity, and visual field Proof must document that the blindness was due to Accidental Injury or Sickness; and that the condition has continued without interruption for a period of at least six (6)consecutive months after diagnosis.
Loss of Speech	 Medical records from a speech pathologist Clinically-proven that the loss of ability to speak has continued without interruption for a period of at least six (6) consecutive months
Loss of Hearing	 Medical records from an audiologist Proof of irreversible loss of hearing in both ears, with an auditory threshold of more than 90 decibels, as a result of Illness or Injury that has continued without interruption for a period of at least six (6) consecutive months after diagnosis
Major Organ Failure	 Medical records Proof that covered person is registered with and on the waiting list of the United Network for Organ Sharing or its successor for a human to human replacement of the failing organ
Major Organ Transplant	 Medical records Proof that covered person is registered with and on the waiting list of the United Network for Organ Sharing or its successor for a human to human replacement of the failing organ
Occupational Hepatitis or HIV	 Medical records Proof that the cause of HIV must be from an Accidental needle stick/sharp injury or by mucous membrane exposure to blood or bloodstained bodily fluid which occurred during the 12 months preceding diagnosis; accident occurred while covered person was following the normal occupational duties and reported in accordance with the established occupational procedure for such accidents; the covered person must have undergone a blood test within 5 days of the accident which indicate the absence of HIB or antibodies to such a virus; within 12 months of the accident, the covered person must undergo a follow up blood test indicating the presence of HIV or antibodies to such a virus
Permanent Paralysis	 Medical records Proof that loss is expected to be permanent; been present continuously for at least 180 days; caused by injury sustained in an accident; evidenced by the total and irreversible loss of use of two or more limbs; marked by loss of muscle function in two arms, two legs, or one arm and one leg
Severe Burns	 Medical records from plastic surgeon Proof that covered person has sustained third degree burns covering at least 20% of the surface area of their body
Bone Marrow or Stem Cell Transplant	 Medical records from plastic surgeon Proof that covered person has sustained third degree burns covering at least 20% of the surface area of their body
Childhood Condition	
Cerebral Palsy	
Cleft Lip/Cleft Palate	
Cystic Fibrosis	Medical records from treating physician
Down Syndrome	include records from fronting physician
Spina Bifida	
Type 1 Diabetes	



Illness/Condition	Medical Documentation Requirements
Progressive Disease	
ALS (Lou Gehrig's)	
Multiple Sclerosis	Medical records from treating physician
Advanced Dementia (including Alzheimer's)	
Advanced Parkinson's	
Infectious Disease	
Cerebrospinal Meningitis	
Encephalitis	
Legionnaire's Disease	
Malaria	Medical records from treating physician
Necrotizing Fasciities	
Ostemyelitis	
Tuberculosis	

If the claim is being filed for services within the first 2 years following the policy effective date, complete the physician and medical request below.

Physician information: List all of the physicians the claimant was treated by in the 5 years prior to the policy effective date.

Physician or Facility Name	Address	Phone No.	Reason for Visit

Medication information: List all medications being taken by the claimant.

Medication	Prescribing Physician	Date Prescribed

Direct Deposit Authorization



Check Action	AccountType	Ownership of Account
New Change Cancel	Checking Savings	Self Other
Policy Holder's Name		Policy Number
Bank Name		
Bank Routing Number		Bank Account Number
Account Holder's Name _		
	ADDRESS CITY, STATE ZIP FOR ICO 1234 56 781: 0 1234 56 784	
	Bank Routing Bank Acco Number Numbe	

Terms and Conditions For Annuitants Participating In The Direct Deposit Program

You have the option of having your Benefits deposited directly into your account at your financial institution. If you do choose to participate in this Direct Deposit Program, please read the following terms and conditions for participation carefully before making your decision. Not all polices may qualify.

- 1. Once the Form is received by ManhattanLife, **there may be a delay of up to four weeks before the reimbursements begin being deposited** directly into your account. You will receive checks for any reimbursements before that time.
- 2 It is your responsibility to notify ManhattanLife of any changes to your account immediately. Complete this form indicating that the action is a CHANGE and return it to the address below. Once received, again there may be a delay of up to four weeks before the new information will be processed. You will receive checks for any reimbursements before that time.
- 3 You can cancel participation in Program at any time. To cancel participation, complete this Form indicating that the action is a CANCEL, and return it to the address on the front. Your participation will be canceled as of the effective date on the Form or as soon as the Form has been received and processed, whichever one is later.
- 4. **If an electronic transfer is returned** to ManhattanLife or cannot be made to your account, ManhattanLife will investigate the cause. If the situation cannot be resolved quickly, a reimbursement check will be mailed to you. You will continue to receive your reimbursements by mail until the situation is resolved. You will be notified of any action taken.
- 5. This agreement may be canceled by your financial institution or ManhattanLife. **Your participation will be canceled automatically if you terminate participation in the above Account(s).**

I certify that I have read and understand the Terms and Conditions on this form. By signing this agreement, I authorize ManhattanLife to initiate credit entries to the Account(s) indicated above for the purpose of reimbursements from my Account(s) and to initiate, if necessary, debit entries and adjustments for any credit entries made in error.

Signature	

Printed Name

Mail to: ManhattanLife VB Claims PO Box 926169 Houston TX 77292 Customer Care: 1-855-448-6982 Fax: 1-502-405-7107 Email: vbclaimssubmissions@manhattanlife.com Date

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Authorization to Release Information For the Use and Disclosure of Protected Health Information



Patient's Name	Policy No.
Patient's Date of Birth	

TO: Any physician, medical practitioner, hospital, pharmacy, clinic or other medical or medically-related facility or provider of medical or dental services or supplies; any employer, group policyholder, contract holder or insurer, benefit plan administrator, administrator, The Index System, business entities, financial institutions, consumer reporting agencies, educational institutions, or any Federal, State or Local Government Agency, including Social Security Administration and Veterans Administration.

I authorize the use and/or disclosure of my protected health information and other related information as described below:

- 1. My authorization applies to that information obtained by all health care professionals. This information may include my medical records, laboratory reports, prescription medication records, and radiology reports in the possession of all health care professionals. For purposes of this authorization, medical information specifically includes confidential information regarding HIV/AIDS, communicable diseases, alcohol or drug abuse, and mental health, as such information may relate to my claim for benefits. This information may be used and/or disclosed pursuant to this Authorization.
- 2. I authorize all health care professionals to disclose my protected health information to ManhattanLife,
- 3. My authorization applies to work information and history, including, but not limited to, job duties, earnings and personnel records, client lists, any and all other work-related information for contractual work performed; information on any insurance coverage and claims filed, including all records and information related to such coverage and claims.
- 4. I authorize the release of information concerning Social Security benefits, including, but not limited to, monthly benefit and payment amounts, entitlement dates and entitlement details, and information from my Master Beneficiary Record.
- 5. I authorize only designated staff of ManhattanLife to receive, in writing, by photocopy, facsimile, or by telephone, my protected health information.
- 6. I understand that, if my protected health information is disclosed to someone who is not required to comply with federal privacy protection regulations, such information may be re-disclosed and would no longer be protected.
- 7. I understand that I have a right to revoke this Authorization at any time. My revocation must be in writing in a letter addressed to ManhattanLife Attn: Claims Department PO Box 926169 Houston, TX 77292. This revocation shall become effective on the date it is received by ManhattanLife. I am aware that my revocation is not effective to the extent that the persons I have authorized to use and/or disclose my protected health information have acted in reliance upon this Authorization.

This Authorization is given in connection with a claim for benefits. I intend that it be valid for the duration of the claim. A photocopy or facsimile of this authorization shall be valid as the original.

Signature	Printed Name	Date		
I have legal authority* under the laws of the Sta	te of	to make health care decisions on behalf of		
, the individual to whom the use and/or disclosure of protected health information above				
applies and execute this Authorization in my capacity as Authorized Representative thereof.				

Name of Authorized Representative/Parent	Relationship to Applicant	Date	
or Guardian			

*A copy of the legal authority document must be on file with ManhattanLife.



Treating Physician	Statement
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Patient Information	1		
Patient Name		Policy No	
Date of Birth	Address		
City	State	ZIP Code	
Treatment Informa	tion		
Diagnosis (include any	complications)_		
ICD -9/ICD - 10 Code([s]		
			Date of first visit:
			Date of surgery(CABG):
			Cancer TNM Stage
			on prior to this occurrence? 🗌 Yes 🗌 No
Was this patient referr If yes, provide t	ed to you? 🗖 Ye he referring phys		n below:
Referring Physician Na Referring Physician Ad	nme ldress		Phone No
Any Person, who with insurer, submits an Ap subject to prosecution Statements on page 8)	the intent to defra plication or files and punishment	aud or knowing h a claim containin for insurance fra	e/she is facilitating a fraud against an g a false or deceptive statement may be ud. (See State Specific Fraud Warning knowledge and belief.
Printed name of Treati	ng Physician		Phone No.
Specialty		Street Address	
			ZIP Code

Signature of Treating Physician

Date

Claim Form Addendum: Fraud Warning and State Versions

Any person who knowingly, and with intent to injure, defraud, or deceive an insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of insurance fraud, which is a felony.

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 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. 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. 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. California For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a 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 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 or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. 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. 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. 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. 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. 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 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 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. 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. 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. 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 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 by 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 be 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. 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 confinement in prison. 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. 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. 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. 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. 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.