ATLANTIC AMERICAN
Employee Benefits

**Atlantic American Employee Bene its Claims Department**
4370 Peachtree Road, NE, Atlanta, GA 30319
Phone: (866) 458-7499
Fax: (404) 926-4036
Email: claims@atlam.com

# A Guide for Successfully Completing the Group Critical Illness Claim Form

Atlantic American Employee Benefits appreciates the opportunity to provide you with valuable protection. We rely on the information you provide on this form to effectively determine if you qualify for benefits.

This guide provides information and instruction to help you successfully complete and submit the claim form. You may also submit the claim online for a more expedited experience. Please consult your employer/benefits administrator if you need assistance in providing information for the form.

## What You Need to File a Claim

- Claim form
- Authorization to Release Personal Information
- Attending Physician's Statement
- Proof of services (some examples below):
  - Emergency room, physician or urgent care report
  - Operative/surgical report
  - Scan/imaging report for major diagnostic imaging
  - HCFA 1500 (itemized non-hospital bill)/UB04 (itemized hospital bill)
  - Physician office notes

## Guidelines for Claim Form

## Section 1 – Employee Information

This section is to be completed by the Employee. Dates should include the month, day and year. In order to be considered complete, the form must be signed by you.

- Policy number will consist of ten characters which will come after "005"
- Job Title is the title of your position held with the Employer.
- The Hours Worked per Week is the number of hours you worked per week for the Employer.

## Section 2 – Hospital/Physician Information

- Admission Date is the first day you were admitted as an inpatient to the facility.
- Discharge Date Is the day you were discharged as an inpatient from the facility.
- Initial Date of Treatment is the date you first sought medical care because of the accident/injury/condition.
- Medical records from your providers may be needed in order to make a determination on your claim. A completed authorization form will be needed to obtain them. To avoid any additional delays in the claim, please be sure to complete and submit the authorization forms with your claim application.

### Section 3 – Critical Illness/Cancer Claim

- Have your physician complete **Attending Physician's Statement**
- Check the illness/procedure you are applying for in the claim

## Payment Method

- If a payment method is not selected, we will mail the claim check.

*(Continued on next page)*

## Authorization to Disclose Personal Information

This authorization is to be completed by you, the Employee. Dates should include the month, day and year. In order to be considered complete, the form must be signed by you or your legal representative.

- Medical records from your providers may be needed in order to make a determination on your claim. A completed authorization form will be needed to obtain them. To avoid any additional delays in the claim, please be sure to complete and submit the authorization forms with your claim application.
- If the name associated with any of your medical records differs from the name provided on the form, provide any alternate names. This might occur in the event of a name change due to marriage or adoption.

## Guidelines for Attending Physician's Statement

This section is to be completed by the Attending Physician. Dates should include the month, day and year. In order to be considered complete, the form must be signed by the Attending Physician.

## Submitting Your Claim

### Fax/Email:

Fax: 404-926-4036
Email: claims@atlam.com

### Mail:

Attn: Claims Department
4370 Peachtree Road, NE
Atlanta, GA 30319

## Claims Questions

Phone: 866-458-7502
Email: groupclaims@atlam.com

## Online Claim Submission or Claims Status

https://mycoverage.atlam.com/

ATLANTIC AMERICAN
Employee Benefits

Mail To: **Atlantic American Employee Benefits**
4370 Peachtree Rd, NE, Atlanta, GA 30319
**Toll Free Claim Number: (866) 458-7499**
**aaemployeebenefits.com**

# CRITICAL ILLNESS CLAIM FORM

**Has a Claim been filed before for this loss?** ..... ❒ **Yes** ❒ **No**

## Section 1 – Employee Information

| Employee Name (First, Middle & Last) | Policy # | Job Title | Hours Worked per Week |
|---|---|---|---|
| Employee Address | Employee City | Employee State | Employee Zip |
| Employee Home Telephone # | Employee Cellular Telephone # | Employee SSN | |
| Employee Email Address | Employee Date of Birth | | |

## Section 2 – Hospital/Physician Information

| Attending Physician's Name (First, Middle & Last) | Hospital Name | | |
|---|---|---|---|
| Hospital Address | Hospital City | Hospital State | Hospital Zip |
| Hospital Telephone # | Hospital Fax # | | |
| Admission Date | Discharge Date | Initial Date of Treatment | Last Date of Treatment |

## Section 3 – Critical Illness/Cancer Claim

| Name of Claimant (First, Middle & Last) | Patient Relationship (Employee, Spouse, Child) |
|---|---|

Check the illness/procedure for which this claim is being filed. Refer to your group policy to confirm coverage of any benefits or riders listed below. Select and provide the information requested for any claim(s) you are submitting.

| | | |
|---|---|---|
| ❒ Benign Brain Tumor | ❒ Coronary Artery Bypass | ❒ Permanent Paralysis |
| ❒ Blindness | ❒ End-Stage Renal Disease | ❒ Stroke |
| ❒ Cancer | ❒ Heart Attack (myocardial infarction) | ❒ Third degree burns |
| ❒ Coma | ❒ Major Organ Failure | ❒ Other |

| Diagnosis | Date of Diagnosis | Date the Procedure was Performed |
|---|---|---|

Describe the Illness or Procedure

| Has the patient ever had the same or similar illness/procedure? ❒ Yes ❒ No | If yes, provide the date of prior illness/procedure | If yes, provide the date of last treatment |
|---|---|---|

## Section 4 – Payment Method

Payment method:

❒ Check ❒ Electronic Funds Transfer (EFT)

**For EFT, complete the following bank information**

| Bank Name | Bank City | Bank State | Bank Zip |
|---|---|---|---|
| | | | |

| Bank Telephone # | Bank Account Number | Bank Routing/Transit Number | Type of Account (*check only one*) ❒ Checking ❒ Savings |
|---|---|---|---|
| | | | |

**Notice regarding electronic funds transfer:** When you select electronic funds transfer as your payment method, we may receive and contribute customer account and payment account data to a third party consumer reporting agency to confirm the feasibility of a transaction to your account.

## Section 5 – Payment Authorization and Signature

### Payment Authorization

I understand and agree that it is my responsibility to ensure that all bank information reported on this form is accurate and correct for the appropriate deposit of my payment(s) and that Bankers Fidelity Life Insurance Company®, d/b/a Atlantic American Employee Benefits (hereinafter referred to as "Atlantic American"), can rely on this information and will have no obligation to ensure the correctness of the information. Completion of this form is not a guarantee that benefits will be paid. I further understand and agree that any payment(s) made into an incorrect bank account pursuant to the information reported on this form, will be forfeited by me and that Atlantic American has no obligation to retrieve those funds or make replacement payment(s) to me. I further understand and agree for myself, my heirs, executors and estate to indemnify and hold Atlantic American harmless from any and all loss or damage of any nature whatsoever, including costs or attorney's fees incurred by reason of said bank acting pursuant to this Authorization. I further understand and agree that Atlantic American is not responsible for any bank charges or other costs associated with or arising out of this agreement. I further understand that if my bank is not able to accept EFTs, check(s) will be mailed to my residence. I reserve the right to revoke and cancel this authorization. Such revocation and cancellation shall be effective within 5 business days following Atlantic American's receipt of the notice.

Dated: _____ Signed: X_____

**Fraud Warnings:**

Before signing this form, please see next page, STATE EXCEPTION FRAUD WARNINGS, for the state where you reside, and the state where the group policy and certificate for which you are claiming a benefit were issued.

Signed: X_____ Dated: _____

# STATE EXCEPTION FRAUD WARNINGS

WARNING: 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 may be committing a fraudulent insurance act, which is a crime and could subject such person to criminal and civil penalties. *(Applicable for all other states.)*

**Alabama Residents Only**
WARNING: 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 Residents Only**
WARNING: 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.

**Arizona Residents Only**
WARNING: 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.

**Arkansas Residents Only**
WARNING: 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 Resident Only**
WARNING: 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 Residents Only**
WARNING: 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 a felony.

**District of Columbia Residents Only**
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 Residents Only**
WARNING: 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 Residents Only**
WARNING: 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 a felony.

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

**New Mexico Residents Only**
WARNING: 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.

**Ohio Residents Only**
WARNING: 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 Residents Only**
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.

**Oregon Residents Only**
WARNING: Any person who knowingly presents a false statement in an application for insurance or statement of claim may be guilty of a criminal offense and subject to penalties under state law.

**Pennsylvania Residents Only**
WARNING: 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.

**Rhode Island Residents Only**
WARNING: 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 Residents Only**
WARNING: 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 Residents Only**
WARNING: 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 Residents Only**
WARNING: Any person who, with the 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 have violated state law.

**Washington Residents Only**
WARNING: 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 Residents Only**
WARNING: 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.

## AUTHORIZATION TO RELEASE PERSONAL INFORMATION

1. I (the undersigned) authorize any physician, medical or dental practitioner, pharmacist, other health care provider, hospital, clinic, or medical facility, insurer, reinsurer, insurance services support organization, employer, government agency, consumer reporting agency, or insurance policy or benefit plan administrator to release records containing the Personal Information of:

| Name of Claimant (Last, First, Middle) | Date of Birth | Social Security Number |
|---|---|---|
| | | |

2. Personal Information to be released:
   - data or records regarding my medical history, treatment, prescriptions, consultations (including medical and psychological reports, records, charts, notes (excluding psychotherapy notes), X-rays, films or correspondence, and any medical condition I may now have or have had;
   - any information regarding insurance or benefit plan coverage, claims or benefits; and/or
   - any information, data or records regarding my activities (including records relating to my Social Security, Workers' Compensation, retirement income, financial information, earnings and employment history)

3. You may release my Personal Information to:
   - All insurance support organizations

4. I understand my Personal Information will be used by Bankers Fidelity Life Insurance Company, d/b/a Atlantic American Employee Benefits (hereinafter referred to as "Atlantic American"), to evaluate my claim for benefits, or as required or permitted by law, and that if I refuse to sign this Authorization, my claim for benefits may not be paid. I also authorize Atlantic American to release my Personal Information as follows:
   - other persons or organizations performing business, legal or insurance support services in connection with my claim(s); or
   - to vendors/consultants providing me with wellness, disability or leave related services as part of an employer sponsored benefit
   - plan; or
   - to my employer for use in discussions with Atlantic American regarding my functional capacity, and any related restrictions and
   - limitations, in order to facilitate my return to work; or
   - as otherwise required or permitted by law or as I further authorize

5. I understand my Personal Information may be subject to re-disclosure by the recipient and may no longer be protected by federal or state law.

6. I understand that I may revoke this Authorization at any time by providing a written request to Atlantic American at the address above. If I revoke this Authorization, it will not affect any use or disclosure of Personal Information that occurred prior to Atlantic American receipt of my revocation. If written revocation is not received, this Authorization will remain valid until 24 months after the date signed.

Name(s) used for records (if different than the name above) _____ Signature of Claimant _____ Date _____

### If Applicable

I am the Legal Representative of the person whose health information is to be disclosed, but I am authorized to grant permission on behalf of that person. If signing as Legal Representative, a copy of the executed Power of Attorney, Guardianship or other similar documents granting you the capacity to represent the insured or act on their behalf, must be submitted.

Printed Name of Legal Representative _____ Signature of Legal Representative _____ Type of Legal Representative _____

**THIS AUTHORIZATION COMPLIES WITH HIPAA AND OTHER FEDERAL AND STATE LAWS.**

*(Answer all questions in order to avoid delays)*

## ATTENDING PHYSICIAN STATEMENT

### Physician Information

| Patient Name | Patient DOB |
|---|---|
| | |

1. Diagnosis(es) _____

_____

ICD-10 codes _____

If diagnosis with Cancer (please select one): ❒ Invasive ❒ Non-invasive

2. How did conditions originate? _____

_____

_____

| Date Symptoms First Appeared | Initial Date of Treatment | Last Date of Treatment | Next Date of Treatment |
|---|---|---|---|
| | | | |

| Is disability due to: ❒ Accident/Injury ❒ Sickness | Is disability work related? ❒ Yes ❒ No | Has patient ever had same or similar condition? ❒ Yes ❒ No |
|---|---|---|
| | | |

3. If applicable, list the surgical codes/procedures – describe fully and provide dates, if any. _____

_____

### If claim is due to pregnancy, please provide the information below:

| Actual Date of Delivery | Actual Type of Delivery ❒ Natural ❒ Cesarean |
|---|---|
| | |

### If any of the following questions are answered "Yes", then provide the information to the right of the question

| | | |
|---|---|---|
| Was the patient treated in an emergency room? ❒ Yes ❒ No | Date Treated | Name of Hospital |
| Was the patient hospital confined? ❒ Yes ❒ No | Date(s) Confined | Name of Hospital |
| Did patient have outpatient surgery in a hospital or ambulatory surgical center? ❒ Yes ❒ No | Date of Surgery | |
| Did another physician treat or will be treating the patient? ❒ Yes ❒ No | Date Treated | |
| Attending Physician's Name (First, Middle & Last) | Physician's Telephone # | |

| Physician's Address | Physician's City | Physician's State | Physician's Zip |
|---|---|---|---|
| | | | |

Physician Name (Print) _____ Physician Signature _____ Date _____

Physician Address (Street, City/Town, State) _____ Telephone Number _____