

P.O. Box 13431 Pensacola, FL 32591

Date

Name Address City, State, Zip

Re: Policy

Dear (Insured):

Thank you for contacting us in regard to accessing Assisted Living Care Benefits under your Long Term Care policy. Please find below the instructions for filing a claim and the enclosed claim forms to be completed by you, your primary care physician and care provider.

INSTRUCTIONS FOR FILING A CLAIM

- > Insured or insured's legal representative (Power of Attorney) fully complete, sign and date:
 - Insured Claim Form; Fraud Notice; and Authorization to Obtain and Release Medical Information; and
 - Provide a copy of Power of Attorney document (if applicable)
- > Primary Care Physician fully complete, sign and date:
 - Attending Physician's Statement; and Fraud Notice

In addition to the requested claim form we may request copies of your medical records or a nurse may contact you to schedule a face-to-face assessment.

- Assisted Living Facility Representative fully complete, sign and date:
 - Assisted Living Facility's Statement and Fraud Notice; and
 - Provide a copy of Facility's License;
 - Provide copies of Invoices and Care Logs for all dates of services;
 - Complete the Facility Evaluation Form;
 - Provide a copy of the Resident Agreement

Please return the completed claim forms and documents by facsimile to (866) 383-5821 or by mail to the address as stated in the letterhead above. Upon receipt of the completed claim forms, other requested documents and copies of your medical records we will review your claim for benefit consideration. If we find additional information is needed to complete our review we will notify you accordingly.



P.O. Box 13431 Pensacola, FL 32591 Fax: 866-383-4498

Your cooperation and assistance in the handling of your claim is appreciated. If you have any questions concerning the handling of your claim, the requested documentation or completion of the enclosed claim forms please call our Customer Service department at (888) 287-7116.

Sincerely,

Claims Department

Insured Claim Form

Complete this form and return to: SOA Claims, P.O. Box 13431, Pensacola FL 32591 (An authorized representative may complete this form if the insured is unable to do so)



DEMOGRAPHICS

Insured Name			DOB		
Gender		Phone			
Insured's Current Address					
Is There a POA, Guardian or	POA, Guardian or				
healthcare proxy?	healthcare proxy's Name				
POA/Guardian Phone					
POA/Guardian Address					
Insured's Marital Status	Live Alone?	With wh	nom?		
Height		V	Weight		
Driver's License?		Still	drive?		
Currently Employed:		Occu	pation:		

MEDICAL

Primary Care Phy	sician:			1 st visit	
5 5				Last Visit	
PCP address:			Phone	·	
				1 st visit	
Other Physician				Last Visit	
Specialty					
Other Physician A	Address		Phone		
				1 st visit	
Other Physician				Last Visit	
Specialty					
Other Physician A	Address		Phone		
				1 st visit	
Other Physician				Last Visit	
Specialty					
Other Physician A	Address		Phone		
				Admit	
Recent Hospitaliz	ation			Discharge	
Hospital Address					
Reason for Hospit	talization				
Diagnosis 1:		Diagnosis 2:			
Diagnosis 3:		Diagnosis 4:			

LIST MEDICATIONS

Dose	Frequen	cy When P	rescribed	Why take	en ?
	Dose	Dose Frequen	Dose Frequency When P	Dose Frequency When Prescribed	Dose Frequency When Prescribed Why take

MEDICAL EQUIPMENT

Type and start of use

ACTIVITES OF DAILY LIVING:

Does the insured have assistance with any of the following?

Bathing	If yes, how often	When Started?
Dressing	If yes, how often	When Started?
Transferring	If yes, how often	When Started?
Eating	If yes, how often	When Started?
Toileting	If yes, how often	When Started?
Continence	If yes, how often	When Started?

INSTRUMENTAL ACTIVITES OF DAILY LIVING:

Does the insured have assistance with any of the following?

<i>.</i>	6
Shopping	When Started?
Housekeeping	When Started?
Cooking	When Started?
Transportation	When Started?
Laundry	When Started?
Indoor mobility	When Started?
Outdoor mobility	When Started?

COGNITIVE STATUS

Does the insured have any memory problems?

Does the insured have cognitive issues?	When Started?
Does the insured wander?	When Started?
Is the insured physically or verbally abusive?	When Started?
Does the insured have poor hygiene?	When Started?
Does the insured make poor judgments?	When Started?
Is the insured uncooperative with care?	When Started?
Can he or she be left alone?	When Started?

CURRENT SERVICES

Formal Provider	When Starter	d?
Provider Address		
Provider Phone #	Contact	
Formal Provider		When Started?
Provider Address		
Provider Phone #	Contact	
Informal Provider		When Started?
Provider Address		
Provider Phone #	Contact	

Are current services satisfactory?

How long do you anticipate services will be needed?

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ADDITIONAL FRAUD WARNING DISCLOSURES

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ALASKA ARKANSAS, VIRGINIA: Any person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

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.

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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.

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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. NEW MEXICO, 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 MEY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

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MINNESOTA: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NEVADA: Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information may be guilty of a criminal act punishable under state or federal law, or both, and may be subject to civil penalties.

NEW HAMPSHIRE: Any person who, with a purpose to injure, defrauds 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.

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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 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.

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.

I have read and understood the above

Signed: _____

Insured or Legal Representative

_ Date: _____

Authorization to Obtain and Release Medical Information This authorization is intended to comply with the Health Insurance Portability and Accountability Act of 1996, as amended ("HIPAA"). **Complete this form and return to:** (*An authorized representative may complete this form if the insured is unable to do so*)

Alaska Care Claims P.O. Box 13431 Pensacola FL 32591 Phone:888-287-7116 Fax: 866-383-4498

Insured Name:

Date of Birth:

I hereby authorize the following uses and disclosures of health information about me.

- 1. The health information that I am authorizing to be used or disclosed consists of all of the following information: *My medical records and medical history*; and other information that relates to:
 - The diagnosis of any physical or mental condition,
 - The treatment of prognosis of any physical or mental condition,

whether such treatment is in electronic or paper form. This includes, but is not limited to, information related to psychiatric or psychological conditions; prescription drugs; alcohol or drug abuse; and communicable or infectious conditions such as AIDS, or sexually transmitted diseases.

2. The following persons or entities are authorized to disclose health information about me: A doctor; medical practitioner; hospital; clinic or medical or medically-related facility; pharmacy or pharmacy benefit manager; or any insurance or reinsurance company (including Kanawha Insurance Company); any consumer reporting agency such as the Medical Information Bureau, Inc. (MIB) or any other organization, institution, or person having health information about me.

3. Health information about me may be disclosed to Kanawha Insurance Company and its affiliates, service providers, Kanawha Insurance Company's agents, and representatives, and to any consumer reporting agency such as the MIB.

4. Health information about me may be used or disclosed to evaluate or process any claim for long-term care insurance benefits or to service my long-term care insurance coverage. I understand that there may be additional uses or disclosures of my health information that are specifically permitted by law without my authorization. For example, we may be obligated to disclose health information to government, regulatory, and law enforcement entities.

5. Kanawha Insurance Company is authorized to disclose health information about me to the individuals designated below. (You should consider listing your spouse, partner, children, and/or any other family member or friend with whom you may want Kanawha Insurance Company to discuss your claim.)

Print Name:	_ Phone No.:
Print Name:	Phone No.:
Print Name:	Phone No.:
Print Name:	Phone No.:

6. I understand that:

- If I do not sign this Authorization, Alaska Care may decline to pay any claim for long-term care insurance benefits.
- Although an authorization may generally be revoked by sending a written request to Alaska Care, there is no right to revoke this Authorization if my claim for benefits may be contested by Alaska Care or if Alaska Care has already relied and acted upon this Authorization.
- My health information may be re-disclosed and no longer protected by HIPAA if the person receiving my health information is not required to comply with HIPAA. HIPAA only regulates certain types of entities, such as Alaska Care and health care providers. However, Alaska Care does require its agents and service providers to protect the confidentiality of health information.
- A copy of this Authorization is as valid as the original.
- I will receive a copy of this Authorization.
- This Authorization expires when coverage under my long-term care insurance policy terminates.

Insured Signature (or Power of Attorney)	Printed Name	Policy Number	Date
If this Authorization is signed by a Power of	f Attorney (POA) for the insure	ed, a copy of the POA document	must be included

ICD Diagnosis and Concurrent Conditions (If diagnosis code other than ICD used, give name.)

Activities of Daily Living — Please indicate areas of daily living <i>Bathing</i> — means washing, including a sponge bath, with or without extra equipment.	y with w Yes	which the patient requires assistance. No Comment
<i>Continence</i> — Maintenance of reasonable bowel/bladder personal hygiene.	Yes	No Comment
Dressing — putting on and taking off clothing.	Yes	No Comment
<i>Feeding</i> — consuming prepared food with or without adaptive utensils. Does not include preparation and cooking of food.	Yes	No Comment
<i>Toileting</i> — means both getting on and off the toilet and maintaining a reasonable level of personal hygiene.	Yes	No Comment
<i>Transferring</i> — moving from a bed to a wheelchair or other type of convenience or furniture and returning to bed, as needed.	Yes	No Comment
Mental Status Does the patient suffer from a cognitive impairment making him or her unable to think, perceive, reason or remember?	Yes	No Comment
Is the patient mentally competent to understand ordinary business transactions and to receive proceeds of insurance?	Yes	No Comment

Additional Comments — Please outline any conditions making long term care medically necessary if not covered above.

Will current loss of functional capacity leave patient unable to perform two or more ADL's for 90 days? Has patient had such a loss during the past 12 months?		Yes No Comment			
		Yes No Comment			
Patient Care Requirements					
Nursing Home Confinement?	Yes	No	Authorized Duration	То	
Hospice Confinement?	Yes	No	Authorized Duration	То	
Adult Day Care?	Yes	No	Authorized Duration	То	
Home Health Care?	Yes	No	Authorized Duration	То	
Other (Specify)?	Yes	No	Authorized Duration	То	
Physician		T.I	.N. or S.S.N.	Telephone	
Address					
Physician Signature				Date	

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Signed: _____

Attending Physician

Date: _____

NURSING, HOSPICE, OR OTHER COVERED FACILITY'S STATEMENT (to be completed if benefits are claimed)

Type of Facility		
Date Admitted	_ Date Discharged	Total Days Confined
Total days out of facility during above pe	riod	Released To
Facility Name	Address	Street Address City/State Zip Code
Signature		Telephone ()
Title		Date
Tax I.D.	State License No.	Federal Certification No.

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Signed: _____

Facility Administrator

Date: _____