

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 Nursing Home 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.

- Nursing Home Facility Representative fully complete, sign and date:
 - Nursing Home Facility's Statement and Fraud Notice; and
 - Provide a copy of Facility's License;
 - Complete the Facility Evaluation Form;
 - Admission Orders, Minimum Data Set and Plan of Care,
 - Provide a copy of the Resident Agreement

Please return the completed claim forms and documents by facsimile to (866) 383-4498 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 Phone: 888-287-7116 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)



DEMOGRAF	PHICS							
Insured Name						DOB		
Gender					Phone			
Insured's Current	Address							
Is There a POA, C	Guardian or		POA, Guardian or					
healthcare proxy?			healthcare proxy's	Name				
POA/Guardian Ph	ione							
POA/Guardian Ac	ddress							
Insured's Marital	Status		Live Alone?		With v	vhom?		
Height						Weight		
Driver's License?					Sti	ll drive?		
Currently Employ	red:				Occ	upation:		
MEDICAL								
Primary Care Phys	sician:				1 st	visit		
3					La	st Visit		
PCP address:				Ph	ione			
					1 st	visit		
Other Physician					La	st Visit		
Specialty								
Other Physician A	Address			Ph	ione			
					1 st	visit		
Other Physician			 		La	st Visit		
Specialty							 	
Other Physician A	Address			Ph	ione			
						visit		
Other Physician					La	st Visit		
Specialty				T = 2			 	
Other Physician A	Address	1	 	Ph	ione		 	
D (II '(1'						lmit		
Recent Hospitalization					Di:	scharge	 	
Hospital Address	1:4:						 	
Reason for Hospit	anzanon			I			 	
Diagnosis 1:			Diagnosis 2:				 	
Diagnosis 3:			Diagnosis 4:					

LIST MEDICATIONS

Medication	Dose Frequ	ency	When Pr	escribed	Why takes	n ?

MEDICAL EQUIPMENT Type and start of use

1 ype 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?

J	\mathcal{C}
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 Started? Provider Address Provider Phone # Contact Formal Provider When Started? Provider Address Contact Provider Phone # 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.

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.

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.

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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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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 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.

I have read and understood the above

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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NEW YORK, OREGON: 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.

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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.

Signed:		Date:	
_	Insured or Legal Representative		

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").

return to: (An authorized representative may complete this form if the insured is unable to do so)

Complete this form and

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

Insured Name:	Date of Birth:
	· 1 /

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 insur-	ed, a copy of the POA documen	t must be included

ATTENDING PHYSICIAN'S STATEMENT

Patient Name				Date of Birth		
ICD Diagnosis and Concurrent Condition	ons (If diagnos	is code	other than	ICD used, give name.)	
Activities of Daily Living — Please inc		daily li	iving with			
<i>Bathing</i> — means washing, including a bath, with or without extra equipment.	sponge		Yes	No Comment		
Continence — Maintenance of reasonal bowel/bladder personal hygiene.	ole		Yes	No Comment		
Dressing — putting on and taking off cl	lothing.		Yes	No Comment		
Feeding — consuming prepared food w without adaptive utensils. Does not incl preparation and cooking of food.			Yes			
<i>Toileting</i> — means both getting on and and maintaining a reasonable level of pe		e.	Yes	No Comment		
Transferring — moving from a bed to a other type of convenience or furniture a to bed, as needed.		<u>.</u>	Yes	No Comment		
Mental Status						
Does the patient suffer from a cognitive him or her unable to think, perceive, rea			Yes	No Comment		
Is the patient mentally competent to uno business transactions andto receive prod			Yes	No Comment		
Additional Comments — Please outlin	e any condition	ns mak	ing long te	erm care medically nec	essary if not covered above.	
Will current loss of functional capacity unable to perform two or more ADL's f			Yes	No Comment		
Has patient had such a loss during the p		?	Yes	No Comment		
Patient Care Requirements						
Nursing Home Confinement?	Yes	No	Authori	zed Duration	To	
Hospice Confinement?	Yes	No	Authori	zed Duration	To	
Adult Day Care?	Yes	No	Authori	zed Duration	To	
Home Health Care?	Yes	No	Authori	zed Duration	To	
Other (Specify)?	Yes	No	Authori	zed Duration	To	
Physician		T.l	I.N. or S.S.	N	Telephone	
Address						
Physician Signature					Date	

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Signed:		Date:	
	Attending Physician		

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 abo	ve period	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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Facility Administrator

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Signed:	Date:	