

IMPORTANT INFORMATION REGARDING APPLICATION FOR BENEFITS

This form is to be attached to the proof of Loss Claim Statement when a claim is submitted to Reliance Standard Life. Please be sure that all responsible parties completing and filing a claim for benefits are aware of the following statements which concern claim fraud and abuse:

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.

State of 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.

State of Florida

Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing false, incomplete or misleading information is guilty of a felony of the third degree.

State of New Jersey

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

State of 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.

State of 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.

State of Oregon

Any person who, with an intent to knowingly 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 subject to prosecution for insurance fraud.

State of 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.

RELIANCE STANDARD

LIFE INSURANCE COMPANY

A MEMBER OF THE TOKIO MARINE GROUP

Proof of Loss Claim Statement VCI Critical Illness Benefit

EMPLOYER/ADMINISTRATOR INSTRUCTIONS

The Employer/Administrator must complete PART A in its entirety. The claimant must complete The Authorization for Use in Obtaining Information and Part B. Part C must be completed by the attending physician.

Return this form to: Reliance Standard Life Insurance Company
Attn: Critical Illness Claims
P.O. Box 7307
Philadelphia, PA 19101-7307
Phone 1-800-351-7500

In addition to the claim form, the following items are required **only** if the employee was required to pay any portion of the premiums for this insurance:

1. Original enrollment forms and any subsequent changes along with any benefit confirmation statements; and
2. Payroll records showing the applicable premium deduction.

In a small number of cases, additional information may be required. Submission of the above information does not waive our right to request additional information, or waive any of our rights or defenses, or admit liability.

PART A: EMPLOYER/ADMINISTRATOR INFORMATION

Employer Name and Address		Critical Illness Policy Number
Division Name and Address (if different)		Employee Social Security Number
Employee Name and Address		Employee Date of Birth
Other Names by which the Employee may have been known (maiden name, hypothetical name, nickname, derivative form of first/middle name, alias)		
Date Employment Commenced	Was Insurance in Effect on Date of Diagnosis? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If No, Termination Date of Coverage
Effective Date of Coverage for Employee	Employee Occupation/Title/Position	Insurance Class (Refer to Policy Schedule of Benefits)
Date Premium Paid To On Employee's Behalf	Critical Illness Benefit Amount Elected	Date of Last Benefit Increase
Status of Employee <input type="checkbox"/> Still Working <input type="checkbox"/> Retired <input type="checkbox"/> Other (Explain) _____ <input type="checkbox"/> Approved Leave of Absence (Explain) _____		Date Critical Illness Coverage First Elected Under Reliance Standard Policy _____ Under prior carrier's policy _____
Usual Number of Hours Employee Works(ed) Per Week	Date Employee Last Worked Usual Number of Hours	Reason Employee Did Not Return to Work (if applicable)
Employee Was: (Check All That Apply)	<input type="checkbox"/> Full-time <input checked="" type="checkbox"/> Union <input type="checkbox"/> Hourly <input type="checkbox"/> Exempt <input checked="" type="checkbox"/> Commissioned <input type="checkbox"/> Part-time <input checked="" type="checkbox"/> Non-Union <input type="checkbox"/> Salaried <input type="checkbox"/> Non-Exempt <input checked="" type="checkbox"/> Other (Explain)	
Percentage of premium paid by employer: _____% Was Employee taxed on this amount? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Percentage of premium paid by employee: _____% <input type="checkbox"/> Pre-tax dollars <input type="checkbox"/> Post tax dollars		
Percentages must total 100%. If left blank, we will assume 100% of premium is paid by employer and that employee was not taxed.		

If Claim is For Dependent, Provide the Following:

Dependent's Name and Address	Social Security Number	Date of Birth	Relationship	Amount of Benefit
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Other Names by which the Dependent may have been known (maiden name, hypothetical name, nickname, derivative form of first/middle name, alias)

EMPLOYER/ADMINISTRATOR SIGNATURE

Any person who knowingly and with intent to injure, defraud or deceive Reliance Standard Life Insurance Company, files a statement of claim or submits any information in conjunctions with a claim containing fraudulent, false, misleading, incomplete or deceptive information commits a fraudulent insurance act, which is a crime. These actions will result in the denial of the claim, and are subject to prosecution under state and/or federal law. Reliance Standard Life Insurance Company will cooperate fully with any prosecution and will seek any and all appropriate legal remedies

Phone Number ()	Fax Number ()	Email Address
Employer/Administrator Name (Please Print)	Employer/Administrator Signature	Date

Be Sure the Authorization For Use in Obtaining Information and Parts B and C are Completed

AUTHORIZATION FOR USE IN OBTAINING INFORMATION

NAME OF INSURED: _____
INSURED'S DATE OF BIRTH: _____
POLICYHOLDER: _____

To all physicians and other health care professionals, hospitals, other health care institutions, insurers, medical, hospital and prepaid health plans, pharmacies, pharmacy benefit managers, employers, group policyholders, contract holders, governmental agencies (including but not limited to the Internal Revenue Service and the Social Security Administration), private and/or public benefit plan administrators, and/or attorney representatives, including but not limited to covered entities and business associates under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and the accompanying regulations:

You are authorized to provide Reliance Standard Life Insurance Company and/or its authorized administrators including but not limited to Matrix Absence Management, with information concerning medical care, advice, and/or treatment provided to me, the above named Insured, and/or any employment, salary, tax and/or benefit-related information concerning me, the above named Insured. I understand that the disclosure of information may include disclosure of protected health information under HIPAA and the accompanying regulations, information regarding treatment for mental illness, the human immunodeficiency virus (HIV) and/or the use of drugs and alcohol. I also understand that information used or disclosed pursuant to this authorization may be subject to redisclosure by the recipient and will no longer be subject to protection under HIPAA and the accompanying regulations. A statement of Reliance Standard Life Insurance Company's privacy policy is available at www.rsli.com or upon request.

I understand that any such information will be used for the purpose of evaluating my claim for benefits. Upon request, I understand that I am entitled to receive a copy of this Authorization. This Authorization is valid from the date signed for the duration of the claim, and may be revoked by me at any time upon written request to the address above. A reproduction of this Authorization shall be considered as valid as the original.

Date
(If the Insured is unable to sign, an authorized person may sign.)

Insured's Signature

Date

Authorized Person's Signature

Description of Authorized Person's authority to sign on behalf of Insured:

PART B: CRITICAL ILLNESS BENEFIT CLAIMED

Note: Not all benefits are available under all policies. Consult your policy for additional information, including definitions.

CATEGORY 1 (check all that apply)		CATEGORY 2 (check all that apply)		CATEGORY 3 (check all that apply)	
<input type="checkbox"/> Carcinoma in Situ		<input type="checkbox"/> Coronary Artery Bypass		<input type="checkbox"/> Blindness	
<input type="checkbox"/> Life Threatening Cancer		<input type="checkbox"/> Heart Attack (Myocardial Infarction)		<input type="checkbox"/> Coma	
		<input type="checkbox"/> Ruptured Cerebral, Carotid or Aortic Aneurysm		<input type="checkbox"/> Kidney (Renal) Failure	
		<input type="checkbox"/> Stroke		<input type="checkbox"/> Major Organ Transplant	
				<input type="checkbox"/> Paralysis	
				<input type="checkbox"/> Severe Brain Damage	
OCCURRENCE INFORMATION: CHECK ONE					
<input type="checkbox"/> First Occurrence	<input type="checkbox"/> Recurrence in Same Category Approximate Date of Prior Occurrence:	<input type="checkbox"/> Subsequent Occurrence in Different Category Approximate Date of Prior Occurrence:			

MEDICAL SERVICE PROVIDER INFORMATION

Please list all doctors, hospitals, pharmacies and other medical service providers you have utilized in the past five (5) years. Use additional paper as necessary.

1. Name of doctor, hospital, pharmacy or other medical service provider		Phone Number ()	Fax Number ()
City, State, Zip Code			
2. Name of doctor, hospital, pharmacy or other medical service provider		Phone Number ()	Fax Number ()
City, State, Zip Code			
3. Name of doctor, hospital, pharmacy or other medical service provider		Phone Number ()	Fax Number ()
City, State, Zip Code			
4. Name of doctor, hospital, pharmacy or other medical service provider		Phone Number ()	Fax Number ()
City, State, Zip Code			
5. Name of doctor, hospital, pharmacy or other medical service provider		Phone Number ()	Fax Number ()
City, State, Zip Code			

MEDICATION INFORMATION

Please list all prescription medications you have taken in the past five (5) years. Use additional paper as necessary.

Medication	Date Prescribed (mm/dd/yyyy)	Date Last Taken (mm/dd/yyyy)
1.		
2.		
3.		
4.		
5.		

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Phone Number ()	Social Security Number/Tax ID Number	Email Address
Claimant Name (Please Print)	Claimant Signature	Date

PART C: ATTENDING PHYSICIAN'S STATEMENT (PLEASE ANSWER ALL QUESTIONS AND SIGN)

Patient's Name:

Patient's Social Security Number:

Patient's Address

Gender:

Male

Female

Date of Birth (mm/dd/yyyy):

Please provide the requested information for each condition for which you are treating the above patient:

Diagnosis	ICD-9 Code	Date of First Diagnosis(mm/dd/yyyy)	Date of First Treatment (mm/dd/yyyy)

Has the patient ever had the same or a similar condition? (If yes, provide dates and details) Yes No

Has another physician ever treated the patient for the same or a similar condition? (If yes, provide name & address of the physician) Yes No

Has the patient ever been hospitalized for a condition listed above? (If yes, provided hospital name and dates of admission) Yes No

Have you treated the patient previously? (If yes, provide dates, conditions and details) Yes No

Was the patient referred to you by another physician? (If yes, provide name & address of the physician) Yes No

Did cosmetic or elective surgery (not medically necessary) contribute to any listed condition? (If yes, provide dates and details) Yes No

Did alcohol or drugs contribute to any listed condition? (If yes, please explain) Yes No

Current Medications (list all)

Any person who knowingly and with intent to injure Reliance Standard Life Insurance Company files a statement of claim or submits any information in conjunction with a claim containing fraudulent, false, misleading, incomplete or deceptive information commits a fraudulent insurance act, which is a crime. These actions will result in the denial of the claim, and are subject to prosecution under state and/or federal law. Reliance Standard Life Insurance Company will pursue any and all appropriate legal remedies arising from such fraudulent insurance acts.

Physician's Name, Address, ZIP (Please Print or Type)

Telephone Number

()

Fax Number

()

Specialty

Physician's Signature

Date

Degree

Physician's Tax ID No.

IMPORTANT: PLEASE ATTACH ALL MEDICAL RECORDS FROM THREE (3) MONTHS PRIOR TO DATE OF FIRST TREATMENT TO PRESENT.