

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 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 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 Wellness Benefit

CLAIM SUBMISSION INSTRUCTIONS

Employer/Administrator: Please complete **PART A** in its entirety.

Employee: Please complete **PART B** in its entirety and submit the completed form along with **ONE OF THE FOLLOWING:**

- a) A receipt or explanation of benefits showing the name of the test recipient, the screening test administered and the date of that test; **OR**
- b) **PART C** must be completed by the health care service provider who performed the covered screening test.

Fax the completed form to: (267) 256-3518 or (267) 256-3537

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

To make the claim process as convenient as possible, we have requested only the information typically needed to make a claim determination. In a small number of cases, additional information may be required. Submission of the requested 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	Voluntary Critical Illness Policy Number	Employee Name
Date of Hire	Employee Occupation/Title/Position	Insurance Class (Refer to Policy Schedule of Benefits)
Date Critical Illness Coverage First Elected	Critical Illness Benefit Amount Elected	Date of Last Benefit Increase
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)
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 that 100% of premium is paid by employer and that employee was not taxed.		

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

PART B: EMPLOYEE/CLAIMANT INFORMATION

Employee Name and Address	Social Security Number	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)		

IF CLAIM IS FOR A DEPENDENT, PROVIDE THE FOLLOWING:

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

EMPLOYEE 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 ()	Social Security Number/Tax ID Number	Email Address
Employee Name (Please Print)	Employee Signature	Date

IMPORTANT NOTE: This part (PART C) should be completed by the health care service provider who performed the covered screening test ONLY IF YOU ARE NOT submitting a receipt or explanation of benefits showing the name of the test recipient, the screening test administered and the date of that test.

PART C: HEALTH CARE SERVICE PROVIDER INFORMATION

Test Recipient Name	Test Recipient Date of Birth (mm/dd/yyyy)
Test Recipient Address	Test Recipient Social Security Number
HEALTH SCREENING TEST(S) ADMINISTERED (CHECK ALL THAT APPLY) (Note: Attach test results, receipt, or other proof that test was performed as indicated)	
<input type="checkbox"/> Stress test on a bicycle or treadmill Date Administered: (mm/dd/yyyy) _____	<input type="checkbox"/> Chest X-ray Date Administered: (mm/dd/yyyy) _____
<input type="checkbox"/> Fasting blood glucose test Date Administered: (mm/dd/yyyy) _____	<input type="checkbox"/> Colonoscopy Date Administered: (mm/dd/yyyy) _____
<input type="checkbox"/> Blood test for triglycerides Date Administered: (mm/dd/yyyy) _____	<input type="checkbox"/> Flexible sigmoidoscopy Date Administered: (mm/dd/yyyy) _____
<input type="checkbox"/> Serum cholesterol test to determine level of HDL and LDL Date Administered: (mm/dd/yyyy) _____	<input type="checkbox"/> Hemoccult stool analysis Date Administered: (mm/dd/yyyy) _____
<input type="checkbox"/> Bone marrow testing Date Administered: (mm/dd/yyyy) _____	<input type="checkbox"/> Mammography Date Administered: (mm/dd/yyyy) _____
<input type="checkbox"/> Breast ultrasound Date Administered: (mm/dd/yyyy) _____	<input type="checkbox"/> Pap smear Date Administered: (mm/dd/yyyy) _____
<input type="checkbox"/> CA 15-3 (blood test for breast cancer) Date Administered: (mm/dd/yyyy) _____	<input type="checkbox"/> PSA (blood test for prostate cancer) Date Administered: (mm/dd/yyyy) _____
<input type="checkbox"/> CA 125 (blood test for ovarian cancer) Date Administered: (mm/dd/yyyy) _____	<input type="checkbox"/> Serum Protein Electrophoresis (blood test for myeloma) Date Administered: (mm/dd/yyyy) _____
<input type="checkbox"/> CEA Date Administered: (mm/dd/yyyy) _____	

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.

Health Care Service Provider Name, Address, Zip Code (Please Print or Type)

Phone Number ()	Fax Number ()	Email Address
Name of Authorized Representative (Please Print)	Signature of Authorized Representative	Date