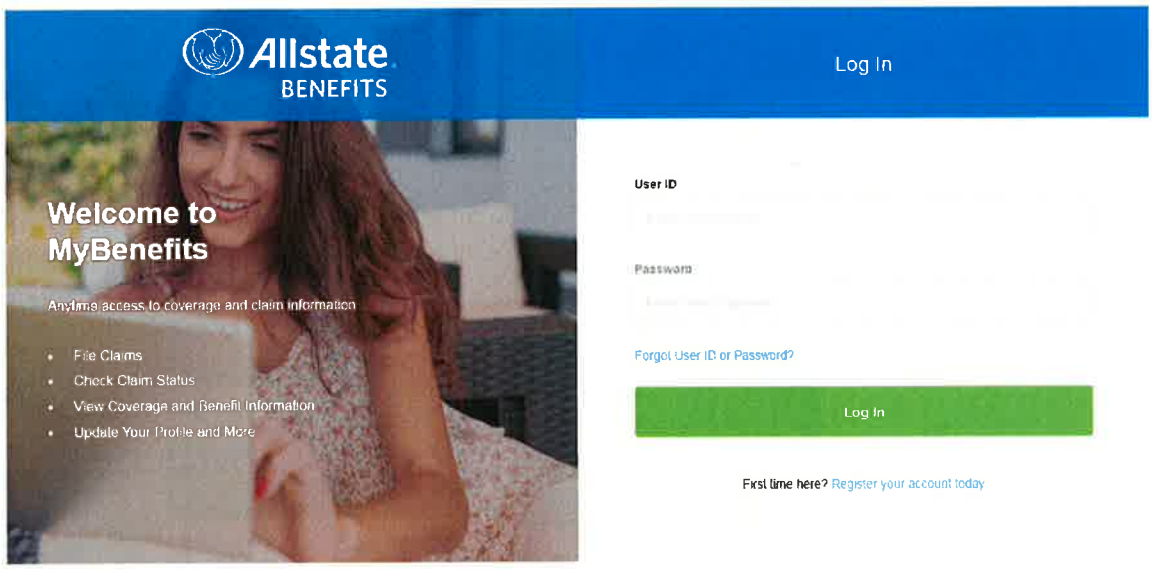
HOW TO FILE CLAIM
WELLNESS BENEFIT (CANCER INSURANCE)

THE Insurance CENTER

Have you seen a Physician and had a Wellness Test?
Then get your...
WELLNESS BENEFIT

FOLLOW THE STEPS BELOW TO FILE ONLINE

FIRST: Login to MyBenefits
www.allstateatwork.com/mybenefits



THEN: MyBenefits Home Page,
click "File a Claim"

Coverage and Benefits

Current Claim(s) Status

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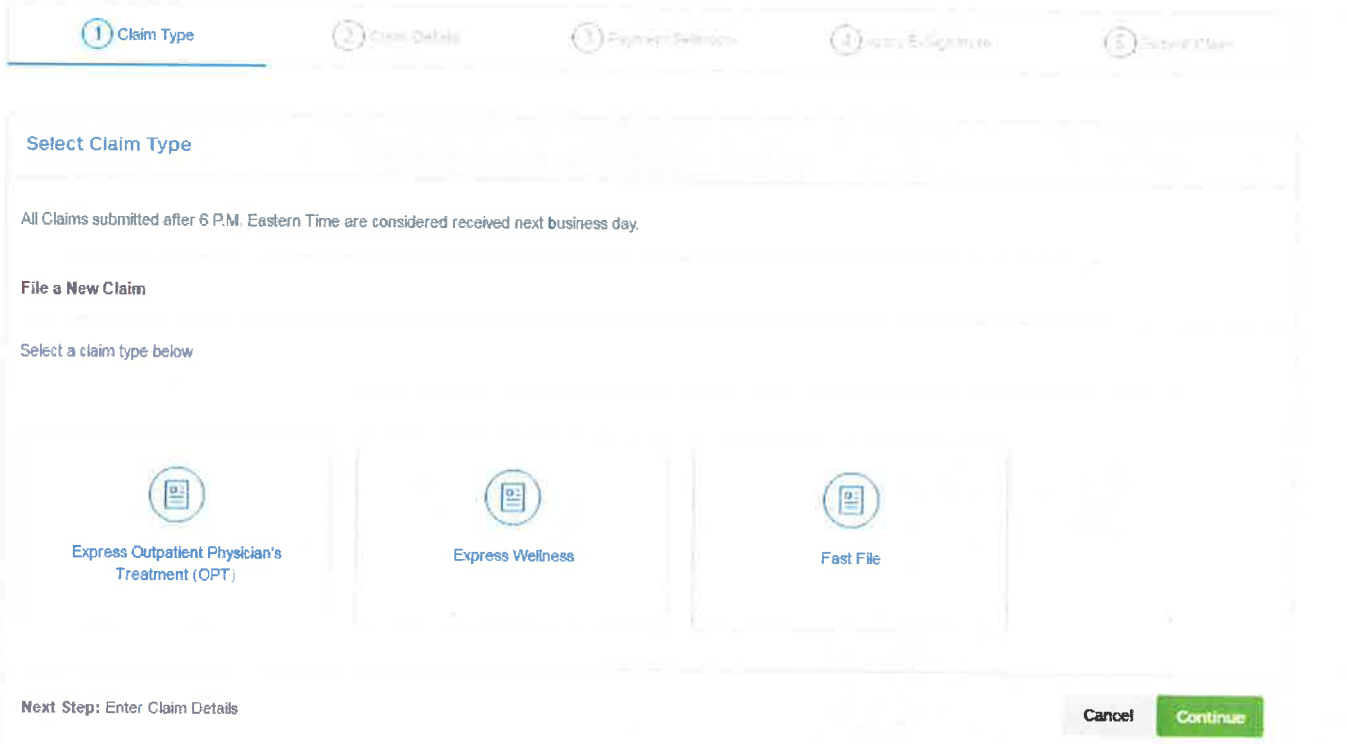

CANCER INSURANCE
Wellness Test such as a Lipid Panel, PSA, Pap, Mammogram, or Colonoscopy
1 Per Person / Calendar Year

ALL CLAIMS
Accident, Cancer & Critical Illness

FOLLOW THE STEPS BELOW TO FILE ONLINE

1. Go to www.allstatebenefits.com/mybenefits
2. Sign-up for access using the secure online registration process and create a user ID and Password
3. Login with ID and Password
4. Click on File a Claim
5. Click on the type of claim you want to submit
   a. Express Wellness: Cancer Insurance
   b. Accident, Cancer and Critical Illness claims
6. Follow Steps
7. Provide supporting documentation showing dates of service, services provided and any other supporting documentation to expedite your claim.

Cancer Insurance

WELLNESS CLAIM FORM

Allstate Benefits

If you have any questions regarding our determination of your claim, or if you would like to appeal any determination, please contact our Customer Care Center at 1-800-348-4489 8:00 A.M. to 8:00 P.M. Eastern Standard Time.
Claim forms and other valuable information may be found on www.allstateatwork.com

The furnishing of this form, or its acceptance by the Company as proof, must not be construed as an admission of any liability on the part of the Company, nor a waiver of any of the conditions of the insurance contract.

POLICYHOLDER / CERTIFICATEHOLDER

Insured's Name: _____ **Patient:** _____ ❑ Male ❑ Female

Policy Number(s): 1) _____ **2)** _____

Insured's Social Security Number: _____ **Patient's Date of Birth:** ____/____/____ MO/DAY/YR

Home Number: (____) _____ **E-mail:** _____

Filing a claim for your calendar year Wellness Benefit is easy! If you have had one of the listed preventative tests or HPV Vaccination shown below, please check the appropriate boxes and attach any documentation you may have showing the provider, patient's name, the date of the test, and exam performed. If your policy was issued in Pennsylvania or California, please send us the actual bill and the Explanation of Benefits from your Major Medical Carrier.

Thank you for selecting Allstate Benefits and for having your annual wellness exam!

WELLNESS SCREENINGS

❑ Biopsy for skin cancer	❑ Flexible sigmoidoscopy
❑ Blood test for triglycerides	❑ Hemocult stool analysis
❑ Bone Marrow Testing	❑ HPV (Human Papillomavirus) Vaccination
❑ CA15-3 (cancer antigen 15-3 - blood test for ovarian cancer)	❑ Lipid Panel (total cholesterol count)
❑ CA125 (cancer antigen 125 - blood test for breast cancer)	❑ Mammography, including Breast Ultrasound
❑ CEA (carcinoembryonic antigen – blood test for colon cancer)	❑ Pap Smear, including ThinPrep Pap Test
❑ Chest X-ray	❑ PSA (prostate specific antigen – blood test for prostate cancer)
❑ Colonoscopy	❑ Serum Protein Electrophoresis (test for myeloma)
❑ Doppler screening for carotids	❑ Stress test on bike or treadmill
❑ Doppler screening for peripheral vascular disease	❑ Thermography
❑ Echocardiogram	❑ Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms
❑ EKG (Electrocardiogram)	

ASSIGNMENT OF BENEFITS FOR WELLNESS COVERAGE (n/a in New Hampshire)

I request that American Heritage Life Insurance Company send benefits to someone other than me. Please send benefits available to the name and address shown below:

_____ Name

_____ Address

_____ Provider's Tax Identification Number

_____ City State Zip

_____ Relationship

_____ Signature of Policy Owner Date

You may mail or fax your claim to:

American Heritage Life Insurance Company
1776 American Heritage Life Drive, Jacksonville, FL 32224
Phone 1-800-348-4489 Fax 1-800-430-4188

Important: To avoid delay, please sign authorization below.

I authorize any physician, medical practitioner, hospital, clinic or other medical facility, insurance company, the Medical Information Bureau or other organization, institution or person, that has records or knowledge of me or my health to give to American Heritage Life Insurance Company (AHL), its subsidiaries or its reinsurers any information relating to my claim. A copy of this authorization is as valid as the original. This authorization applies to any dependent on whom a claim is filed. This authorization is valid for a period of 24 months from the date signed. I understand that I may revoke this authorization at any time by notifying AHL in writing of my desire to do so. I or my representative may receive a copy of this authorization by supplying policy number(s) and Insured's name in a written request to the company. (In **MAINE** – I understand that revocation of this authorization may be a basis for denying insurance benefits. Failure to sign an authorization statement may impair the ability of a regulated insurance agency to evaluate claims and may be a basis for denying a claim for benefits.)

Sign here: _____ Date: _____ ☐ Check here if address is new
Claimant

Mailing Address: _____ City: _____ State: _____ Zip: _____ Phone No:. (_____)_____

NOTICE IN ALASKA, ARKANSAS, KENTUCKY, LOUISIANA, MAINE, NEW JERSEY, NEW MEXICO, AND 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.

NOTICE IN DELAWARE, IDAHO, INDIANA, MINNESOTA, AND OKLAHOMA: Any person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete or misleading information is guilty of a felony.

NOTICE IN 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.

NOTICE IN 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 payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE IN 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.

NOTICE IN DISTRICT OF COLUMBIA: FRAUD NOTICE: 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.

NOTICE IN FLORIDA: 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.

NOTICE IN MARYLAND: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE IN NEW HAMPSHIRE: 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.

NOTICE IN 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.

NOTICE IN 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.

NOTICE IN OREGON: Any person who makes intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

NOTICE IN 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.

NOTICE IN PUERTO RICO: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousands dollars ($5,000), not to exceed ten thousands dollars ($10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

NOTICE IN TENNESSEE AND WASHINGTON: 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.

NOTICE IN 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.

NOTICE IN WEST VIRGINIA AND RHODE ISLAND: 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.

American Heritage Life Insurance Company
1776 American Heritage Life Drive
Jacksonville, Florida 32224

Allstate Benefits

CLAIMS ADMINISTRATION DIRECT DEPOSIT AUTHORIZATION FORM

TRANSACTION TYPE: ☐ New Setup ☐ Cancellation ☐ Change Financial Institution ☐ Change Account Number

POLICY/CERTIFICATE HOLDER INFORMATION:

Policy/Certificate Holder Name: _____ Home Phone: _____

Policy/Certificate Number(s): _____

Social Security Number: _____

FINANCIAL INSTITUTION: ☐ Checking ☐ Savings

Financial Institution Name: _____

Financial Institution Address: _____

Account Number: _____ *Electronic Routing Transit Number: _____

*Some banks use a separate routing number specifically for electronic ACH deposits. Please verify the routing number with your bank.

You may also visit www.allstatebenefits.com/mybenefits to complete this form electronically.

A Voided Check or a Letter From Your Bank Must be Attached In Order to Credit Your Account for Claims Payments

Voided Check Requirements:
- Deposit slips are not accepted;
- Credit and debit cards are not accepted;
- Account holder's pre-printed name and address;
- Pre-printed account and transit number.

Bank Letter Requirements:
- Letter must be on bank letterhead;
- Include Account holder's name;
- Include Account holder's account number:
- Include Account holder's transit number.

Acceptable Accounts and Signatures:
- Beneficiary
- Insured
- Owner
- Payor
- Power of Attorney
- Spouse

Authority is hereby given to American Heritage Life Insurance Company (AHL) to credit the account number shown below for claims payment for all of your AHL policies (unless benefits are assigned). AHL will make any adjustments, including the initiation of any credit or debit entries on the account, for the limited purpose of claims payment due to the account holder or due to AHL. Once the deposit transaction occurs, AHL has five days to withdraw only the amount deposited if an error has occurred.

Signing this Authorization will allow AHL to deposit claims payments for all eligible policies. Direct deposit benefit checks will apply to all products underwritten by AHL, excluding Life. Unfortunately, if an insured has assigned benefits to a physician, hospital, another person, etc. the benefit check cannot be direct deposited.

Although direct deposit (Electronic Funds Transfer) is my preferred method of payment there may be circumstances which require a paper check to be issued as opposed to a direct deposit. I understand when I do business with AHL and/or its affiliates, parent and subsidiaries, the electronic documents, disclosures and electronic signatures may be utilized by AHL. This authority is to remain in full force and effect until AHL has received written notification revoking the authority. Your policy/certificate holder information and your financial institution information above must be complete and accurate and must be that of the policy/certificate holder on file. To ensure accuracy, a voided check or a bank letter must be attached. Please notify AHL immediately if your financial institution or account information has changed by sending written notification to the address indicated below. Should you have any questions, please contact us at 1-800-348-4489.

Authorization Signature: _____ Date: _____

Print Name: _____

Deliver the completed and signed authorization form with voided check or bank letter to:

Fax to: 1-866-424-8482 OR **Mail to:** Allstate Benefits
Attention: Claims ACH Department
1776 American Heritage Life Drive
Jacksonville, FL 32224-6687