For your protection, the following disclosures are required by state law and are based on the state where you live:

If you live in the states of Alaska or Oregon, the following statement applies to you:  
A 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.

If you live in the states of Arizona or New Jersey, the following statement applies to you:  
A person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

If you live in the states of Arkansas, Louisiana, Maryland, or Rhode Island the following statement applies to you:  
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.

If you live in the state of California, the following statement applies to you:  
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.

If you live in Colorado, the following statement applies to you:  
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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.

If you live in Delaware, Florida, Idaho, Indiana or Oklahoma, the following statement applies to you: WARNING:  
Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or application containing any false, incomplete, or misleading information is guilty of a felony. In Florida, it is a felony of the third degree.

If you live in the District of Columbia, Tennessee or Virginia, the following statement applies to you:  
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.

If you live in New Hampshire, the following statement applies to you:  
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.

Assurant Employee Benefits is the brand name for insurance products underwritten and issued by Union Security Insurance Company. In this document, the terms “we,” “us,” “our,” and the like, refer to each as applicable.
If you live in New York the following statement applies to you:
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 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.

If you live in Minnesota, the following statement applies to you:
A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

If you live in Texas, the following statement applies to you:
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.

If you live in a state other than mentioned above, the following statement applies to you:
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.

To avoid unnecessary delays, be sure all parts of the Claim Statement are completed according to the instructions, and DO NOT SEPARATE the pages

If filing a claim for Wellness Benefits use the Wellness Claim Statement (Form KC4916), if applicable to your policy.

Insured Employee Instructions for filing an Accident Claim

1. Complete Parts 1 and 4.
2. Complete Part 2 or Part 3 if filing for a dependent.
3. Have the physician complete Part 5.
4. Sign and date the Authorization Sections.
5. Provide Documentation:
   Attach an itemized bill or the medical records for each claim to be considered. Some documentation can be obtained by requesting a copy of the hospital bill (UB04) or HCFA1500 (non-hospital bill) from your healthcare provider. The medical documentation needs to include the date of service, the type of service and the name of the provider of the service.

Please include the following documents for all that apply:
Hospitalization: copy of hospital bill indicating diagnosis, services or treatment, and days hospitalized
Surgery: a copy of the operative report
Motor Vehicle Accident or any incident investigated by a law enforcement agency: a copy of the police report
Death: a certified copy of the death certificate for the deceased
Other: Copy of medical bills, physician records, ambulance charges, lodging and transportation expenses, and other appropriate documentation to support claim for benefits
HIPAA Authorization For Release of Protected Health Information

Insured/Member name ____________________________  SSN __________  DOB __________

Claimant name ____________________________

Address ____________________________  City __________  State ________  Zip __________

Policy no. __________  Participation no. __________  Account no. __________  Certificate no. __________

Persons/categories of persons providing the information: Any provider of medical services, insurance or reinsurance company or their authorized representatives, pharmacy, pharmacy benefits manager, or any pharmacy-related service entity, Social Security Administration, governmental agency, consumer reporting agency, vocational provider or employer having medical information, with respect to any physical or mental condition of mine, or non-medical information about me.


I hereby authorize the use or disclosure of my protected health information as described below:

Information to be disclosed: All information necessary to allow the Companies to determine my eligibility for benefits and to process my claim. Such information may include, but not limited to: Any and all medical/dental records relating to my physical and/or mental health whether for treatment or evaluation purposes (excluding psychotherapy notes), pharmacy records, strength/functional testing, records regarding my Social Security FICA earnings history, Worker’s Compensation, State Disability, credit, and earnings and employment history.

The sole purpose of this disclosure is for the adjudication of my claim for insurance benefits under the above-referenced Policy.

I understand the following:

• I have the right to refuse to sign this authorization; however, if I refuse to sign this authorization, I understand that the Companies may not be able to gather the information necessary to determine if I am eligible for coverage or benefits under one of the Companies’ insurance policies. I understand that a photocopy or facsimile of this authorization is as valid as the original. Upon request, I may receive a copy of this authorization.

• This authorization is voluntary. I may revoke it any time by writing Assurant Employee Benefits, Privacy Office, PO Box 419052, Kansas City, MO 64141-6052. Any such revocation will not affect any actions that Companies took before receipt of the revocation.

• Federal law requires that we inform you that the information that we collect may, under certain circumstances, be re-disclosed by us to third parties and thus no longer protected by federal law. Oklahoma only - we are required to inform you that the information authorized for release may include information which may indicate the presence of a communicable disease or noncommunicable disease.

• I understand that any information obtained by this authorization may be disclosed to or used by the insured member under the above policy.

• I understand that any information obtained by this authorization may be used and disclosed by HIPAA and non-HIPAA plans.

• This authorization is effective from the date signed below until my claim ends.

__________________________  ____________________________
SIGNATURE OF CLAIMANT OR LEGAL REPRESENTATIVE  DATE

__________________________  ____________________________
PRINTED NAME OF LEGAL CLAIMANT REPRESENTATIVE  RELATIONSHIP TO INSURED/MEMBER

YOU MAY REFUSE TO SIGN THIS AUTHORIZATION
### Part 1 – To be completed by Insured Employee *(Please print or type)*

<table>
<thead>
<tr>
<th>Full name (As it appears on your Social Security card.)</th>
<th>Policy number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer name</td>
<td>Employer phone number</td>
</tr>
<tr>
<td>This claim is being filed for:</td>
<td>Sex: □ Male □ Female</td>
</tr>
<tr>
<td>□ Self □ Spouse □ Dependent</td>
<td>Marital status</td>
</tr>
<tr>
<td>Date of birth</td>
<td>Social Security number</td>
</tr>
<tr>
<td>Street address</td>
<td>City State Zip</td>
</tr>
<tr>
<td>Mobile phone number</td>
<td>E-mail address</td>
</tr>
<tr>
<td>Did injury result from employment? □ Yes □ No □ Currently disputed</td>
<td></td>
</tr>
</tbody>
</table>

### Part 2 – To be completed by spouse if benefits are for spouse *(Please print or type)*

<table>
<thead>
<tr>
<th>Full Name (As it appears on your Social Security card.)</th>
<th>Sex: □ Male □ Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of birth</td>
<td>Social Security number</td>
</tr>
<tr>
<td>Mobile phone number</td>
<td>City State Zip</td>
</tr>
<tr>
<td>Did injury result from employment? □ Yes □ No □ Currently disputed</td>
<td></td>
</tr>
</tbody>
</table>

### Part 3 – Complete for dependent if benefits are for dependent *(Please print or type)*

<table>
<thead>
<tr>
<th>Full name (As it appears on your Social Security card.)</th>
<th>Sex: □ Male □ Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of birth</td>
<td>Married? □ Yes □ No Social Security number</td>
</tr>
<tr>
<td>If over age 19, but less than 25, full-time student? □ Yes □ No</td>
<td></td>
</tr>
<tr>
<td>If “Yes,” attach copy of recent semester grade report.</td>
<td></td>
</tr>
<tr>
<td>Name of school</td>
<td>School administration phone</td>
</tr>
<tr>
<td>Street address</td>
<td>City State Zip</td>
</tr>
<tr>
<td>Did injury result from employment? □ Yes □ No □ Currently disputed</td>
<td></td>
</tr>
</tbody>
</table>

If Power of Attorney, Guardian or Conservator, please attach a copy of the document granting that authority and sign below.

Signature ___________________________ Relationship to claimant ___________________________
I authorize any provider of medical services, insurance company, consumer reporting agency, Social Security Administration, governmental agency, educational institution, law enforcement agency or employer having medical information with respect to any physical or mental condition, rehabilitation and other non-medical information of me to give to Union Security Insurance Company, or its representative, any and all such information. I UNDERSTAND the information obtained by use of this authorization will be used by Union Security Insurance Company to determine the eligibility for benefits. I know that a photographic copy of this authorization shall be as valid as the original. I agree this authorization shall be valid for the duration of the claim. This authorization is not governed by HIPAA, however, when necessary, I may be asked to execute a HIPAA authorization form, allowing Union Security Insurance Company to use and disclose protected health information.

If I receive a benefit greater than that which I should have been paid, I understand this insurance company has the right to recover such overpayments from me, including the rights to reduce or adjust future benefits, if any.

Claimant’s signature ___________________________________________ Date ________________________

Part 4 – Claim Information *(Please print or type, if necessary, attach separate sheet.)*

<table>
<thead>
<tr>
<th>Date of accident</th>
<th>Time of accident</th>
</tr>
</thead>
</table>

Description of accident

Primary physician name

Primary physician address

Hospital name

Hospital address

In order for benefits to be processed, please provide documentation of services provided or performed related to the accident. The itemized documentation must include the name of the provider, date of service, type of service and charge.

The following checklist can assist in your submission. *(Check all that apply.)*

- Treatment in the emergency room
- Accident follow-up care
- Hospitalization
- Intensive Care Unit (ICU)
- Specified injuries: burns, dislocations, coma, paralysis, fractures, lacerations, etc.
- Specified surgical procedures
- Accidental death
- Accidental dismemberment
- Ambulance

- Appliance (wheelchair, brace, crutches, walker)
- Blood/Plasma/Platelets
- Lodging
- Major diagnostic exam
- Physical therapy
- Prosthesis
- Rehabilitation unit
- Transportation
- Disability benefit (spouse)
Part 5 – Physician’s Statement - This statement must be filled in completely by a physician. (Please print or type)

Was injury the result of any of the following?

- [ ] Attempted suicide
- [ ] Intoxication
- [ ] Use of drugs
- [ ] Committing a felony
- [ ] Self-inflicted
- [ ] Work-related
- [ ] Complication of treatment

Date of accident  | Diagnosis  | Date of diagnosis  | ICD-9 code
--- | --- | --- | ---

Has this patient been treated for this same or similar condition prior to this occurrence:  
- [ ] Yes  
- [ ] No

If “Yes,” please provide diagnosis, the dates of treatment and names of other medical providers.

Provide the name, address and phone number of any referring physicians.

For services related to a hospitalization, please provide the following. (Please print or type.)

Name of hospital

<table>
<thead>
<tr>
<th>Street address of hospital</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admission date</td>
<td>Discharge date</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Are you the parent, spouse, child, sibling, domestic partner, grandparent or grandchild of the patient:  
- [ ] Yes  
- [ ] No

Physician’s Information (Please print or type.)

<table>
<thead>
<tr>
<th>Name</th>
<th>Degree</th>
<th>Specialty/Board Certification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street address</td>
<td>City</td>
<td>State</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone</th>
<th>Fax</th>
</tr>
</thead>
</table>

Physician’s signature  | Date
--- | ---

DO NOT PRE-DATE