

CONTINENTAL AMERICAN INSURANCE COMPANY

Post Office Box 84075 * Columbus,
GA. 31993 Phone (800) 433-3036 *
Fax (866) 849-2970



SHORT TERM DISABILITY CLAIM FORM INSTRUCTIONS

To avoid delays in processing of your claim form, complete each section attaching documentation below when it applies.

Note: This form is for initial filing of a disability claim. If your disability is being extended, you will need to complete the listed Supplemental Claim form.

Supporting Documentation Needed

- ✓ Chart Note to include admission and discharge paperwork if there was a hospital stay
- ✓ Surgical Report if surgery took place
- ✓ Receipts for follow up visits or physical therapy with dates and charges if applicable
- ✓ Email form to groupclaimfiling@aflac.com or fax to 1.866.849.2970.

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SHORT TERM DISABILITY CLAIM FORM

Please attach paperwork for any additional income you are receiving during this period of disability.

****Please sign and return the attached Authorization.**

PART A: POLICYHOLDER'S STATEMENT (FORMS ARE TO BE COMPLETED ON OR AFTER DISABILITY DATE TO AVOID PROCESSING DELAYS)

POLICY HOLDER'S NAME		POLICY/CERTIFICATE NUMBER		SOCIAL SECURITY/ ID	DATE OF BIRTH	GENDER
<input type="checkbox"/> PERMANENT ADDRESS <input type="checkbox"/> ADDRESS CHANGE		POLICY HOLDER'S ADDRESS, CITY, STATE, ZIP			PHONE NUMBER (Please include area code)	
E-MAIL ADDRESS		<i>* By providing your e-mail address above, you consent to the use of electronic transactions in connection with your CAIC policies, contracts, and/or accounts to the extent available and permitted by law (which may include, but not limited to: invoices, claim correspondence, contracts, surveys, and other materials that CAIC is, or may be, legally required to deliver to you)</i>				
EMPLOYER NAME				OCCUPATION		
IS YOUR ACCIDENT OR SICKNESS RELATED TO YOUR OCCUPATION?				HAS A WORKER'S COMPENSATION CLAIM BEEN FILED? <input type="checkbox"/> YES <input type="checkbox"/> NO STATUS <input type="checkbox"/> APPROVED <input type="checkbox"/> PENDING <input type="checkbox"/> DENIED		
<u>DATE REPORTED TO YOUR EMPLOYER</u>				IF DENIED, HAS AN APPEAL BEEN FILED? <input type="checkbox"/> YES <input type="checkbox"/> NO		
DATE SYMPTOM FIRST APPEARED		TREATING PHYSICIAN NAME ADDRESS				
		IF HOSPITALIZED: (NAME/ADDRESS)				
		DATES HOSPITALIZED				
PLEASE PROVIDE DESCRIPTION OF SICKNESS OR INJURY						
DATES YOU DID NOT WORK AT ALL		DATES YOU WORKED LESS THAN FULL TIME.		DATE YOU RETURNED OR EXPECT TO RETURN TO WORK.		
FROM THROUGH		FROM THROUGH		FULL-TIME PART-TIME		
PRIMARY DOCTOR NAME		TREATING DOCTOR NAME		REFERRING DOCTOR NAME		
ADDRESS		ADDRESS		ADDRESS		
CITY, STATE, ZIP CODE		CITY, STATE, ZIP CODE		CITY, STATE, ZIP CODE		
PHONE NUMBER		PHONE NUMBER		PHONE NUMBER		

AUTHORIZATION

Several states require that the following statement appear on the claim forms:
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.

For the purpose of evaluating my eligibility for insurance and eligibility for benefits under an existing policy/certificate including checking for and resolving any issues that may arise regarding incomplete or incorrect information on my application or claim form, I hereby authorize the disclosure of the following information about me and, if applicable, my dependents, from the sources listed below to Continental American Insurance Company (CAIC) and its duly authorized representatives.

Disclosure of Health Information

Health information may be disclosed by any health care provider, health plan or health care clearinghouse that has any records or knowledge about me. Health care provider includes, but is not limited to, any licensed physician, medical or nurse practitioner, nurse, pharmacist, osteopath, psychologist, physical or occupational therapist, chiropractor, dentist, audiologist or speech pathologist, podiatrist, hospital, medical clinic or laboratory, pharmacy, rehabilitation facility, nursing home or extended care facility, prescription drug database or pharmacy benefit manager, or ambulance or other medical transport service. Health information may also be disclosed by any insurance company or the Medical Information Bureau (MIB). Health information includes my entire medical record, but does not include psychotherapy notes.

Financial or credit history, earnings, or employment history may be disclosed by any entity, person or organization that has these records about me, including but not limited to my employer, employer representative and compensation sources, insurance company, financial institution or any consumer reporting agency.

Federal, state and local government organizations including but not limited to the Veteran's Administration, Internal Revenue Service, Social Security Administration, Medicare or Medicaid agencies, may disclose health or financial information or records about me.

Any information CAIC obtains pursuant to this authorization will be used for the purpose of evaluating and administering my claim for benefits. Some information obtained may not be protected by certain federal regulations governing the privacy of health information, but the information is protected by state privacy laws and other applicable laws. CAIC will not disclose the information unless permitted or required by those laws.

This authorization is valid for two (2) years from its execution or the duration of my claim, whichever is later. A copy of this authorization is as valid as the original. I know that I or my authorized representative may request a copy of this authorization and access to this information.

This authorization may be revoked by me or my authorized representative at any time except to the extent CAIC has relied on the authorization prior to notice of revocation or has a legal right to contest coverage under the contract or the contract itself. If I revoke this authorization, CAIC may not be able to evaluate my claim or eligibility for benefits. I may revoke this authorization by sending written notice to: Continental American Insurance Company, Claims Department, and P.O. Box 84075, Columbus, Georgia 31993.

You may refuse to sign this form; however, CAIC may not be able to evaluate and administer your claim without this authorization. I am the individual to whom this authorization applies or that person's legal Guardian, Power of Attorney Designee, Conservator, Beneficiary or personal representative.

POLICYHOLDER'S SIGNATURE: _____

DATE: _____



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 groupclaimfiling@aflac.com

SHORT TERM DISABILITY CLAIM FORM

PART B: EMPLOYER'S STATEMENT: (To be completed by your Benefits Department unless self-employed)

EMPLOYEE'S NAME	EMPLOYEE ID NUMBER	DATE OF BIRTH	DATE OF HIRE
OCCUPATION AT TIME LAST WORKED: _____ EMPLOYEE'S JOB TITLE DUTIES: (Please mark selection in each category)			
LIFTING <input type="checkbox"/> LESS THAN 15LBS <input type="checkbox"/> 15 TO 44 <input type="checkbox"/> OVER 45 REPETITIVE <input type="checkbox"/> NONE <input type="checkbox"/> SELDOM <input type="checkbox"/> FREQUENT REACHING/PULLING/PUSHING <input type="checkbox"/> NONE <input type="checkbox"/> SELDOM <input type="checkbox"/> FREQUENT SITTING (NUMBER OF HOURS EACH DAY) _____	STOOPING/BENDING <input type="checkbox"/> NONE <input type="checkbox"/> SELDOM <input type="checkbox"/> FREQUENT CRAWLING/CLIMBING/KNEELING <input type="checkbox"/> NONE <input type="checkbox"/> SELDOM <input type="checkbox"/> FREQUENT MANAGEMENT DUTIES <input type="checkbox"/> NONE <input type="checkbox"/> SELDOM <input type="checkbox"/> FREQUENT STANDING/WALKING (HOURS EACH DAY) _____	DATE EMPLOYEE WAS ACTUALLY LAST PRESENT AT WORK? _____ WORK SCHEDULE AT TIME LAST WORKED: DAYS/WEEK _____ HOURS/DAY _____ DATES EMPLOYEE DID NOT WORK AT ALL FROM _____ THROUGH _____ DATES EMPLOYEE WORKED LESS THAN FULL-TIME HOURS FROM _____ THROUGH _____ DATE THE EMPLOYEE RETURNED TO FULL-TIME WORK OR LIGHT DUTY/PART-TIME _____ IF THE EMPLOYEE HAS NOT RETURNED, IS LIGHT DUTY AVAILABLE? _____ IF THE EMPLOYEE RETURNED TO WORK LIGHT DUTY/ PART TIME PLEASE PROVIDE HOURS WORKED AND EARNINGS	
DID THE CLAIM RESULT FROM JOB ACTIVITY?		HAS A WORKER'S COMPENSATION CLAIM BEEN FILED? NO/ YES	
HAS THE EMPLOYEE RECEIVED ANY OTHER INCOME AS A RESULT OF DISABILITY? <input type="checkbox"/> NO <input type="checkbox"/> YES	SALARY CONTINUANCE, SICK PAY OR VACATION WEEKLY BENEFIT: _____ DATE CEASED _____	STATUS <input type="checkbox"/> APPROVED <input type="checkbox"/> PENDING <input type="checkbox"/> DENIED IF DENIED, HAS AN APPEAL BEEN FILED? Y/ N	
IS ANY PORTION OF THE EMPLOYEE'S POLICY PAID FOR BY THE EMPLOYER? <input type="checkbox"/> NO <input type="checkbox"/> YES	IS THE EMPLOYEE'S POLICY PAID FOR WITH PRE-TAX DOLLARS (SECTION 125)? <input type="checkbox"/> NO <input type="checkbox"/> YES	WHAT ARE THE EMPLOYEE'S BASIC MONTHLY EARNINGS? IF WORKING THE EMPLOYEE IS WORKING LIGHT DUTY OR PART- TIME, PLEASE PROVIDE EARNINGS AND HOURS WORKED	
AUTHORIZED EMPLOYER'S SIGNATURE			
EMPLOYER'S COMPANY NAME	TELEPHONE NUMBER	FAX NUMBER	
ADDRESS	NAME AND TITLE OF PERSON COMPLETING THIS FORM		
SIGNATURE OF AUTHORIZED EMPLOYER REPRESENTATIVE	DATE		

*** IF SELF-EMPLOYED, PLEASE SUBMIT 1099 FORM FOR VERIFICATION**

*** IF EMPLOYEE IS RECEIVING ANY OTHER INCOME, PLEASE SPECIFY TYPE AND AMOUNT OF INCOME**



HIPAA-AUTHORIZATION AUTHORIZATION TO OBTAIN INFORMATION

Send to:
Continental American Insurance Company
Post Office Box 84075
Columbus, GA 31993

Phone: (800) 433-3036
Fax: (866) 849-2970
Email: groupclaimfiling@aflac.com

Primary Certificate Holder Name:		SSN(optional):		Date of Birth:	
Certificate Number(s):					
Address:			City:		State:
					Zip:
Name of Individual Subject to Disclosure (If not the primary Certificate Holder):					Date of Birth:
Relationship to Primary Certificate Holder: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Child <input type="checkbox"/> Stepchild <input type="checkbox"/> Grandchild					

I. Authorization:

For the purpose of evaluating my *eligibility for insurance and for benefits* under an existing certificate, including checking for and resolving any issues that may arise regarding incomplete or incorrect information on my application for coverage and/or claim form, I hereby authorize the disclosure of the following information (defined below) about me and, if applicable, my dependents, from the sources listed below to Continental American Insurance Company (CAIC), or any person or entity acting on its part, to include American Family Life Assurance Company of Columbus and American Family Life Assurance Company of New York (collectively, "Aflac).

II. Disclosure of Health Information:

Health information may be disclosed by any health care provider, health plan (including CAIC or Aflac, with respect to other CAIC or Aflac coverages) or health care clearinghouse that has any records or knowledge about me. Health care provider includes, but is not limited to, any licensed physician, medical or nurse practitioner, nurse, pharmacist, osteopath, psychologist, physical or occupational therapist, chiropractor, dentist, audiologist or speech pathologist, podiatrist, hospital, medical clinic or laboratory, pharmacy, rehabilitation facility, nursing home or extended care facility, prescription drug database or pharmacy benefit manager, or ambulance or other medical transport service. Health information may also be disclosed by any insurance company or the Medical Information Bureau (MIB). Health information includes my entire medical record, but does not include psychotherapy notes. Some information obtained may not be protected by certain federal regulations governing the privacy of health information, but the information is protected by state privacy laws and other applicable laws. CAIC will not disclose the information unless permitted or required by those laws.

III. Rights and Expiration:

I understand that I may revoke this authorization at any time, except to the extent that CAIC or Aflac has taken action in reliance on this authorization. If I revoke this authorization, CAIC may not be able to evaluate my application for coverage and/or claim. To revoke this authorization, I must provide a written and signed revocation to CAIC at the address or fax number above. Unless otherwise revoked, this authorization shall remain in effect for two (2) years from the date signed or upon my death, whichever occurs first. I agree that a copy of this authorization is as valid as the original and that I or an authorized representative may request a copy of this authorization.

IV. Notice:

I understand that CAIC is not conditioning payment, enrollment, or eligibility for benefits on whether I sign this authorization. I understand that if the information disclosed is protected health information relating to a health plan and the person or entity receiving the information is a not a health care provider or health plan covered by federal privacy regulations, the information disclosed may be re-disclosed by such person or entity and will likely no longer be protected by the federal privacy regulations.

- **If records are on an adult dependent, (e.g. spouse, child over 18), the dependent must sign this form**
- **If records are on a minor child the natural parent or legal guardian must sign on their behalf.**

Signature of Individual Subject to Disclosure

Date Signed

Legal Representative's Printed Name

Legal Representative's Signature

Legal Relationship

Date

*****If signed by a legal representative (e.g. Legal Guardian, Estate Administrator, Power of Attorney)**

Electronic Funds Transaction Authorization



Send to: **Continental American Insurance Company**
 Post Office Box 84075
 Columbus, Georgia 31993

Phone: (800) 433-3036 Fax (866) 849-2970
Email: groupclaimfiling@aflac.com

Authorization Agreement for Direct Deposit

I would like to: Start Stop Change direct deposit of my claim payment(s).

Account Type:
 Checking Savings

***** Please provide a blank voided check or direct deposit form from your financial institution. Incomplete or inaccurate information will not be processed.**

9-Digit Routing Number: _____ Account Number: _____

Name of Financial Institution: _____

Address: _____ City: _____

State: _____ Zip: _____ Phone: _____

I authorize Continental American Insurance Company (CAIC) to initiate credit entries, and, if errors occur, I authorize the correction of entries to my account as indicated. This authorization remains effective and in full force until CAIC receives written notification from me of its termination in such time and in such manner to afford CAIC a reasonable opportunity to act on it. Please notify CAIC immediately if your financial institution information has changed by sending notification to the address indicated above. Should you have any questions, please contact us at 1-800-433-3036.

Policy/Certificate Holder's Name (Print): _____

Address: _____ City/State/Zip: _____

Phone #: _____ E-mail Address: _____

Employer Name or Group #: _____ Certificate #: _____

***By providing your e-mail address above, you consent to the use of electronic transactions in connection with your CAIC policies, contracts, and/or accounts to the extent available and permitted by law (which may include, but not limited to: invoices, claim correspondence, contracts, surveys, and other materials that CAIC is, or may be, legally required to deliver to you)

Note: Forms received without signature will not be processed. Electronic signatures not accepted.

Policy/Certificate Holder Signature (Required)

Date Signed:

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. Aflac is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.

Continental American Insurance Company • 1600 Williams St • Columbia, South Carolina 29201 • 1-800-433-3036 toll-free • 1-866-849-2970 fax

FRAUD WARNING NOTICES

For use with Claim Forms

PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE

ALASKA: 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.	IDAHO: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.
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.	INDIANA: A person who knowingly and with intent to defraud an insurer files a statement of claim containing Any false, incomplete, or misleading information commits a felony.
ARKANSAS: 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.	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.
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.	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 may be subject to fines and confinement in 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 <u>regulatory agencies</u> .	MAINE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.
	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.
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.	MINNESOTA: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
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.	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.
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.	NEW JERSEY: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

FRAUD WARNING NOTICES (CONT.)

For use with Claim Forms

PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE

<p>NEW MEXICO: 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 civil fines and criminal penalties.</p>	<p>TENNESSEE: 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.</p>
<p>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 <u>value of the claim for each such violation.</u></p>	<p>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 <u>instate prison.</u></p>
<p>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.</p>	<p>VIRGINIA: 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.</p>
<p>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 <u>is guilty of a felony.</u></p>	<p>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.</p>
<p>OREGON: 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 <u>deceptive statement may be guilty of insurance fraud.</u></p>	<p>RHODE ISLAND and WEST VIRGINIA: 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 <u>crime and may be subject to fines and confinement in prison.</u></p>
<p>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.</p>	<p>ALL OTHER STATES: 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.</p>
<p>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 a loss or any other benefit, or presents more than one claim for the same damage or 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.</p>	