Prudential

Prudential Claims

The Prudential Insurance Company of America
Phone: 844-455-1002
www.prudential.com/mybenefits

Claim Form Instruction Sheet

i How to Complete a Claim Form

- Please complete all sections and sign the claim form.
  - On your behalf, Prudential will request the required documentation from physicians and hospitals to complete the review of your claim. Physicians and hospitals have varying response times and we have found that the average turnaround time for these requests is between 9 and 15 business days.
  - If you already have any documentation from the health care provider(s) related to this claim, we would ask you to submit it with this claim.
- If submitting a claim for an additional covered benefit, sufficient proof of benefit must be provided for the claim to be reviewed.
- Please complete the Electronic Funds Transfer (EFT) authorization portion of the claim form to receive approved payment(s) by Direct Deposit. If not completed, you will receive approved payment(s) by check.
- **Please note:** a benefit payment under any of Prudential's Voluntary Supplemental Heath Coverages may have a potential impact on other coverages or benefits that you might have or that you might obtain.
- You may wish to consult with your **tax advisor** to understand your specific situation. Some examples include:
  - Benefit payments under this coverage may be considered taxable income to the extent you pay premiums on a pre-tax basis or your employer pays premiums without including them in your income.
  - Benefits payments may have potential impacts on an individual's Health Savings Account (HSA).
  - Prudential reports taxable income to you and the IRS as required on Form W-2. Every tax situation is unique.

ii How to Submit a Claim Form

- Please submit your completed claim form and supporting documentation online at www.prudential.com/mybenefits, or
  - You may secure fax your claim form to: 800-475-4052, or
  - You may mail your claim form to:

The Prudential Insurance Company of America
c/o Accenture Insurance Services
as Third-Party Administrator
PO Box 696038, San Antonio, TX 78269

Prudential

Prudential Claims
c/o Accenture Insurance Services LLP
as Third Party Administrator
PO Box 696038 San Antonio, TX 78269
Phone: 844-455-1002 Secure Fax: 800-475-4052
www.prudential.com/mybenefits

Hospital Indemnity Claim Form

Hospital Indemnity—Claimant's Statement

1 Member/ Claimant Information

Member First Name _____ Member Last Name _____

Date of Birth (MM DD YYYY) _____ Email Address _____

Preferred Contact Number

☐ Home Phone Number _____

☐ Cell Phone Number _____

Address _____ Suite/Apt _____

City _____ State _____ ZIP Code _____

Employer Name/Association _____

If claimant is different from the member, provide claimant information.

Claimant First Name _____ Claimant Last Name _____

Date of Birth (MM DD YYYY) _____ Relationship to Member: ☐ Spouse/Domestic Partner ☐ Dependent

2 Hospitalization Details

Please note that sufficient proof of benefit must be provided to Prudential in order to accurately process your payment. **Please refer to your Certificate of Coverage for covered conditions.**

☐ Hospital Admission Benefit ☐ Daily In Hospital Stay Benefit ☐ Intensive Care Unit Admission Benefit ☐ Intensive Care Unit Stay Benefit

☐ Other _____

Admission Date (MM DD YYYY) _____ Discharge Date (MM DD YYYY) _____

Hospital Name _____

Address _____

City _____ State _____ ZIP Code _____

Telephone Number _____

Prudential

3 Claimant Certification/ Fraud Warning

I hereby certify that the answers I have provided to the foregoing questions are both complete and true to the best of my knowledge and belief.

FLORIDA RESIDENTS — Any person 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.

NEW YORK RESIDENTS — 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.

I have read and understand the terms and requirements of the fraud warnings included as part of this form.

Signature of Claimant _____

Name _____ Date (MM DD YYYY) _____

I signed this form on behalf of the claimant as _____ (indicate relationship and attach copy of Power of Attorney, guardianship, conservatorship, etc. if applicable)

4 Taxpayer Identification Number Certification

Member First Name _____ Member Last Name _____

Check One: ☐ I am a U.S. person (including a resident alien)

☐ I am a citizen of _____

My Taxpayer Identification Number is ☐☐☐ - ☐☐ - ☐☐☐☐

(For individuals, the Taxpayer Identification Number is the Social Security Number.)

Under penalties of perjury, I certify that the number shown on this form is my correct Tax Identification Number (Social Security Number). I am not subject to backup withholding because (a) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding, (b) the IRS has told me that I am no longer subject to a backup withholding order or (c) I am exempt from backup withholding. I am not subject to FATCA reporting.

Check here only if the following apply to you:

☐ I have been notified by the Internal Revenue Service that I am subject to backup withholding due to under-reporting of interest or dividends.

☐ I am subject to FATCA reporting.

X _____ _____

Signature of the Member Date Signed (MM DD YYYY)

5 Electronic Funds Transfer (EFT) Authorization

_____

Bank name

_____ Type of Account: ☐ Checking ☐ Savings

Branch Telephone

Bank Transit Routing Number (9 digits) ☐☐☐☐☐☐☐☐☐

Bank Account Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

I authorize The Prudential Insurance Company of America (Prudential) to make electronic funds deposits of my Hospital Indemnity benefit payments (claim payments) into the above account. I understand that any deposit made to an inactive account will be returned to Prudential and reissued as a manual check. In addition, if any overpayment of such Hospital Indemnity benefits is credited to this account in error, I authorize Prudential to withdraw the difference between the benefit amount paid and the recalculated amount of the benefit actually due under the terms of the insurance coverage.

My eligibility for any such benefits is governed by the terms and conditions of my Hospital Indemnity coverage and nothing in this authorization shall be deemed to be an approval of any such benefits.

X _____ _____

Signature of the Member Date Signed (MM DD YYYY)

Prudential

6 Authorization to Release/ Obtain Information

The Authorization is intended to comply with the HIPAA Privacy Rule

Name of Claimant

First Name _____ Last Name _____

Date of Birth (MM DD YYYY) _____

I authorize The Prudential Insurance Company of America (Prudential) or its reinsurers to acquire from and authorize any hospital, physician, medical practitioner, clinic, medically related facility, insurance company, the Medical Information Bureau, Inc. (MIB), or consumer reporting agency to release to Prudential any information regarding me or my past or present health for the purpose of evaluating my claim for insurance benefits. I also authorize Prudential or its reinsurers to disclose all such information to any doctor, the Medical Information Bureau, Inc., or any other insurance company in order to evaluate a claim.

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, or other health care provider that has provided treatment, payment, or services pertaining to the claimant or on my (his/her) behalf ("My Providers") to disclose my (his/her) entire medical record for me or my dependents and any other health information concerning me (him/her) to The Prudential Insurance Company of America (Prudential) and its agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

I authorize all non-health organizations, any insurance company, employer, or other person or institutions to provide any information, data, or records relating to credit, financial, earnings, travel, activities, or employment history to Prudential.

By my signature below, I acknowledge that any agreements I (he/she) have made to restrict my (his/her) protected health information do not apply to this Authorization and I instruct My Providers to release and disclose my (his/her) entire medical record without restriction.

This information is to be disclosed under this Authorization so that Prudential may: 1) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 2) obtain reinsurance; 3) administer coverage; and 4) conduct other legally permissible activities that relate to any coverage I (he/she) have (has) or have (has) applied for with Prudential.

This Authorization shall remain in force for 24 months following the date of my signature below, while the coverage is in force, except to the extent that state law imposes a shorter duration. A copy of this Authorization is as valid as the original. I understand that I have the right to revoke this Authorization in writing, at any time, by sending a written request for revocation to Prudential at: **PO Box 696038, San Antonio, TX 78269**. I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that Prudential has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this Authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that if I refuse to sign this Authorization to release my complete medical record, Prudential may not be able to process my claim for benefits and may not be able to make any benefit payments. I understand that I have the right to request and receive a copy of this Authorization.

Date (MM DD YYYY) _____

X _____
Signature of Claimant or Personal Representative

Description of Personal Representative's Authority or Relationship to Claimant

Prudential

For residents of all states and jurisdictions except Alabama, Arizona, Arkansas, California, the District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, Texas, Utah, Vermont, Virginia, and Washington: WARNING—Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he/she is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

ALABAMA RESIDENTS—Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

ARIZONA RESIDENTS—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.

ARKANSAS, DISTRICT OF COLUMBIA, LOUISIANA and RHODE ISLAND RESIDENTS—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.

CALIFORNIA AND TEXAS RESIDENTS—For your protection, California and Texas 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.

KENTUCKY RESIDENTS—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.

MAINE and WASHINGTON RESIDENTS—Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

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

NEW HAMPSHIRE RESIDENTS—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.

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

NORTH CAROLINA RESIDENTS—Any person who, with the intent to injure, defraud, or deceive an insurer or insurance claimant, knowing that the statement contains false information concerning a fact or matter material to the claim may be guilty of a class H felony.

Prudential

PENNSYLVANIA and UTAH RESIDENTS—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 material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

PUERTO RICO RESIDENTS—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 by 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 [be] 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.

VERMONT RESIDENTS—Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

VIRGINIA RESIDENTS—Any person who, with the intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

IMPORTANT INFORMATION

LOUISIANA RESIDENTS—The Louisiana Department of Insurance is located at 1702 N. 3rd Street, Baton Rouge, LA 70802 and can be reached by calling 800-259-5300. Written inquiries can be sent to the Louisiana Department of Insurance, Post Office Box 94214, Baton Rouge, LA 70804.