STATEMENT OF CLAIM FOR SUPPLEMENTAL MEDICAL "GAP" EXPENSE BENEFITS

Underwritten by:
Fidelity Security Life Insurance Company
Kansas City, MO

MAIL TO: Kemper Service Center
P.O. Box 9988, Austin, TX 78766
Fax: 844.473.8084
QUESTIONS? 844.613.6245
service@kemperbenefits.com

IMPORTANT: CLAIM PAYMENT MAY BE DELAYED IF ALL INSTRUCTIONS BELOW ARE NOT FOLLOWED.

- Complete Insured's Statement.
- Complete the Authorization for Release of Information.
- Have your physician or supplier submit a fully itemized bill. All itemized bills must include:
  - Insured name and address
  - Patient name
  - Provider name and address
  - Provider tax ID number
  - Date of service or expense
  - Type of service or name of medication
  - Diagnosis code for each service or medication
  - Charge for each service or medication

- We cannot accept the following in lieu of itemized doctor bills:
  a. cancelled checks or cash register receipts;
  b. a list of expenses prepared by yourself.
- Please do not accumulate bills for submission at the end of the year. Submit bills periodically if medical treatment continues for an extended period of time.
- Send original bills - do not send photocopies.
- Attach original or legible copies of Explanation of Benefits from your Comprehensive Major Medical Plan.

INSURED'S STATEMENT (PLEASE PRINT)

1. Name:________________________ Soc. Sec. #:________________ Date of Birth________
   First Initial Last
2. Address:____
3. City:________________ State:__________ Zip:________ Telephone ( )____________
4. Patient's Name:________________ Soc. Sec. #:____________ Date of Birth:__________
5. Patient's Address (list only if different from insured's address):________________
   ____
6. City:________________ State:__________ Zip:________ Telephone ( )____________
7. If patient is a dependent, state relationship to insured:________________
   ____
8. Describe condition for which claim is being made (if injury, give details of where and in what manner it occurred):________
   ____
   ____
   ____
9. Date symptoms first appeared or accident happened:________ If applicable, date last worked because of illness:________

Provider	Address	Diagnosis	Dates of Treatment

10. Is the patient's condition due to injury or illness arising out of or in the course of employment? ☐ Yes ☐ No
11. Any other medical benefits for insured, spouse or patient? (Check one) ☐ Yes ☐ No
    If yes, who? ☐ Self ☐ Spouse ☐ Dependent
    If dependent or spouse, give full name:________________________________
12. Coverage provided through: ☐Blue Cross/Blue Shield ☐Medicare or Champus ☐Health Maintenance Organization (HMO) ☐Employer Sponsored Plan ☐Commercial Ins. Company ☐Medicaid ☐Other__________
    Name, Address, Telephone number, Policy number and Effective Date of Coverage for above:________________
    ____

NOTE TO ALL PARTIES COMPLETING THIS FORM: Any person who, with intent to defraud or knowing that he or she 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 – See State-Specific Fraud Notices on the Last Page***

I CERTIFY THAT THIS INFORMATION IS COMPLETE AND ACCURATE. TODAY'S DATE__________

▸ ________________________________ ▸ ________________________________
(INSURED'S SIGNATURE) (PATIENT'S SIGNATURE IF DEPENDENT ADULT)

Underwritten by:
Fidelity Security Life Insurance Company
Kansas City, MO

Mail to: Kemper Service Center
P.O. Box 9988, Austin, TX 78766
FAX: 844-473-8084
Questions? 844-613-6245
service@kemperbenefits.com

AUTHORIZATION FOR RELEASE OF HEALTH-RELATED INFORMATION

I authorize the disclosure of health information regarding, or related to:

Name: ______________________ Date of Birth ______________ Policy No. ______________
Claim No. ______________

I authorize the disclosure of any and all information that: (i) is created or received by a health care provider, health plan including health insurer or health insurance agent, public health authority, employer, life insurer, school or university, or health care clearinghouse; and (ii) relates to the past, present, or future physical or mental health or condition of an individual listed above; the provision of health care to an individual listed above; or the past, present, or future payment for the provision of health care to an individual listed above. This Authorization permits the disclosure of all medical records including without limitation those containing information relating to diagnoses, treatments, consultation, care, advice, laboratory or diagnostic tests, physical examinations, recommendations for future care, and prescription drug information.

I specifically authorize the disclosure of information related to (i) communicable diseases, including HIV, AIDS or AIDS related complex (to the extent permitted by both state and federal law); (ii) drug and alcohol abuse and treatment; (iii) mental illness and treatment; and (iv) genetic conditions including genetic testing (to the extent permitted by both state and federal law). Notwithstanding the above, this Authorization does not authorize the release of psychotherapy notes.

I authorize any and all health care providers including without limitation physicians, medical practitioners, hospitals, clinics, medical or medically-related facilities, pharmacy benefit managers, pharmacies or pharmacy-related facilities; and any and all health plans, insurance companies, insurance support organizations such as MIB, Inc. (“MIB”), business associates of health plans or insurance companies and those persons or entities providing services to such business associates to disclose the information described above.

I authorize Fidelity Security Life Insurance Company, including its affiliated companies, subsidiaries and business associates, including those persons or entities providing services to its business associates, to receive the disclosure of information authorized herein and use the information disclosed pursuant to this Authorization to administer the above referenced individual’s health insurance coverage. I authorize Fidelity Security Life Insurance Company or its reinsurers to make a brief report of my protected health information to MIB.

A photographic copy of this Authorization shall be as valid as the original. I agree that this Authorization shall be valid for two years from the date shown below.

I understand that my providers may not refuse to provide treatment for health care services if I refuse to sign this Authorization. I further understand that if I refuse to sign this Authorization to release my complete medical record, Fidelity Security Life Insurance Company may not be able to make any benefit payments. I understand that I have the right to revoke this Authorization in writing, at any time, by providing written request for revocation to: Fidelity Security Life Insurance Company at P.O. Box 418131, Kansas City, MO 64141-8131, Attention: Privacy Officer.

I understand that any information that is disclosed pursuant to this Authorization may be re-disclosed and once re-disclosed, may no longer be covered by federal rules governing privacy and confidentiality of health information.

I understand that I will receive a signed copy of this Authorization.

► ______________________________________ ______________________
Signature of the individual or the individual’s personal representative Date

____

If signed by the individual’s personal representative (e.g., a parent on behalf of a child), describe your authority to sign on behalf of the individual.

FRAUD NOTICE: **For the states of AL, AZ, AR, CA, CO, DE, DC, FL, GA, IN, KS, KY, LA, MD, ME, NC, NE, NJ, NM, OK, OR, PA, RI, TN, TX, VA, VT, WA and WV, please refer to the following fraud notices:**

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of 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: 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, Louisiana, Rhode Island, West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of 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: For your protection, California law requires the following to appear on this form: Any person who knowingly presents 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.

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.

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.

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.

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.

Georgia, Oregon, Vermont: Any person who with 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 be guilty of insurance fraud.

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.

Kansas: Any person who with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud as determined by a court of law.

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.

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.

Maine, Tennessee, 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 may include imprisonment, fines or a denial of insurance benefits.

Nebraska: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing false, incomplete or misleading information is guilty of insurance fraud.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

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.

North Carolina: Any person with the intent to injure, defraud, or deceive an insurer or insurance claimant is guilty of a crime (Class H felony) which may subject the person to criminal and civil penalties.

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 is guilty of a felony.

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.

Texas: 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.

Virginia: Any person who, with the 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 may have violated state law.