Group Products

Critical Illness and Cancer Insurance Claim Form

Metropolitan Life Insurance Company

Please return completed and signed form by fax, mail or on-line. Complete Section 1 on the Physician's Statement. Your physician must complete the remainder of the Physician's Statement *(all of Section 2)* and return the completed form to MetLife.

Important Instructions for Requesting Critical Illness and/or Cancer Benefits

- If this is an Initial Claim for an illness, please complete each section in its entirety. *(An illness is not considered reported to us until a claim form is received).*
- If this is an additional claim for an illness previously reported *(i.e. - initial claim previously submitted and additional services were incurred)*, no claim form is required. Please provide supporting documentation from the healthcare provider related to the critical illness for which a claim is being made.
- Include your claim number and/or certificate number on all pages of your submission.
- Please provide us with supporting documentation from the healthcare provider(s) related to the Critical Illness for which a claim is being made. The supporting documents MUST include 1) the diagnosis, 2) the date(s) of diagnosis, and 3) pathology reports, surgical notes, UB 04 forms, lab results, or medical records that support the diagnosis of the covered condition.
- Examples of medical documentation and information needed based on the patient's condition:

Important: Not all conditions listed below may be covered under your plan. Please refer to your certificate of insurance for a listing of the conditions that are covered.

If Your Claim Is for Any of These Conditions	Please Include the Following Medical Information With Your Claim
Benign Tumor	Pathology Reports, Surgical Reports, MRI or CT or other imaging results, medical records that confirm a permanent neurological deficit
Cancer	Pathology Reports, Surgical Reports, TNM Stage Classification, office notes/medical records that show observation of signs, symptoms and tests that confirm the diagnosis
Cardiovascular Disease, Coronary Artery Disease, or Coronary Artery Bypass Graft	Surgical reports and diagnostic test results showing need for surgery
Kidney Failure	Kidney Specialist records or dialysis records
Functional Loss	Clinical records showing the loss has lasted for the required time period
Heart Attack	Hospital Summary, EKGs, Cardiac Enzymes. If completed, provide any of the following: Thallium Scans, Muga Scans, Stress echocardiogram, Cardiac Catheterization Report
Major Organ Transplant or Major Organ Failure	Surgical Report and Clinical Records
Stroke	Documented Neurological deficits, Neuroimaging studies, Clinical Records and Documentation of deficits 30 days post event
Severe Burn	Clinical records showing that the burn covers the required body surface area
Sudden Cardiac Arrest	Death certificate showing arrest was caused by an underlying heart condition or was the sole cause of death
Childhood Diseases, Infectious Diseases, Listed Conditions, or Progressive Diseases	Specialist records, Lab results, Records showing observation of signs, symptoms and tests that led to the Diagnosis of the condition
Vascular Disease	Surgical Reports and Imaging Results

- If the patient is deceased, we will need a copy of the death certificate.
- You must sign and submit the attached **Authorization to Disclose Health Information.**
- If this claim is for a dependent child, and the Covered Person Specifications page of your certificate states that dependent children are covered at no additional charge, and you did not need to voluntary enroll in Dependent Insurance for your dependent child(ren), please submit a birth certificate or other proof of dependent child status.

Failure to complete all sections of this claim form may delay processing this claim. To prevent possible delays, please be sure to provide all documentation from your healthcare provider that supports this claim. You will be notified in writing if additional information is needed to process your claim. Please refer to your certificate of insurance for a listing of specific benefits covered under your plan.

SECTION 1: Certificateholder Information *(Supply information about the certificateholder)*

Certificateholder Name

First Name	Middle Initial	Last Name

Address	City	State	ZIP Code

Certificate Number	Date of Birth *(mm/dd/yyyy)*	Gender ☐ Male ☐ Female	Social Security Number

Cell Phone Number	Daytime Phone Number	Evening Phone Number

Email Address *(optional)*	Employer Name

SECTION 2: Patient Information *(Supply information about the patient.)*

☐ Same as Section 1 *(If you check this box, you do not need to complete this section. You may skip to Section 3.)*

☐ Spouse ☐ Child

Patient Name

First Name	Middle Initial	Last Name

Home Address - Street	City	State	ZIP Code

Date of Birth *(mm/dd/yyyy)*	Gender ☐ Male ☐ Female	Social Security Number

Cell Phone Number	Daytime Phone Number	Evening Phone Number

SECTION 3: What Type of Condition Are You Claiming?

- Please provide us with the covered condition for which you are filing a claim. If possible, use the exact name of the covered condition as it is written in the certificate of insurance.
- We recommend the certificateholder name a beneficiary, if one is not already named, to receive any benefit that becomes payable if the certificateholder dies. Call 1-800 GET-MET 8 *(1-800-438-6388)* to request a beneficiary designation form or visit https://mybenefits.metlife.com.

Describe Condition

____

On what date was the patient first seen for this condition? *(mm/dd/yyyy)* ______________

Name of Physician Who Diagnosed the Condition

First Name	Middle Initial	Last Name

Physician Address	City	State	ZIP Code

Confirmed Diagnosis Date *(mm/dd/yyyy)* ____________________

Has the patient ever been treated for a same or similar condition in the past? ☐ Yes ☐ No

If "Yes", when? Please provide details.

____

If the patient is deceased, check here ☐ and provide a copy of the following information:

- Death certificate
- Medical records that document the patient's covered condition
- Autopsy report *(if available)*

SECTION 4: Special Payment Instructions & Direct Deposits

- If you would like claim benefits paid using direct deposit, please provide the information requested for the bank where you have your account.
- The sample check below may help you locate your bank account and bank routing numbers. Please be sure that you are referencing one of your checks, not a deposit or withdrawal slip.
- If a savings account is used, please check with your bank representative for the appropriate routing and account numbers.
- Use the space below if you need to provide any special instructions. *(e.g., requesting that your claim proceeds be sent to an address other than the address of record).*

____

____

____

____

____

____

Would you like claim benefit payments paid using direct deposit? ☐ Yes ☐ No
(If Yes complete the Account Information section below.)

Bank Name		Bank Telephone Number	
Bank Address - Street	**City**	**State**	**ZIP Code**

Type of account *(Check one)*: ☐ Checking ☐ Savings

Be sure to confirm your account and routing numbers with your bank to ensure prompt processing.

Bank Routing Number ____________________

Bank Account Number ____________________

John Doe
123 Main Street
Anytown, NJ 10000-1234

1234

20

PAY TO THE ORDER OF

$

DOLLARS

ANY BANK
456 Main Street
Anytown, NJ 10000-1234

FOR

⑆123456789⑆ 0123456780⑈ 1234

⑆0000000000⑆ 0000000000⑈

BANK ROUTING NUMBER BANK ACCOUNT NUMBER

Authorization & Signature of Certificateholder

- I request MetLife to send my payments to the financial institution designated in Section 4 for deposit into my account. This agreement will remain in effect until MetLife receives notice from me to the contrary.
- I understand that MetLife will not be liable for any failure to change or terminate this agreement until a written request is received from me in satisfactory form and reasonable time has passed for MetLife to act upon it.
- If any overpayment is credited to my account in error, I authorize and direct my financial institution to debit my account and to refund such overpayment to MetLife.

Name *(Please print)*

First Name	Middle Name	Last Name

Sign Here Signature of Certificateholder	Date *(mm/dd/yyyy)*

SECTION 5: Fraud Warnings

Before signing this claim form, please read the warning for the state where you reside and for the state where the insurance policy under which you are claiming a benefit was issued.

Alabama, Arkansas, District of Columbia, Louisiana, Massachusetts, Minnesota, New Mexico, Ohio, 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 crime and may be subject to fines and confinement in prison.

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.

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.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a 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, Idaho, Indiana and 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.

Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

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.

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

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

Oregon: Any person who knowingly presents a materially false statement of claim may be guilty of a criminal offense and may be subject to penalties under state law.

Puerto Rico: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets 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 thousand dollars ($5,000), not to exceed ten thousand 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.

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.

Vermont: Any person who knowingly presents a false statement of claim for insurance may be guilty of a criminal offense and subject to penalties under state law.

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 the state law.

Pennsylvania and 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.

SECTION 6: Certification & Signature

By signing below, I acknowledge:

1. All information I have given is true and complete to the best of my knowledge and belief.
2. I have read the applicable Fraud Warning(s) provided. **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.

Under penalty of perjury, I certify:

1. **That the number shown on this form is my correct taxpayer identification/social security number; and**
2. **That I am not subject to IRS required backup withholding as a result of failure to report all interest or dividend income; and**
3. **I am a U.S. citizen, or a U.S. resident for tax purposes.**

Please note: If item 2 or 3 above is not true, cross out the applicable item(s). The IRS does not require your consent to any provision of this document other than the certification to avoid backup withholding.

Sign Here Signature of Certificateholder or Authorized Representative | Date *(mm/dd/yyyy)*

Name of Certificateholder or Authorized Representative, if Applicable *(Please print)*

First Name	Middle Initial	Last Name

If signed by Authorized representative, describe your authority and provide documentation.

(e.g., guardian, conservator, power of attorney, etc.)

Group Products

Authorization to Disclose Health Information

Metropolitan Life Insurance Company

Things to Know Before You Begin

- Instructions for completing the form: complete all applicable areas of the form and sign below.
- If you are the Authorized Representative, include a copy of the legal document(s) authorizing you to act on the Patient's behalf.

Your refusal to complete and sign this form may affect your eligibility for benefits under your critical illness or cancer insurance policy.

HIPAA: This Authorization has been carefully and specifically drafted to permit disclosure of health information consistent with the privacy rules adopted and subsequently amended by the United States Department of Health and Human Services pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

For purposes of determining my eligibility for Critical Illness or Cancer benefits, the administration of my critical illness or cancer benefit plan, and the administration of other benefit plans in which I participate that may be affected by my eligibility for critical illness or cancer benefits, I permit the following disclosures of information about me to be made in the format requested, including by telephone, fax or mail:

1• **I permit:** any physician or other medical/treating practitioner, hospital, clinic, other medical related facility or service, insurer, employer, government agency, group policyholder, contractholder or benefit plan administrator to disclose to Metropolitan Life Insurance Company ("MetLife"), my employer in its capacity as administrator of its critical illness or cancer benefit plan, and any consumer reporting agencies, investigative agencies, attorneys, and independent claim administrators acting on MetLife's behalf, any and all information about my health, medical care, employment, and critical illness or cancer claim.

2• **I permit** MetLife and my employer *(if applicable)* to disclose in its capacity as administrator of its benefit plans any and all information about my health, medical care, employment, and critical illness or cancer claim.

This Authorization to Disclose Health Information specifically includes my permission to disclose my entire medical record, including medical information, records, test results, and data on: medical care or surgery; psychiatric or psychological medical records, but not psychotherapy notes; and alcohol or drug abuse including any data protected by Federal Regulations 42 CFR Part 2 or other applicable laws. Information concerning mental illness, HIV, AIDS, HIV related illnesses and sexually transmitted diseases or other serious communicable illnesses may be controlled by various laws and regulations. I consent to disclosure of such information, but only in accordance with laws and regulations as they apply to me. Information that may have been subject to privacy rules of the U.S. Department of Health and Human Services, once disclosed, may be subject to redisclosure by the recipient as permitted or required by law and may no longer be covered by those rules. Your health care provider may not condition your treatment on whether you sign this authorization.

I understand that I may revoke this authorization at any time by writing to MetLife Group Critical Illness or Cancer at P.O. Box 80826, Lincoln, NE 68501-0826, except to the extent that action has been taken in reliance on it. If I do not, it will be valid for 24 months from the date I sign this form or the duration of my claim for benefits, whichever period is shorter. A photocopy of this authorization is as valid as the original form and I have a right to receive a copy upon request.

Name of Patient *(Please print)*

First Name	Middle Initial	Last Name

Date of Birth *(mm/dd/yyyy)*	Social Security Number

Sign Here Signature of Patient or Authorized Representative	Date *(mm/dd/yyyy)*

If signed by Authorized representative, print your name, and describe your authority and provide documentation.

(e.g., guardian, conservator, power of attorney, etc.)

How to Submit This Form

Mail:
Cancer/Critical Illness Insurance Products
P.O. Box 80826
Lincoln, NE 68501-0826

Toll Free Phone:
1 866 626 3705

Fax:
1 855 306 7350

https://mybenefits.metlife.com

Group Critical Illness and Cancer Insurance Claim Form - Physician Statement

Metropolitan Life Insurance Company

Patient or authorized representative must sign Section 1 below.
The Physician/Provider must complete and sign Section 2.

Important Instructions for Requesting Critical Illness and/or Cancer Benefits

- The patient submitting a Critical Illness or Cancer claim must complete Section 1 before giving it to their physician.
- Any fee charged by the physician for completing this form is the patient's responsibility.
- The physician must complete and sign section 2.
- Please include with this form any relevant medical documentation that specifically provides information regarding diagnosis and treatment plan/prognosis.
- The physician or claimant may return the completed claim form and any attachments by fax, email, or by mail to the address listed on this form.
  Claimants may also submit this completed form at https://mybenefits.metlife.com.
- Examples of medical documentation and information needed based on the patient's condition. The patient should refer to the certificate of insurance to determine which of the below conditions are covered - **not all conditions may be covered**:

If Your Claim Is for Any of These Conditions	Please Include the Following Medical Information With Your Claim
Benign Tumor	Pathology Reports, Surgical Reports, MRI or CT or other imaging results, medical records that confirm a permanent neurological deficit
Cancer	Pathology Reports, Surgical Reports, TNM Stage Classification, office notes/medical records that show observation of signs, symptoms and tests that confirm the diagnosis
Cardiovascular Disease, Coronary Artery Disease, or Coronary Artery Bypass Graft	Surgical reports and diagnostic test results showing need for surgery
Kidney Failure	Kidney Specialist records or dialysis records
Functional Loss	Clinical records showing the loss has lasted for the required time period
Heart Attack	Hospital Summary, EKGs, Cardiac Enzymes. If completed, provide any of the following: Thallium Scans, Muga Scans, Stress echocardiogram, Cardiac Catheterization Report
Major Organ Transplant or Major Organ Failure	Surgical Report and Clinical Records
Stroke	Documented Neurological deficits, Neuroimaging studies, Clinical Records and Documentation of deficits 30 days post event
Severe Burn	Clinical records showing that the burn covers the required body surface area
Sudden Cardiac Arrest	Death certificate showing arrest was caused by an underlying heart condition or was the sole cause of death
Childhood Diseases, Infectious Diseases, Listed Conditions, or Progressive Diseases	Specialist records, Lab results, Records showing observation of signs, symptoms and tests that led to the Diagnosis of the condition
Vascular Disease	Surgical Reports and Imaging Results

SECTION 1: Patient Authorization & Signature

I authorize the release of any medical information necessary to process this claim.

Sign Here Signature ____________________ Date *(mm/dd/yyyy)* ____________

Relationship to Certificateholder ____________________

SECTION 2: Information Needed From Your Physician/Provider

▶ 2A - Patient Information

First Name	Middle Name	Last Name	
Address	City	State	ZIP
Date of Birth *(mm/dd/yyyy)*	Gender	Daytime Phone Number	

▶ 2B - Condition Information

Please advise us of the condition for which your patient was diagnosed and/or treated for

ICD 10 Code ______ CPT Code ______

If the patient is deceased, check here ☐

Date of Diagnosis *(mm/dd/yyyy)* *(First symptom(s)/Diagnosis date)*	Date Your Patient First Consulted You for This Condition *(mm/dd/yyyy)*

Has the patient previously been treated with the same or similar condition? ☐ Yes ☐ No

If "Yes," Indicate First Treatment Date and Details

▶ 2C - Referring and Other Treating Physicians for This Illness *(if applicable)*

First Name	Middle Name	Last Name	
Address	City	State	ZIP
First Name	Middle Name	Last Name	
Address	City	State	ZIP

For services related to hospitalization, provide hospitalization dates.

Date Confirmed *(mm/dd/yyyy)*	Through *(mm/dd/yyyy)*	Hospital Name	
Address	City	State	ZIP

Please include all pertinent medical information related to this claim(s). Please refer to the "**Important Instructions**" section of this form for examples of medical information and documentation necessary to review this claim.

► 2D - Medical Provider Signature and Medical Specialty

First Name	Middle Name	Last Name

Address	City	State	ZIP

Phone Number	Fax Number

Medical Specialty

Sign Here	Signature	Date *(mm/dd/yyyy)*

Section 3: How to Submit This Form

Mail:
Attn: Cancer/Critical Illness Insurance Products
P.O. Box 80826
Lincoln, NE 68501-0826

We're Here to Help

Please don't hesitate to contact us if you have any questions. You can reach us toll free at 1-866-626-3705, fax 1-855-306-7350 and email ahmetlifeclaims@metlife.com.