Any person who submits an application or files a claim containing a confinement in state prison. 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. Any person who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

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 concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Any person who files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits an insurance fraud.
EMPLOYER’S STATEMENT: FOR DISABILITY OR WAIVER OF PREMIUM CLAIMS ONLY

1. Date of first absence due to disability
2. Date employee returned to work
3. Date hired
4. Date of termination if terminated
5. Date of retirement if retired
6. Did employee take disability retirement?
7. REQUIRED: If the employee pays the premium for this plan through payroll deduction, is the premium sheltered under a Section 125 (cafeteria) plan? Is the premium paid by the employer as an employee benefit?
8. Has claim or will claim be made for Worker’s Compensation Benefits? If yes, what is the status of the claim?
9. Will you provide “light duty” if employee is released with restrictions?
10. Employer Name
11. Employer Telephone #

Authorized Signature
Title or Position
Date

ATTENDING PHYSICIAN’S STATEMENT: For routine FIRST-AID claims, this side is not usually required if a copy of the bill showing Patient’s name, diagnosis, charges and date incurred is furnished along with Claimant’s Statement on reverse side.

1. Diagnosis and concurrent conditions. ICD-9 CODES REQUIRED:
2. Is condition due to injury or sickness arising out of patient’s employment? □ Yes □ No
3. If condition is due to an accident, give details of the accident:
4. Is condition due to pregnancy? □ Yes □ No If yes, expected delivery date: Date of LMP
5. Report of Services (or attach itemized bill):
<table>
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<tr>
<th>Date of Service</th>
<th>CPT Code</th>
<th>Description of Medical Service Rendered</th>
<th>Charge</th>
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</table>
6. Date symptoms first appeared or accident happened
7. Date patient first consulted you for this condition
8. Has patient ever had same or similar condition? □ Yes □ No
   If “yes”, when and describe:
9. Patient still under your care for this condition? □ Yes □ No
   Date last seen: ___________________________
10. Patient was continuously and totally disabled (unable to perform substantially all of his/her occupational duties) From Through
11. Patient was partially disabled (able to perform some but not all of his/her occupational duties) From Through
12. If still disabled, date patient should be able to return to work?
13. Patient was hospital confined From Through
14. Does patient have other health coverage? If “Yes”, please identify:
15. Was patient referred to you by another physician? □ Yes □ No
   If “Yes”, please provide name of referring physician:

Physician’s Name (Please Print) Degree IRS Identification Number
Address Phone Number

Physician’s Signature Date
AUTHORIZATION TO USE OR DISCLOSE PROTECTED HEALTH INFORMATION

I hereby authorize the entities specified below to disclose any information about me or my dependents’ health including my or my dependents’ entire medical record and history of treatment for physical and/or emotional illness to include psychological testing, except psychotherapy notes, to individuals representing American Public Life Insurance Company (APL) who are involved in determining whether I am eligible for benefits under my insurance coverage. Those so authorized are: a) licensed physicians or medical practitioners; b) hospitals, clinics or medically-related facilities; c) health plans; d) Veteran’s Administration; e) past or present employers; f) pharmacies; g) insurance companies; h) the Social Security Administration; i) retirement systems; j) Department of Motor Vehicles; and k) Workers’ Compensation Carriers. Colorado state law prohibits the redisclosure or reuse of information disclosed about a Colorado resident under this authorization.

NOTICE: Information authorized for release may include information on communicable or venereal diseases such as hepatitis, syphilis, gonorrhea, HIV/AIDS (Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome) or other conditions for which you may have been treated. For Maine residents, information authorized for release may include information on communicable or venereal diseases such as hepatitis, syphilis, gonorrhea, AIDS/ARC (Acquired Immune Deficiency Syndrome/AIDS Related Complex) or other conditions for which you may have been treated. This authorization excludes disclosure of the result of a test for HIV if you have tested HIV positive but have not developed symptoms of the disease AIDS. Such test results shall not be discovered or published. Nothing in this caveat will prohibit this authorization from including the fact that you have AIDS. For Vermont residents, this authorization does not require disclosure of prior HIV-related tests. For Wisconsin residents, results of AIDS/HIV test do not need to be reported if they were done at any anonymous counseling and testing site, if the test was not an FDA-licensed blood test, or through the use of a home test kit. For Arizona residents, release of HIV/AIDS-related information can only be disclosed for a period not to exceed 180 days from the date shown below.

I understand that I may refuse to sign this authorization; however, if I do not sign the authorization, my failure to sign the authorization may result in a denial or a delay of benefits. I understand that I may revoke this authorization at any time by writing to APL South Claims Department, PO Box 925, Jackson MS 39205-0925 or by calling, toll-free, 1-800-256-8606. I understand that my right to revoke this authorization is limited to the extent that: action has been taken in reliance on the authorization; or the law provides the right to contest my insurance coverage or a claim under my insurance coverage. A copy of this authorization will be as valid as the original.

I understand that if protected health information is disclosed to a person or organization that is not required to comply with federal privacy regulations, the information may be redisclosed and no longer protected by the federal privacy regulations.

For health insurance coverage this authorization will expire twenty-four months from the date it is signed or upon termination of my insurance policy, whichever occurs first. For insurance coverage other than health insurance, this authorization will expire twenty-four months from the date it is signed or upon expiration of my claim for benefits, whichever occurs first.

Signature (Patient) or Personal Representative (if applicable)  Printed Name (Patient)

Date of Birth       Date Signed

I certify this information is true and correct.

Relationship of Personal Representative to Patient __________________________________________________________

If authorization is supplied by a personal representative, a description of the authority to act on behalf of the Insured must be included.

Please retain a copy for your personal records, or you may request a copy from our Company.

Certain products administered by American Public Life Insurance Company are underwritten by American Fidelity Assurance Company.