

PRECISION CARE™ CANCER INSURANCE CLAIM FORM

Please read the important information below:

- Please be sure your policy number(s) is/are written on the claim form.
- The claim form must be completed and signed by the Insured. If the claim is for a dependent child under the age of 18, the claim form and authorization must be signed by the Insured.
- The HIPAA Authorization to Permit Use and Disclosure of Health Information for your cancer coverage must be signed, dated and included with your claim submission, so that we can contact your medical provider(s) on your behalf if additional medical documentation is required in reviewing your claim. Please note, sometimes certain medical providers will not accept GTL's HIPAA Authorization and will require their own Authorization be signed. If this should happen, you will be contacted for the additional form.
- We ask that you please do not submit copies of other insurance carriers Explanation of Benefits Statements (EOB) and/or Provider Account Balance Due Statement(s), as they do not always include the required information (diagnosis code, procedure code, dates of service) that we need in order to process your claim and will cause delay of your claim.
- Please send the completed claim form, signed HIPAA Authorization, and itemized bills to:

Guarantee Trust Life Insurance
P.O. Box 1144
Glenview, Illinois 60025
OR Fax to: (847) 699-1048
OR Email to: Claims@gtlic.com

- If you will be utilizing your TGen Precision Medicine Rider, there are additional instructions and forms provided that need to be completed and submitted to start the process for your Precision Medicine coordination.**
- For your records, we suggest you make copies of any information you send us.
- Should you have any questions, please call our Customer Service Department at **(800) 338-7452**. Our friendly, knowledgeable staff will be happy to answer your questions and provide you with any additional information you may need.

You can also visit us at www.gtlic.com to update your policy information by clicking on "Policy Login" at the upper right corner.

For assistance, please contact our Customer Service Department (800) 338-7452

PRECISION CARE™ CANCER INSURANCE CLAIM FORM

TO BE COMPLETED BY THE INSURED

Policy Number(s)		Policyholder's Name		
Claimant/Patient Name			Date of Birth	
Address	(Street)	(City)	(State)	(Zip Code)
Phone		Email		

TYPE OF BENEFIT(S) FOR WHICH CLAIM IS BEING FILED

- | | |
|--|--|
| <input type="checkbox"/> Cancer (malignant melanoma/adenocarcinoma) | <input type="checkbox"/> TGen Precision Medicine Rider |
| <input type="checkbox"/> Advanced Stage Cancer (Stage III or IV) | <input type="checkbox"/> Return of Premium |
| <input type="checkbox"/> Cancer In Situ (Stage 0 or early stage cancer) | <input type="checkbox"/> Transplant |
| <input type="checkbox"/> Skin Cancer (Basal Cell Carcinoma or Squamous Cell Carcinoma) | <input type="checkbox"/> Experimental Treatment |

INSTRUCTIONS FOR FILING CLAIM:

CANCER OR SKIN CANCER CLAIM:

Submit the pathology report diagnosing cancer. This must accompany your initial claim for that diagnosis of cancer. The hospital, doctor or pathology laboratory will furnish this report to you at your request. If the diagnosis of cancer was not made by the pathological means, please submit the clinical evidence that established a positive diagnosis of cancer.

PRECISION MEDICINE:

To begin the process for your genomic sequencing and Precision Medicine benefits, you need to first file for your cancer benefits and complete the additional Precision Medicine forms and submit both to us.

TRANSPLANT CLAIMS:

Please submit medical records of the transplant and a copy of the bill for the transplant.

CLAIM FOR DECEASED INSURED:

Please submit a copy of the Death Certificate, Power of Attorney, and Estate Documents.

Date symptoms first appeared: ____/____/____ Date of first visit with physician: ____/____/____

Date of actual/definitive diagnosis: ____/____/____

Have you ever had this illness/condition before? Yes No If yes, date? ____/____/____

If yes, please provide the following information on the treating physician:

Name Address Telephone Number

If hospitalized for this illness/condition, what's the name and address of hospital/medical center? _____

Complete for your Primary Care physician (family doctor):

Name Address Telephone Number

Please complete for your Oncologist:

Name Address Telephone Number

If there were any other physicians seen during the last two (2) years, please provide their names, addresses and phone numbers. If more space is needed, please attach a separate sheet.

Physician Name Address Telephone Number

Physician Name Address Telephone Number

Physician Name Address Telephone Number

PLEASE BE ADVISED THAT IF THE ABOVE INFORMATION (PROOF OF DIAGNOSIS) IS NOT INITIALLY ACCOMPANIED WITH YOUR CLAIM FORM SUBMISSION, IT CAN DELAY THE REVIEW AND PROCESSING OF YOUR CLAIM.

YOUR POLICY MAY HAVE A PRE-EXISTING CONDITION(S) LIMITATION AND A 2 YEAR POLICY CONTESTABILITY PERIOD. THEREFORE, IF YOU WERE DIAGNOSED WITHIN TWO (2) YEARS OF YOUR POLICY EFFECTIVE DATE, IT IS SOMETIMES NECESSARY TO OBTAIN ADDITIONAL MEDICAL DOCUMENTATION FROM YOUR MEDICAL PROVIDERS. IF THIS SHOULD HAPPEN, WE WILL TRY TO ASSIST AS MUCH AS POSSIBLE IN CLARIFYING WHAT IS NEEDED AND EXPLAINING IF THERE ARE ANY DELAYS.

I understand that this information will be used by Guarantee Trust Life Insurance Company for the purpose of evaluating my claim for insurance benefits. I represent that the answers to the above questions are complete, true and correct to the best of my knowledge and belief. I understand that I or my authorized representative is entitled to receive a copy of the authorization upon request.

Insured Member Signature Print Name Date

HIPAA AUTHORIZATION

To Permit Use and Disclosure of Health Information

This Authorization was prepared by GTL for purposes of obtaining information necessary to process a claim for benefits.

Policy/Certificate # _____

I, the undersigned, authorize any licensed physician, medical professional, hospital, clinic, or other medical-related facility, pharmacies, pharmacy benefit managers, governmental agency, insurance company, insurance support organization, consumer reporting agency, group policyholder, employer or benefit plan administrator to provide Guarantee Trust Life Insurance (GTL) or an agent, attorney or independent administrator, acting on its behalf, all medical and health information concerning advice, care or treatment provided to the patient, employee or deceased named below. This medical or health information includes information on the diagnosis and treatment of alcohol, and drug use. This also includes information on the diagnosis, treatment, and testing results related to HIV, AIDS, and sexually transmitted diseases, unless otherwise restricted by state law. This authorization excludes psychotherapy notes. This authorization also includes information provided to our health division for underwriting or claim servicing and information provided to any affiliated insurance company on previous applications. I understand that I or my authorized representative is entitled to receive a copy of the Authorization upon request.

I understand that I have the right to revoke this Authorization, in writing, at any time by sending written notification to GTL, in care of the Claim Department Manager, at the above address. I understand that a revocation will not be effective to the extent the Company has relied on the use or disclosure of the protected health information or if my Authorization was obtained as a condition to determine my eligibility for benefits

I understand that Guarantee Trust Life Insurance may condition payment of a claim upon my signing this Authorization, if the disclosure of the information is necessary to determine the level or validity of the claim payment. Failure to sign this Authorization, or subsequent revocation of the Authorization, may impair the ability of GTL to process your application or evaluate claims, and may be a basis for denying an application or claim for benefits; however, your ability to receive health care services will not be changed if you do not sign this Authorization.

Once information is disclosed to GTL pursuant to this Authorization, the information will remain protected by GTL in accordance with federal or state privacy laws. However, I further understand that if a person or entity who receives this information is not covered by federal privacy regulations, the information may be re-disclosed by such person or entity and will likely no longer be protected by the federal privacy regulation.

This authorization shall remain in force and in effect until two (2) years from the date of this authorization is signed at which time this authorization will expire.

If this authorization is signed by my authorized representative, that individual's authority to act on my behalf is described below.

(Print Please) Name of Patient Date of Birth

Signature of Patient Date

(Please Print) Name of Authorized Representative, or Next of Kin

Relationship of Authorized Representative or Next of Kin to Patient

Signature of Authorized Representative or Next of Kin Date

Dear Insured: Below is a listing of the fraud language that your State Department of Insurance requires us to give to you. Please first locate your state of residence and then read the fraud language that pertains to your state. Thank you.

Connecticut
Georgia
Hawaii
Iowa
Illinois
Kansas

Massachusetts
Michigan
Missouri
Mississippi
Montana

Nebraska
North Carolina
North Dakota
Nevada
South Carolina

South Dakota
Utah
Vermont
Wisconsin
Wyoming

Generic Fraud Warning (to be used for above states only)

Any person who knowingly presents a fraudulent claim containing any false or misleading information is guilty of insurance fraud and may be subject to fines and confinement in prison.

Alabama – 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.

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.

Arkansas, Louisiana, 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.

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 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.

Idaho – Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.

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.

Kentucky – A 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 – 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.

Minnesota – A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

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.

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.

Ohio and 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 deceptive statement is guilty of insurance fraud.

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 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.

Tennessee, Virginia and Washington State – 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.

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.

Your GTL Precision Care™ Cancer Insurance Coverage includes access to genome sequencing by TGen, The Translational Genomics Research Institute.

In the event you are diagnosed with cancer, please complete and submit a claim form to GTL and provide the information below to your physician.

WHO IS TGEN?

The Translational Genomics Research Institute (TGen), an affiliate of City of Hope, is a leading nonprofit biomedical research institute for developing and applying genomics technologies to individualize treatment, working closely with expert physicians.

TGen's internationally-recognized cancer physicians and researchers are innovators in clinical genomic testing and pioneers in precision medicine.

TGen physicians will work one-on-one with you and your patient to interpret test results and review appropriate treatment options.

WHY GENOME SEQUENCING FROM TGEN?



TGen's genomic sequencing looks at **19,000** genes vs average of 400 genes for competitors.



TGen is **known throughout the country** for their **ground-breaking research** and **advanced technology**.



TGen provides you and your patient with **one-on-one consultations** to explain their sequencing results and treatment options.

..... **NEXT STEPS FOR PHYSICIANS**



A TGen representative will contact your office to coordinate and schedule your patient's genomic sequencing order.



Once the sequencing is complete, a TGen cancer expert will contact you and your patient to go over the results and provide treatment recommendations based on specific markers found in your patient's DNA.

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If you have any general questions, please call Guarantee Trust Life Insurance Company's Customer Service at **800-338-7452**.

Please visit **www.OutsmartMyCancer.com** for more information.