MISCELLANEOUS ACCIDENT POLICY

Adventist Risk Management, Inc.
12501 Old Columbia Pike - Silver Spring, MD 20904 **PHONE :**
(301) 453-7400 | **FAX :** (301) 453-7060
E-MAIL: claims@adventistrisk.org

The Miscellaneous Accident insurance is underwritten by AIG/Chartis Insurance and provides coverage for accidental bodily injuries or sickness (contracted whenever applicable) sustained while participating in Church or Organization sponsored and supervised group activities including authorized direct travel to and from the place of activity. The Company will pay the first $100 of the medical expense incurred. Additional expenses are paid only when they are in excess of amounts payable by any other plan providing medical expenses. Death, dismemberment and paralysis benefits are included. Travel assistance coverage is applicable when the Insured is traveling outside of a 100 mile radius of his place of permanent residence by contacting AIG/Chartis Travel Assist at (877) 281 2344 for emergency evacuation assistance.

In order to properly and completely process a Miscellaneous Accident claim, the following checked items are needed:

_____ Letter from the policy-holder representative (church pastor, head elder or conference employee) verifying accident occurred while you (the insured claimant) were participating in a scheduled, sponsored and supervised activity, or traveling to or from such activity

_____ "Special Risk Accident and Sickness Claim Form" completed on both sides signed by the claimant, the policy-holder representative, and the attending physician – if the claim is for accident-medical expenses.

_____ Itemized medical bills

_____ Statement from your personal insurance company showing how much they paid (or denial of benefits). This includes Medicare Explanation of Benefits.

_____ Proof of Loss – Accidental Dismemberment/Paralysis – if your claim is for dismemberment or paralysis – completed and signed by you, the policy-holder representative, and attending physician.

_____ Proof of Loss – Accidental Death – of an insured person – completed and signed by the policy-holder representative and beneficiary.

Please be prepared to respond to any request from AIG/Chartis for additional documentation, as needed. There are other provisions, limitations and exclusions in the policy. AIG/Chartis makes the final determination on payment or denial of all claims.

Send all documentation to claims@adventistrisk.org or Claims Services, Adventist Risk Management, 12501 Old Columbia Pike, Silver Spring, MD 20904. Adventist Risk Management will verify your insurance under the Miscellaneous Accident Policy and forward your claim to AIG/Chartis Insurance to be processed. Should you have any questions for ARM Claims Services, call (301) 680-6870. Once your claim is submitted to AIG/Chartis you may check on the status by calling AIG/Chartis directly at (800) 551-0824, giving your name and the policy number.

Insurance Company of the State of Pennsylvania
AIG/Chartis Insurance
c/o Adventist Risk Management
12501 Old Columbia Pike
Silver Spring, MD 20904
P. (301) 453-7400 F. (301) 453-7060
Email: claims@adventistrisk.org

PROOF OF LOSS

NAME OF GROUP:

POLICY NUMBER:

SPECIAL RISK ACCIDENT AND SICKNESS CLAIM FORM

INSTRUCTIONS:

1.) You must have SECTION A fully completed by a designated official of the Policyholder.
2.) SECTION B is to be completed, signed and dated by the claimant or parent/guardian of claimant, if claimant is a minor.
3.) Attach itemized bills for all medical expenses being claimed including the claimant's name, condition being treated (diagnosis), description of services, date of service(s) and the charge made for each service. PLEASE MAIL COMPLETED FORM AND BILLS TO ABOVE ADDRESS.

☐ PRIMARY PLAN - benefits are payable for covered medical expenses from the first dollar without regard to payments made by other insurance up to the policy maximum.

☐ EXCESS PLAN - Eligible covered expenses will be determined after benefits have been paid by other valid and collectible insurance. You must submit your claim to your other insurance company first. When you receive their Benefit Statement (EOB) send it to us along with the itemized bills. Benefits for eligible expenses will be paid per policy terms.

The furnishing of this form, or its acceptance by the Company, must not be construed as an admission of any liability on the Company, nor a waiver of any of the conditions of the insurance contract.

SECTION A - MUST BE COMPLETED AND SIGNED BY A DESIGNATED REPRESENTATIVE OF THE POLICYHOLDER

NAME/ AND/OR LOCATION OF GROUP/CLUB/SPORT/SCHOOL, ETC.

CLAIMANT'S FULL NAME (PLEASE PRINT CLEARLY OR TYPE)	SOCIAL SECURITY NO. (IF AVAILABLE)	DATE OF BIRTH	NAME OF SUPERVISOR

DATE COVERAGE BEGAN — DATE COVERAGE WILL END/HAS ENDED

NATURE OF INJURY OR ILLNESS. (DESCRIBE FULLY, INCLUDING WHICH PART OF BODY WAS INJURED.)	DESCRIBE HOW, WHEN AND WHERE ACCIDENT OCCURRED (DATE AND TIME).

NAME OF ACTIVITY	DID ACCIDENT OCCUR:		
	A. WHILE CLAIMANT WAS SUPERVISED	☐ YES	☐ NO
	B. DURING SPONSORED ACTIVITY	☐ YES	☐ NO
INDICATE THE SPORT (IF APPLICABLE)	C. DURING PROGRAMMED HOURS	☐ YES	☐ NO
	D. WHILE TRAVELING TO OR FROM REGULARLY SCHEDULED ACTIVITY IN A SUPERVISED GROUP	☐ YES	☐ NO

DATE LAST WORKED	DATE RETURNED TO WORK	WEEKLY EARNINGS

POLICYHOLDER REPRESENTATIVE (PLEASE PRINT OR TYPE)	TITLE	DAYTIME TELEPHONE NUMBER ( )

SIGNATURE OF POLICYHOLDER REPRESENTATIVE — DATE

SECTION B - MUST BE COMPLETED

LIST NAME, ADDRESS, AND PHONE # OF OTHER INSURANCE COMPANIES UNDER WHICH CLAIMANT IS INSURED:	POLICY #/ACCOUNT #

IF CLAIMANT IS A MINOR, NAME OF CLAIMANT'S GUARDIAN/RELATIONSHIP TO CLAIMANT

ADDRESS OF CLAIMANT (IF CLAIMANT IS A MINOR, NAME AND ADDRESS OF CLAIMANT'S GUARDIAN)	GUARDIAN'S SOCIAL SECURITY NUMBER

NAME/ADDRESS/TELEPHONE # OF EMPLOYER (IF CLAIMANT IS A MINOR, GUARDIAN'S EMPLOYER)	EMPLOYER'S DAYTIME TELEPHONE # ( )

I HEREBY CERTIFY THAT THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

AUTHORIZATION and ASSIGNMENT OF BENEFITS

I, the undersigned authorize any hospital or other medical-care institution, physician or other medical professional, pharmacy, insurance support organization, governmental agency, group policyholder, insurance company, association, employer or benefit plan administrator to furnish to the Insurance Company named above or its representatives, any and all information with respect to any injury or sickness suffered by, the medical history of, or any consultation, prescription or treatment provided to, the person whose death, injury, sickness or loss is the basis of claim and copies of all of that person's hospital or medical records, including information relating to mental illness and use of drugs and alcohol, to determine eligibility for benefit payments under the Policy Number identified above. I authorize the group policyholder, employer or benefit plan administrator to provide the Insurance Company named above with financial and employment-related information. I understand that this authorization is valid for the term of coverage of the Policy identified above and that a copy of this authorization shall be considered as valid as the original. I understand that I or my authorized representative may request a copy of this authorization.

I authorize payment of medical benefits to the physician or supplier for service performed. ☐ YES ☐ NO

CLAIMANT OR AUTHORIZED PERSON'S SIGNATURE — DATE

Section C — HEALTH INSURANCE CLAIM FORM

CLAIMANT INFORMATION

1. MEDICARE ☐ (Medicare #)	MEDICAID ☐ (Medicaid #)	CHAMPUS ☐ (Sponsor's SSN)	CHAMPVA ☐ (VA File #)	GROUP HEALTH PLAN ☐ (SSN or ID)	FECA BLK LUNG ☐ (SSN)	OTHER ☐ (ID)	1a. INSURED'S I.D. NUMBER

2. PATIENT'S NAME (First Name, Middle Initial, Last Name)	3. PATIENT'S DATE OF BIRTH MM / DD / YY	SEX M ☐ F ☐	4. INSURED'S NAME (First Name, Middle Initial, Last Name)

5. PATIENT'S ADDRESS (No., Street)	6. PATIENT'S RELATIONSHIP TO INSURED SELF ☐ SPOUSE ☐ CHILD ☐ OTHER ☐ (SPECIFY)	7. INSURED'S ADDRESS (No., Street)
CITY / STATE	8. PATIENT STATUS Single ☐ Married ☐ Other ☐	CITY / STATE
ZIP CODE / TELEPHONE NO. ( )	Employed ☐ Full Time Student ☐ Part-Time Student ☐	ZIP CODE / TELEPHONE NO. ( )
9. OTHER INSURED'S NAME	10. IS PATIENT'S CONDITION RELATED TO:	11. INSURED'S POLICY GROUP OR FECA NUMBER
A. OTHER INSURED'S POLICY OR GROUP NUMBER	A. PATIENT'S EMPLOYMENT? YES ☐ NO ☐	A. PATIENT'S DATE OF BIRTH MM / DD / YY — SEX M ☐ F ☐
B. OTHER INSURED'S DATE OF BIRTH MM / DD / YY — SEX M ☐ F ☐	B. AN AUTO ACCIDENT? YES ☐ NO ☐	B. EMPLOYER'S NAME OR SCHOOL NAME
C. EMPLOYER'S NAME OR SCHOOL NAME	C. OTHER ACCIDENT? YES ☐ NO ☐	C. INSURANCE PLAN NAME OR PROGRAM NAME
D. INSURANCE PLAN NAME OR PROGRAM NAME	D. RESERVED FOR LOCAL USE	D. IS THERE ANOTHER HEALTH BENEFIT PLAN? YES ☐ NO ☐ **If yes, r**eturn to & complete item 9 A-D

12. PATIENT'S OR AUTHORIZED PERSONS' SIGNATURE.
I authorize the release of any medical or other information necessary to process this claim. I also request payment of government benefits either to myself or to the party who accepts assignment below.

Signature Date

13. INSURED'S OR AUTHORIZED PERSON'S SIGNATURE.
I authorize payment of medical benefits to undersigned physician or supplier for service described below.

Signature _____ Date _____

14. DATE OF CURRENT: YY MM DD — ILLNESS (First symptom) OR PREGNANCY (LMP) OR INJURY (Accident)	15. IF PATIENT HAS HAD SAME OR SIMILAR ILLNESS: GIVE FIRST DATE: MM / DD / YY	16.Dates Patient Unable To Work in Current Occupation MM / DD / YY — MM / DD / YY FROM: / / TO: / /
17. NAME OF REFERRING PHYSICIAN OR OTHER SOURCE	17a. I.D. NUMBER OF REFERRING PHYSICIAN	18. Hospitalization Dates Related to Current Services MM / DD / YY — MM / DD / YY FROM: / / TO: / /
19. RESERVED FOR LOCAL USE		20. OUTSIDE LAB? YES ☐ NO ☐ — $ CHARGES
21. DIAGNOSIS OR NATURE OF ILLNESS OR INJURY, (RELATE ITEMS 1, 2, 3 OR 4 TO ITEM 24E BY LINE) 1 ____ 3 ____ 2 ____ 4 ____		22. MEDICAID RESUBMISSION CODE / ORIGINAL REF. NO. 23. PRIOR AUTHORIZATION NUMBER

24. A DATE(S) OF SERVICE FROM MM/DD/YY	TO MM/DD/YY	B Place of Service	C Type of Service	D PROCEDURES, SERVICES, OR SUPPLIES (Explain Unusual Circumstances) CPT/HCPCS	MODIFIER	E DIAGNOSIS CODE	F $ CHARGES	G DAYS OR UNITS	H DPSDT Family Plan	I EMG	J COB	K RESERVED FOR LOCAL USE

25. FEDERAL TAX I.D. NUMBER SSN ☐ EIN ☐	26. PATIENT'S ACCOUNT NO.	27. ACCEPT ASSIGNMENT? ☐ YES ☐NO	28. TOTAL CHARGE $	29. AMOUNT PAID $	30. BALANCE DUE $

31. SIGNATURE OF PHYSICIAN OR SUPPLIER INCLUDING DEGREES OR CREDENTIALS (I certify that the statements apply to this bill and are made a part thereof.) SIGNED DATE	32. NAME AND ADDRESS OF FACILITY WHERE SERVICES WERE RENDERED (If other than home or office).	33. PHYSICIAN'S OR SUPPLIER'S NAME, ADDRESS, ZIP CODE & TELEPHONE # PIN# GRP#

PLACE OF SERVICE CODES

1-(H) - INPATIENT HOSPITAL	4-(H)-PATIENT'S HOME	7-(NH) NURSING HOME	O-(OL)-OTHER LOCATIONS
2-(OH) - OUTPATIENT HOSPITAL	5- -DAYCARE FACILITY (PSY)	8-(SNF)-SKILLED NURSING FACILITY	A-(IL)-INDEPENDENT LABORATORY
3-(O) - DOCTOR'S OFFICE	6- -NIGHT CARE FACILITY(PSY)	9- -AMBULANCE	B- -OTHER