

PLEASE READ THIS INFORMATION CAREFULLY. It is important.

PLEASE FOLLOW THESE INSTRUCTIONS TO FILE A CLAIM

ALL INFORMATION MUST BE PROVIDED IN ORDER FOR CLAIM TO BE PROCESSED. PROCESSING OF YOUR CLAIM WILL BE DELAYED IF COMPLETE INFORMATION IS NOT RECEIVED

NOTE: The accident policy benefits are limited and may not provide 100% coverage. Accident medical expense coverage under this policy is provided on an Excess Basis, and in most instances, benefits will only be paid under this plan after your own personal or group insurance has paid out its benefits. Completion of a claim form does not guarantee benefit payment. Each claim is reviewed according to the policy provisions.

Claim Guidelines: The following guidelines must be followed.

◆ Answer all questions in detail (including all signatures on the front and back of the form). A claim form needs to be completed for each accident.

◆ If you have other insurance, submit your claim to your other insurer. When you receive the explanation of benefits (sample attached) notice from your primary carrier, send it to us along with the corresponding HCFA/UB04 medical bills and with the fully completed claim form. You must submit the provider's medical bills; balance due statements will not be processed. Medical bills must include the procedure & diagnosis code along with the Provider's federal identification number. These bills are:

- 1) HCFA-1500 (standard form used by Providers; sample attached)
- 2) UB-04 or UB-92 (standard form used by Hospitals sample attached)
- 3) ADA Dental Claim Form (All dental bills must be submitted through your primary insurance's medical and dental plans first before submitting the bills to WebTPA)

It would be helpful if the following was given to all providers the injured person is seeking treatment from:

1. WebTPA contact information
2. Organization/School name found on the claim form
3. Policy number found on the claim form

This way the providers of service can work directly with the claim office and provide them with the correct billing forms (itemized bill to include procedure & diagnosis code and tax id number) needed to process a claim.

◆ If you already paid the medical bill, include a paid receipt or a copy of your cancelled check at the same time you submit the medical bill. Otherwise payment will be made to the providers of service (Hospital, Physician or Others).

◆ Send all correspondence to WebTPA, Inc., **P.O. Box 2415 Grapevine, TX 76099-2415**. The claim form must be sent within 90 days of the date you first received medical care. Any bills not filed with the claim form should be sent, within 90 days of the date you received medical care, to the Company identified with claimant's name, Organization or School name and date of Accident.

◆ If you change your address, please notify WebTPA, Inc. by sending notification to WebTPA so that there is no delay in processing any claims.

◆ Please contact WebTPA, Inc. by calling **866-975-9468** if you would like to check the status of your claim or if you have any questions on how your claim was processed or the benefit paid.

Common Causes For Delays In Processing Claims

1. Claim Forms Not Completed In Full or Not Submitted.
2. Balance Due, Balance Forward, or Past Due Statements Submitted for Bills.
3. Explanation of Benefits from Primary Carrier Not Provided with the Bills.

KEEP COPIES OF ALL CLAIM FORMS, MEDICAL BILLS, AND CORRESPONDENCE FOR YOUR OWN RECORDS UNTIL YOUR CLAIM HAS BEEN PROCESSED.

SAMPLE HCFA 1500

SAMPLE UB-04

PLEASE DO NOT STAPLE IN THIS AREA

APPROVED ONE-0008-0008

HEALTH INSURANCE CLAIM FORM

1. MEDICARE MEDICAID CHAMPVA CHAMPVA GROUP HEALTH PLAN (SMA/SA) OTHER 14. INSURER'S ID NUMBER (FOR PROGRAM SYSTEMS)

2. PATIENT'S NAME (Last, First, Middle Initial) 3. PATIENT'S BIRTH DATE (MM / DD / YY) 4. INSURER'S NAME (Last Name, First Name, Middle Initial)

5. PATIENT'S ADDRESS (No. Street) 6. PATIENT'S RELATIONSHIP TO INSURED (Self, Spouse, Child, Other) 7. INSURER'S ADDRESS (No. Street)

8. PATIENT'S CITY STATE ZIP CODE TELEPHONE (Include Area Code) 9. INSURER'S CITY STATE ZIP CODE TELEPHONE (Include Area Code)

10. OTHER INSURED'S NAME (Last Name, First Name, Middle Initial) 11. EMPLOYMENT CURRENT OR PREVIOUS (Yes/No) 12. OTHER INSURED'S DATE OF BIRTH (MM / DD / YY) 13. AUTO ACCIDENT (Yes/No) 14. EMPLOYER'S NAME OR SCHOOL NAME

15. EMPLOYER'S NAME OR SCHOOL NAME 16. INSURANCE PLAN NAME OR PROGRAM NAME 17. INSURANCE POLICY NAME OR PROGRAM NAME 18. TO BE PATIENT'S CONDITION OR RELATED TO (Yes/No) 19. IS THERE ANOTHER HEALTH BENEFIT PLAN? (Yes/No) 20. EMPLOYER'S NAME OR SCHOOL NAME

21. DATE OF CURRENT ILLNESS (State whether on or off duty) (MM / DD / YY) 22. DATE (SINCE) DISABLED (SINCE) (MM / DD / YY) 23. DATE (SINCE) DISABLED (SINCE) (MM / DD / YY)

24. NAME OF REFERRING PHYSICIAN OR OTHER SOURCE 25. NUMBER OF REFERRING PHYSICIAN 26. DATE (SINCE) DISABLED (SINCE) (MM / DD / YY) 27. DATE (SINCE) DISABLED (SINCE) (MM / DD / YY)

28. RESERVED FOR LOCAL USE 29. OUTSIDE LAMP (Yes/No) 30. CHARGES (Yes/No) 31. MEDICAL RELEASATION (ORIGINAL REF NO. CODE) 32. PROVIDER AUTHORIZATION NUMBER

33. FEDERAL TAX ID NUMBER 34. PATIENT'S ACCOUNT NO. 35. ACCEPT ASSIGNMENT (Yes/No) 36. TOTAL CHARGE 37. AMOUNT PAID 38. BALANCE DUE

39. SIGNATURE OF PHYSICIAN OR SUPPLIER (Include address on envelope if it differs from the address on the reverse) 40. NAME AND ADDRESS OF FACILITY (Where services were rendered) (If other than home or office) 41. PHYSICIAN'S SUPPLIER'S BILLING NAME ADDRESS ZIP CODE & PHONE #

SIGNED: DATE: SIGNED: DATE:

APPROVED BY AAA COUNCIL ON MEDICAL SERVICE 9/93 PLEASE PRINT OR TYPE FORM HCFA 1500 (12-01) FORM 990-1500 FORM 01/99-1500

UB-04

PAGE 01 OF 01

CREATION DATE: 04/29/10

TOTALS

1. PATIENT NAME 2. PATIENT ADDRESS 3. PATIENT BIRTH DATE 4. PATIENT SEX 5. PATIENT RACE 6. PATIENT ETHNICITY 7. PATIENT RELATIONSHIP TO INSURED 8. PATIENT CITY STATE ZIP CODE 9. PATIENT TELEPHONE 10. PATIENT EMPLOYER 11. PATIENT EMPLOYER ADDRESS 12. PATIENT EMPLOYER CITY STATE ZIP CODE 13. PATIENT EMPLOYER TELEPHONE 14. PATIENT EMPLOYER TYPE 15. PATIENT EMPLOYER INDUSTRY 16. PATIENT EMPLOYER OCCUPATION 17. PATIENT EMPLOYER POSITION 18. PATIENT EMPLOYER STATUS 19. PATIENT EMPLOYER START DATE 20. PATIENT EMPLOYER END DATE 21. PATIENT EMPLOYER REASON FOR LEAVING 22. PATIENT EMPLOYER REASON FOR LEAVING 23. PATIENT EMPLOYER REASON FOR LEAVING 24. PATIENT EMPLOYER REASON FOR LEAVING 25. PATIENT EMPLOYER REASON FOR LEAVING 26. PATIENT EMPLOYER REASON FOR LEAVING 27. PATIENT EMPLOYER REASON FOR LEAVING 28. PATIENT EMPLOYER REASON FOR LEAVING 29. PATIENT EMPLOYER REASON FOR LEAVING 30. PATIENT EMPLOYER REASON FOR LEAVING 31. PATIENT EMPLOYER REASON FOR LEAVING 32. PATIENT EMPLOYER REASON FOR LEAVING 33. PATIENT EMPLOYER REASON FOR LEAVING 34. PATIENT EMPLOYER REASON FOR LEAVING 35. PATIENT EMPLOYER REASON FOR LEAVING 36. PATIENT EMPLOYER REASON FOR LEAVING 37. PATIENT EMPLOYER REASON FOR LEAVING 38. PATIENT EMPLOYER REASON FOR LEAVING 39. PATIENT EMPLOYER REASON FOR LEAVING 40. PATIENT EMPLOYER REASON FOR LEAVING 41. PATIENT EMPLOYER REASON FOR LEAVING 42. PATIENT EMPLOYER REASON FOR LEAVING 43. PATIENT EMPLOYER REASON FOR LEAVING 44. PATIENT EMPLOYER REASON FOR LEAVING 45. PATIENT EMPLOYER REASON FOR LEAVING 46. PATIENT EMPLOYER REASON FOR LEAVING 47. PATIENT EMPLOYER REASON FOR LEAVING 48. PATIENT EMPLOYER REASON FOR LEAVING 49. PATIENT EMPLOYER REASON FOR LEAVING 50. PATIENT EMPLOYER REASON FOR LEAVING 51. PATIENT EMPLOYER REASON FOR LEAVING 52. PATIENT EMPLOYER REASON FOR LEAVING 53. PATIENT EMPLOYER REASON FOR LEAVING 54. PATIENT EMPLOYER REASON FOR LEAVING 55. PATIENT EMPLOYER REASON FOR LEAVING 56. PATIENT EMPLOYER REASON FOR LEAVING 57. PATIENT EMPLOYER REASON FOR LEAVING 58. PATIENT EMPLOYER REASON FOR LEAVING 59. PATIENT EMPLOYER REASON FOR LEAVING 60. PATIENT EMPLOYER REASON FOR LEAVING 61. PATIENT EMPLOYER REASON FOR LEAVING 62. PATIENT EMPLOYER REASON FOR LEAVING 63. PATIENT EMPLOYER REASON FOR LEAVING 64. PATIENT EMPLOYER REASON FOR LEAVING 65. PATIENT EMPLOYER REASON FOR LEAVING 66. PATIENT EMPLOYER REASON FOR LEAVING 67. PATIENT EMPLOYER REASON FOR LEAVING 68. PATIENT EMPLOYER REASON FOR LEAVING 69. PATIENT EMPLOYER REASON FOR LEAVING 70. PATIENT EMPLOYER REASON FOR LEAVING 71. PATIENT EMPLOYER REASON FOR LEAVING 72. PATIENT EMPLOYER REASON FOR LEAVING 73. PATIENT EMPLOYER REASON FOR LEAVING 74. PATIENT EMPLOYER REASON FOR LEAVING 75. PATIENT EMPLOYER REASON FOR LEAVING 76. PATIENT EMPLOYER REASON FOR LEAVING 77. PATIENT EMPLOYER REASON FOR LEAVING 78. PATIENT EMPLOYER REASON FOR LEAVING 79. PATIENT EMPLOYER REASON FOR LEAVING 80. PATIENT EMPLOYER REASON FOR LEAVING 81. PATIENT EMPLOYER REASON FOR LEAVING 82. PATIENT EMPLOYER REASON FOR LEAVING 83. PATIENT EMPLOYER REASON FOR LEAVING 84. PATIENT EMPLOYER REASON FOR LEAVING 85. PATIENT EMPLOYER REASON FOR LEAVING 86. PATIENT EMPLOYER REASON FOR LEAVING 87. PATIENT EMPLOYER REASON FOR LEAVING 88. PATIENT EMPLOYER REASON FOR LEAVING 89. PATIENT EMPLOYER REASON FOR LEAVING 90. PATIENT EMPLOYER REASON FOR LEAVING 91. PATIENT EMPLOYER REASON FOR LEAVING 92. PATIENT EMPLOYER REASON FOR LEAVING 93. PATIENT EMPLOYER REASON FOR LEAVING 94. PATIENT EMPLOYER REASON FOR LEAVING 95. PATIENT EMPLOYER REASON FOR LEAVING 96. PATIENT EMPLOYER REASON FOR LEAVING 97. PATIENT EMPLOYER REASON FOR LEAVING 98. PATIENT EMPLOYER REASON FOR LEAVING 99. PATIENT EMPLOYER REASON FOR LEAVING 100. PATIENT EMPLOYER REASON FOR LEAVING

SAMPLE EOB (EXPLANATION OF BENEFITS)

UnitedHealthcare
A UnitedHealth Group Company

UNITEDHEALTHCARE SERVICE LLC
GREENSBORO SERVICE CENTER
P O BOX 740800
ATLANTA, GA 30374-0800
PHONE: 1-800-638-8010
VISIT WWW.MYUHC.COM FOR SELF SERVICE

PAGE: 1 OF 1
DATE: 04/29/10
SSN/ID #:
EMPLOYEE:
CONTRACT:
BENEFIT PLAN: PFIZER INC

EXPLANATION OF BENEFITS

1 2 3 4 5 6 7 8

PATIENT/RELAT CLAIM NUMBER	PROVIDER/SERVICE	DATE OF SERVICE	SERVICE DETAIL		AMOUNT ALLOWED	COPAY/ DEDUCTIBLE	PLAN COVERS	BENEFIT AVAILABLE	REMARK CODE	
			AMOUNT CHARGED	NOT COVERED						
9061512101	MEDICAL SERVICES	08/19/10	379.00	297.83	81.17		80%	64.94*	4C	
			TOTAL	379.00	297.83	81.17				64.94*
								MEDICARE PAID	44.64	
								PLAN PAYS	20.30	

[*] INDICATES PAYMENT ASSIGNED TO PROVIDER

REMARK CODE(S) LISTED BELOW ARE REFERENCED IN THE "SERVICE DETAIL" SECTION UNDER THE HEADING "REMARK CODE"
(4C) THIS PLAN DETERMINES BENEFITS ONCE MEDICARE MAKES PAYMENT. IF MEDICARE PAYS LESS THAN THIS PLAN'S BENEFIT, THIS PLAN WILL CONSIDER THE DIFFERENCE. THIS PLAN'S ALLOWABLE BENEFITS ARE BASED ON THE MEDICARE APPROVED AMOUNT IF THE PHYSICIAN OR PROVIDER ACCEPTED MEDICARE'S ASSIGNMENT OR ON THE LIMITING CHARGE IF THEY DID NOT ACCEPT THE ASSIGNMENT. THE PATIENT IS RESPONSIBLE FOR THE DIFFERENCE BETWEEN THE ALLOWABLE AMOUNT AND THE TOTAL AMOUNT PAID BY BOTH PLANS. THE PATIENT MUST PAY ANY APPLICABLE PLAN DEDUCTIBLES AND COPAYS BEFORE THIS PLAN CAN PAY ANY BENEFITS.

9 10

11

BENEFIT PLAN PAYMENT SUMMARY INFORMATION

\$20.30

12 13

SATISFIED 2010 TO-DATE	DEDUCTIBLE	OUT OF POCKET
FAMILY	\$1000.00	\$1328.77
SP	\$500.00	\$1281.45
PLAN YEAR 2010	FAMILY \$1000.00	FAMILY \$4000.00
	INDIV \$500.00	INDIV \$4000.00



CLAIM FORM
SIGNED CLAIM FORM IS REQUIRED

- 1. PLEASE FULLY COMPLETE THIS FORM PAGE 1 & PAGE 2
2. ATTACH HCFA/UB04-MEDICAL BILLS & EOBS FROM ANY OTHER INSURANCE YOU HAVE
3. SEND ALL CORRESPONDENCE TO:

WEB-TPA
P.O. Box 2415
Grapevine, TX 76099-2415

Toll-Free: 866-975-9468
Fax: 469-417-1969
Email: benefit.assist@webtpa.com

IMPORTANT NOTICE:
Your insurance plan is designed to provide maximum benefits for minimum premium. This plan of insurance is secondary, in most instances, to any health insurance you have. If you have other insurance, submit your claim (health and/or dental) to your other insurer. When you receive their Benefit Statement, send it to us along with your HCFA/UB04 (medical bills) and this completed form. Note: The accident policy benefits are limited and may not provide 100% coverage.

< IF PART 1-A & PART 1-B ARE NOT COMPLETED IN FULL THIS CLAIM CANNOT BE PROCESSED AND WILL BE RETURNED >

PART 1-A - TO BE COMPLETED IN FULL BY THE ORGANIZATION/SCHOOL

Organization/School District/College Name Policy Number
School/Team/League Name Phone No. ()
Address Email
Type of Activity/Sport

If Athletics, designate P.E. Class Intramural Interscholastic Intercollegiate Game Jr. Varsity Varsity
Youth Adult Practice Other

Name of injured person/student

Date of Accident Accident Time

Date of First Treatment Has treatment been completed? Yes No

Where and how did accident occur? (Please be specific)

Part of body Injured Right or Left At the time of the accident, was the claimant involved in a sponsored and supervised activity and were they a current student/member of the Organization/School District? Yes No

Under whose supervision? Was he/she a witness? Yes No

Authorized Signature Title Date

(MUST BE SIGNED BY AN ORGANIZATION/SCHOOL OFFICIAL UNLESS INJURY DID NOT OCCUR DURING AN ORGANIZATION/SCHOOL ACTIVITY. SIGNATURE IS REQUIRED)

PART 1-B - TO BE COMPLETED IN FULL BY CLAIMANT - OR BY PARENT/LEGAL GUARDIAN IF CLAIMANT IS A MINOR

Injured Party/Student Legal Name Preferred/Nickname:

Date of Birth Age Grade Level Male Female

Claimant is a Student Player Coach Official/Umpire Volunteer Child Care Participant CE Student (# of credits)

Address of Injured Person or Parents/Guardian

Phone No. () Email Address

If Injured party is over age 18: Employer Name and Address

Phone No. () Self Employed Unemployed

Father/Guardian Name

Employer Name and Address Phone No. ()

Self Employed Unemployed

Mother/Guardian Name _____

Employer Name and Address _____ Phone No. () _____

Self Employed Unemployed

Is claimant covered under any other medical and or dental insurance policy? Yes No

Is claimant covered under a government sponsored insurance such as Medicare/Medicaid? Yes No

Name of all companies providing claimant insurance coverage or prepaid health plans

Name of Company	Address	Policy #
_____	_____	_____
_____	_____	_____
_____	_____	_____

Are benefits due for this claim under these other insurance coverages? Yes No **(See IMPORTANT NOTICE at top of form on page 1)**

Does your son or daughter have medical insurance coverage as an eligible dependent from a previous marriage as mandated in a divorce decree? Yes No If yes, please give name, address and phone number of responsible party _____

AFFIDAVIT: I verify that the above statement on other insurance is accurate and complete. I understand that the intentional furnishing of incorrect information via the U.S. Mail may be fraudulent and violate federal laws as well as state laws. I agree that it is determined at a later date that there are other insurance benefits collectible on this claim I will reimburse Gerber Life Insurance Company to the extent for which Gerber Life Insurance Company would not have been liable.

Signature: Injured Person, Parent or Guardian _____ Date: _____

SIGNATURE IS REQUIRED

AUTHORIZATION TO RELEASE INFORMATION: I hereby authorize any employer, health plan, insurance company, hospital, physician, health care profession, clinic, laboratory, pharmacy, medical facility or other person that has provided treatment, payment, or services in connection with this claim to disclose, when requested to do so, all information with respect to any injury, policy coverage, medical history, consultations, prescription or treatment, and copies of all hospital or medical records and itemized bills to WebTPA, Inc. and Gerber Life Insurance Company, it's agents, employees and representatives.

I hereby authorize WebTPA, Inc. to discuss any information related to medical expenses incurred or treatments rendered in connection with this claim, with Special Markets Insurance Consultants, Inc. representatives and their assigned agents and to officials at the school or organization through which this policy is issued. A photo static copy of this authorization shall be considered as effective and valid as the original.

Signature: Injured Person, Parent or Guardian _____ Date: _____

FRAUD NOTICE STATEMENTS

NOTICE TO APPLICANTS: "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 MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

RESIDENTS OF ALASKA APPLICANTS: "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."

RESIDENTS OF ARKANSAS APPLICANTS: "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."

RESIDENTS OF ARIZONA APPLICANTS: "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."

RESIDENTS OF COLORADO APPLICANTS: "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."

RESIDENTS OF DISTRICT OF COLUMBIA APPLICANTS: "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."

RESIDENTS OF FLORIDA RESIDENTS APPLICANTS: "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."

RESIDENTS OF KANSAS APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

RESIDENTS OF KENTUCKY APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE 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."

RESIDENTS OF LOUISIANA APPLICANTS: "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."

RESIDENTS OF MAINE APPLICANTS: "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."

RESIDENTS OF MARYLAND APPLICANTS: "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."

RESIDENTS OF MINNESOTA APPLICANTS: "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

RESIDENTS OF NEW JERSEY APPLICANTS: "ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES."

RESIDENTS OF NEW MEXICO APPLICANTS: "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."

RESIDENTS OF NEW YORK APPLICANTS: "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."

RESIDENTS OF OHIO APPLICANTS: "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

RESIDENTS OF OKLAHOMA APPLICANTS: "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."

RESIDENTS OF OREGON APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD OR SOLICIT ANOTHER TO DEFRAUD AN INSURER: (1) BY SUBMITTING AN APPLICATION, OR (2) BY FILING A CLAIM CONTAINING A FALSE STATEMENT AS TO ANY MATERIAL FACT, MAY BE VIOLATING STATE LAW."

RESIDENTS OF PENNSYLVANIA APPLICANTS: "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."

RESIDENTS OF TENNESSEE APPLICANTS: "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."

RESIDENTS OF TEXAS APPLICANTS: IF A LIFE, HEALTH AND ACCIDENT INSURER PROVIDES A CLAIM FORM FOR A PERSON TO USE TO MAKE A CLAIM, THAT FORM MUST CONTAIN THE FOLLOWING STATEMENT OR A SUBSTANTIALLY SIMILAR STATEMENT: "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."

RESIDENTS OF VERMONT APPLICANTS: "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW."

RESIDENTS OF VIRGINIA APPLICANTS: "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 AND DENIAL OF INSURANCE BENEFITS."

RESIDENTS OF WASHINGTON APPLICANTS: "IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSES OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS."

RESIDENTS OF WEST VIRGINIA APPLICANTS: "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."