



Metropolitan Life Insurance Company
Attn: Critical Illness Insurance Service Center

Critical Illness Insurance Claim Form (Deceased Insured)

Claim Number: _____ (for home office use only)

SECTION A: Policyowner/Insured Information				
Policyowner/Insured Name	Gender	Date of Birth (Mo./Day/Yr)	Member ID Number	Social Security Number
Address (Street)	City	State	Zip Code	Daytime Phone Number

SECTION B: Patient/Deceased Information			
Name (First, Middle Initial, Last Name)	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Same as Above	Date of Birth (Mo./Day/Yr)	Social Security Number
Dr, Mr, Mrs, Ms,			
Address (Street)	City	State	Zip Code

Contact Information

Please use the additional claimant's statement section on next page if there are additional claimants. Information will only be disclosed to someone with a legal right to obtain information.

Contact Name	
Address (Street)	City State Zip Code
Phone Number	Relationship to Deceased

SECTION C: What Type Of Condition Are You Claiming?

Please check off the cause or manner of death and provide copy of the Death Certificate and complete Physicians or Supplier Statement:

- | | | |
|---|---|---|
| <input type="checkbox"/> Full Benefit Cancer | <input type="checkbox"/> Partial Benefit Cancer | <input type="checkbox"/> Coronary Artery Bypass Graft |
| <input type="checkbox"/> Heart Attack | <input type="checkbox"/> Stroke | <input type="checkbox"/> End Stage Kidney Failure |
| <input type="checkbox"/> Bone Marrow Transplant | <input type="checkbox"/> Heart Transplant | <input type="checkbox"/> Major Organ Transplant |

SECTION D: Instructions

- Please provide a copy of the Insured's Death Certificate.
- Use the space below to provide any special instructions (e.g., requesting that the claim proceeds be sent to an address of record with proper authentication).

(Continued on Following Page)

Use this page if there are additional claimants.

SECTION B: Additional Claimant Information			
Name (First, Middle Initial, Last Name)	Date of Birth (Mo./Day/Yr)	Social Security Number	
Dr, Mr, Mrs,Ms,			
Address (Street)	City	State	Zip Code
Relationship to Insured			Daytime Phone Number

SECTION B: Additional Claimant Information			
Name (First, Middle Initial, Last Name)	Date of Birth (Mo./Day/Yr)	Social Security Number	
Dr, Mr, Mrs,Ms,			
Address (Street)	City	State	Zip Code
Relationship to Insured			Daytime Phone Number

SECTION B: Additional Claimant Information			
Name (First, Middle Initial, Last Name)	Date of Birth (Mo./Day/Yr)	Social Security Number	
Dr, Mr, Mrs,Ms,			
Address (Street)	City	State	Zip Code
Relationship to Insured			Daytime Phone Number

(Continued on Following Page)

Instructions

Please review these instructions before submitting a claim.

Fraud Warning:

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 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.

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: A 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, Virginia 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 false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud as provided in R.S.A. 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.

Fraud Warning (continued):

Oregon and 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.

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.

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.

Certification and 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 in this form. **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 claim for each such violation.

Under penalty of perjury, I certify:

1. That the number shown on this form is my correct taxpayer identification 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.

Name of Claimant (Please Print):

Social Security Number:

Signature of Claimant or Authorized Representative:

Date:



Metropolitan Life Insurance Company
Attn: Critical Illness Insurance Service Center

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).

Instructions for completing the form:

1. Complete all applicable areas of the form.
2. If you are the Authorized Representative, include a copy of the legal document(s) authorizing you to act on the Beneficiary's/Claimant's behalf.
3. Sign this form.
4. Fax or return this form as soon as possible to expedite processing of your claim - retain original for your records.

Name of Claimant or Beneficiary (Please Print)

Deceased's Date of Birth

Name of Deceased

Authorization to Disclose Health Information

For purposes of determining the deceased's eligibility for critical illness benefits, the administration of the deceased's critical illness benefit plan, and the administration of other benefit plans in which the deceased participated that may affect the deceased's eligibility for critical illness benefits, I permit the following disclosures of information about the deceased 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, contract holder or benefit plan administrator to disclose to Metropolitan Life Insurance Company ("MetLife"), the deceased's employer in its capacity as administrator of its critical illness benefit plan, and any consumer reporting agencies, investigative agencies, attorneys, and independent claim administrators acting on MetLife's behalf, any and all information about the deceased's health, medical care, employment, and critical illness claim.
2. **I permit** MetLife and the deceased's employer (if applicable) to disclose in its capacity as administrator of its benefit plans any and all information about the deceased's health, medical care, employment, and critical illness claim.

This Authorization to Disclose Health Information specifically includes my permission to disclose the deceased's 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.**

I understand that I may revoke this authorization at any time by writing to MetLife Critical Illness Insurance at

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 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.

Signature of Claimant or Authorized Representative

Date

If signed by Authorized Representative, describe your authority (e.g., guardian, conservator, power of attorney, etc.) and provide documentation.

Physician or Supplier Statement



Please sign the Authorization to Disclose Health Information and submit it with this form to your Physician/Supplier.

I authorize the release of any medical information necessary to process this claim.			
Signed _____		Date _____	
Relationship to Insured _____			
SECTION D: Please ask your Physician/Provider to complete the information below			
Patient's Name (First, Middle Initial, Last Name)		Patient's Gender	Patient's Birth Date
Address (Street) _____ (City) _____ (State) _____ (Zip Code) _____		Daytime Phone Number _____	
Please check off the cause or manner of death:			
<input type="checkbox"/> Full Benefit Cancer	<input type="checkbox"/> Partial Benefit Cancer	<input type="checkbox"/> Coronary Artery Bypass Graft	
<input type="checkbox"/> Heart Attack	<input type="checkbox"/> Stroke	<input type="checkbox"/> End Stage Kidney Failure	
<input type="checkbox"/> Bone Marrow Transplant	<input type="checkbox"/> Heart Transplant	<input type="checkbox"/> Major Organ Transplant	
Date of Illness (First Symptom/ Diagnosis Date): _____	Date your patient first consulted you for this condition: _____	Has the patient previously had same or similar condition? <input type="checkbox"/> Yes <input type="checkbox"/> No If "yes," indicate first treatment dates: _____	
Name of referring and other treating Physicians			
Name: _____		Phone _____	
Address: _____			
Name: _____		Phone _____	
Address: _____			
Name: _____		Phone _____	
Address: _____			
For services related to hospitalization, give hospitalization dates:			
Date Confined _____	Through _____	Hospital Name(s)/Address _____	
Date Confined _____	Through _____	Hospital Name(s)/Address _____	
Date Confined _____	Through _____	Hospital Name(s)/Address _____	
Please provide the relevant medical documentation as noted below.			
History and Medical Documentation needed based on condition checked:			
<ul style="list-style-type: none"> • Full Benefit Cancer – Pathology Reports, surgical reports and TMN Stage: _____ • Partial Benefit Cancer – Pathology Reports, surgical reports and TMN Stage: _____ • Coronary Artery Bypass Surgery – Open heart surgical reports • End Stage Kidney Failure – Kidney Specialist records or dialysis records • Heart Attack – All of the following: Hospital Summary, EKGs, Cardiac Enzymes. If completed, provide any of the following: Thallium Scans, Muga Scans, Stress echocardiogram, Cardiac Catheterization Report • Bone Marrow, Heart or Major Organ Transplant – Surgical Report and Clinical Records • Stroke – Documented Neurological deficits, Neuroimaging studies, Clinical Records and Documentation of deficits 30 days post event. 			
Medical Provider Signature and Medical Specialty:			
Please Print Your Name: _____		Phone Number: _____	
Signed: _____	Medical Specialty: _____	Date: _____	
Address: _____		Street	City
		State	Zip Code