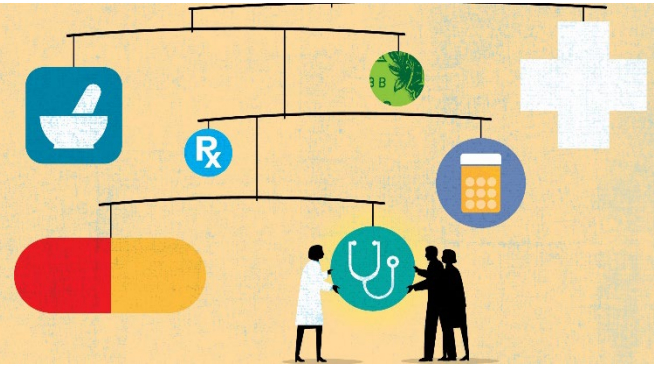




Well-Being Benefit



Wellness Screening – Covered Tests

- Bone Marrow Testing
- CA-125 (blood test for ovarian cancer)
- Chest x-ray
- Flexible Sigmoidoscopy
- Mammography (inc. breast ultrasound)
- PSA
- Biopsy for skin cancer
- EKG (inc. stress EKG)
- Blood test for triglycerides
- CA 15-3 (blood test for breast cancer)
- CEA (blood test for colon cancer)
- Colonoscopy
- Hemocult stool analysis
- Pap smear (including ThinPrep Pap)
- Serum Protein Electrophoresis (test for myeloma)
- Stress test (bike or treadmill)
- Lipid panel (total cholesterol count)
- Oral cancer screen (Vizilite, OraTest, or other current technology)

More reasons to choose ManhattanLife:

- An experienced team, dedicated to voluntary benefits, including sales, claims, administration and service
- One point of contact who understands and manages your business throughout the entire life cycle
- A state-of-the-art, “green” administration system, providing electronic delivery of policies and materials

Filing a Claim

Please call Customer Service to submit a telephonic claim or submit completed claim form via fax, email, or mail.

Customer Service (telephonic): 1-855-448-6982
Fax to: 1-502-405-7107
Email to:
vbclaimssubmissions@manhattanlife.com

Mailing Address:
ManhattanLife VB Claims
PO Box 926169
Houston, TX 77292

Claim forms may be found at <http://manhattanlife.com/Employers/Voluntary-Benefits/Claim-Forms>. Select one of the following: **VB Health Screening Benefit Claim Form** for a simple health screen OR **VB Lifestyle Reward Claim Form** for the start or completion of a qualified program.

Rider not available in CO, DC, NH, NM, WA.

Rider not available on the Accident policy in CA, ID, MI, MN.

Rider not available on the Hospital Indemnity policy in KS.

Wellness Screening Benefit only available in NJ and NY for all products.

Wellness Screening Benefit only available on Accident Policy in KS.

FL is 51+ eligible lives only.

Contact your ManhattanLife Sales Executive for more information.

Accident, Critical Illness and Hospital Indemnity Health Screening Benefit Claim Form



This claim form can be used to request reimbursement for your Health Screening Benefits under your Critical Illness, Accident or Supplemental Health plan. Benefit may not be available for all plans. Please refer to your Policy Certificate for specific benefits. Any Person, who with the intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an Application or files a claim containing a false or deceptive statement may be subject to prosecution and punishment for insurance fraud. (See State Specific Fraud Warning Statements on page 3)

Service Information: _____ **Claim is for:** **Policyholder** **Dependent**
Date services were rendered: _____

Bone Marrow Testing	CA 15-3 (for Breast Cancer)	3 Blood pressure readings in 14 days with Health Care Practitioner attestation
Chest X-ray	CA-125 (Ovarian Cancer)	
Flexible Sigmoidoscopy	Colonoscopy	Blood Glucose Test A1C1 Test (Diabetes)
Pap Smear	Mammography	Water Displacement Test (Obesity)
Biopsy for Skin Cancer	Electrocardiogram (EKG)/Stress EKG	Skin Caliper Test (Obesity)
Lipid Panel	Serum Protein Electrophoresis	
CEA (Colon Cancer)	Oral Cancer Screening, as part of a comprehensive dental exam	Critical Illness State of California Only: Human papillomavirus screening test or any other cervical cancer screening test approved by the U.S. Food and Drug Administration
PSA(Prostate Cancer)	Biometric Screening - Critical Illness and Hospital Indemnity Plans only	
Stress Test (Bike or Treadmill)		BMI - Not available on all plans
Blood Test for Triglycerides	Hemocult Stool Analysis- Critical Illness and Hospital Indemnity Plans only	Genetic Testing (Cancer) Not available on all plans

Policyholder's Name _____ Policy No. _____
(If this is a name change, provide a copy of an updated driver's license, government issued ID, marriage license or divorce decree.)

Date of Birth _____

Mailing Address _____ City _____

State _____ ZIP Code _____ Phone No. _____

Claimant Name: _____ **Date of Birth** _____

Provider Information:

Printed Name of Physician _____ Specialty _____

Phone No. _____ Street Address _____

City _____ State _____ ZIP Code _____

The above Statements are true to the best of my knowledge and belief.

 Policy Holder Signature Printed Name Date

Direct Deposit Authorization



Check Action

Account Type

Ownership of Account

New Change Cancel Checking Savings

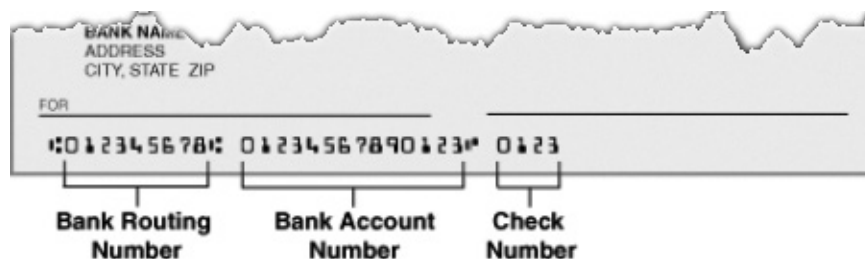
Self Other

Policy Holder's Name _____ Policy Number _____

Bank Name _____

Bank Routing Number _____ Bank Account Number _____

Account Holder's Name _____



Terms and Conditions For Annuitants Participating In The Direct Deposit Program

You have the option of having your Benefits deposited directly into your account at your financial institution. If you do choose to participate in this Direct Deposit Program, please read the following terms and conditions for participation carefully before making your decision. Not all policies may qualify.

1. Once the Form is received by ManhattanLife, **there may be a delay of up to four weeks before the reimbursements begin being deposited** directly into your account. You will receive checks for any reimbursements before that time.
2. **It is your responsibility to notify ManhattanLife of any changes to your account immediately.** Complete this form indicating that the action is a CHANGE and return it to the address below. Once received, again there may be a delay of up to four weeks before the new information will be processed. You will receive checks for any reimbursements before that time.
3. **You can cancel participation in Program at any time.** To cancel participation, complete this Form indicating that the action is a CANCEL, and return it to the address on the front. Your participation will be canceled as of the effective date on the Form or as soon as the Form has been received and processed, whichever one is later.
4. **If an electronic transfer is returned** to ManhattanLife or cannot be made to your account, ManhattanLife will investigate the cause. If the situation cannot be resolved quickly, a reimbursement check will be mailed to you. You will continue to receive your reimbursements by mail until the situation is resolved. You will be notified of any action taken.
5. This agreement may be canceled by your financial institution or ManhattanLife. **Your participation will be canceled automatically if you terminate participation in the above Account(s).**

I certify that I have read and understand the Terms and Conditions on this form. By signing this agreement, I authorize ManhattanLife to initiate credit entries to the Account(s) indicated above for the purpose of reimbursements from my Account(s) and to initiate, if necessary, debit entries and adjustments for any credit entries made in error.

Signature _____

Printed Name _____

Date _____

Mail to: ManhattanLife VB Claims
PO Box 926169
Houston TX 77292

Customer Care: 1-855-448-6982
Fax: 1-502-405-7107
Email: vbclaimssubmissions@manhattanlife.com

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Claim Form Addendum: Fraud Warning and State Versions

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

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. **Arkansas** 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. **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 false or fraudulent information to obtain or amend insurance coverage or to make a 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 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. **Idaho** Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim 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** 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. **Louisiana** 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. **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 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. **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. **New York** 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. **Ohio** 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 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. **Puerto Rico** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years. **Rhode Island** 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. **Tennessee** 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. **Virginia** 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. **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 include imprisonment, fines, and denial of insurance benefits. **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.