

# Group Claim Fraud Statements



The following fraud language is attached to, and made part of this claim form. Please read and do not remove these pages from this claim form.

- \*\* **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:** 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:** 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 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 containing any false, incomplete, or misleading information is guilty of a felony.
- \*\* **Kentucky:** 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.
- \*\* **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.
- \*\* **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.
- \*\* **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 of 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 APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND PENALTIES.
- \*\* **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 intent to defraud or deceive any insurance company 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 benefits, or files more than one claim for the same loss or damage, may be guilty of a felony. Upon conviction, that person will be fined between \$5,000 and \$10,000, imprisoned for three (3) years or both. Aggravating or attenuating circumstances may result in the prison term being increased to five (5) years or reduced to two (2) years.

Cualquier persona quien con conocimiento y con la intención de defraudar o engañar a cualquier compañía de seguros, incluye información falsa en una solicitud para seguro o introduce, o instiga en la introducción de una reclamación fraudulenta para obtener pago por una pérdida u otro beneficio, o presenta más de una reclamación por la misma pérdida o daño puede ser culpable de cometer un acto criminal. Al ser convicto, ese persona será multada con una cantidad de \$5,000 a \$10,000, encarcelamiento por tres (3) años o ambos. Circunstancias agravantes o atenuantes podrían resultar en que el período de tiempo de prisión aumente a cinco (5) años o se reduzca a dos (2) años en concordancia.

- \*\* **Arkansas and 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.
- \*\* **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.
- \*\* **Rhode Island:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss or knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in state prison.
- \*\* **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 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.
- \*\* **If you live in a state other than mentioned above, the following statement applies to you:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer or insurance company, files a statement of claim containing any materially false, incomplete, or misleading information or conceals any fact material thereto, may be guilty of a fraudulent act, may be prosecuted under state law and may be subject to civil and criminal penalties. In addition, any insurer or insurance company may deny benefits if false information is related to a claim by the claimant.

# Proof of Death Form

Group Operation

Please Return Completed Form To:  
United of Omaha Life Insurance Company  
Group Life Claims  
Mutual of Omaha Plaza  
Omaha, NE 68175-0001  
Toll Free 1-800-775-8805

## Instructions for Furnishing Proof of Death

1. Beneficiary or other claimant should complete Part II. Attach certified copy of deceased's Death Certificate and return to Policyholder or Group Administrator for completion of Part I.
2. If any beneficiary, other than a contingent beneficiary, died before the Insured, a copy of the Certificate of Death of such beneficiary must be attached to the proofs. In such case, claim should be made by the other beneficiaries, or if there be none, by the duly appointed representative of the Insured's estate.
3. If claim is made on behalf of the estate of the deceased, a certified copy of the Letters of Administration must be attached to the proofs.
4. If any beneficiary is a minor or legally incompetent, a certified copy of the appointment of a guardian must be attached to the proofs.
5. **IMPORTANT:** Attach enrollment record plus any beneficiary changes.

## Authorization To Disclose Personal Information

To physicians, medical or dental practitioners, hospitals, clinics, pharmacies, pharmacy benefit managers, other medical care facilities, health maintenance organizations, insurers, employers, consumer reporting agencies and all other providers of medical or dental services.

I authorize you to release to representatives of United of Omaha Life Insurance Company, personal information about the insured person including: medical history, mental and physical condition, prescription drug records, alcohol or drug use, financial and occupational information in order to evaluate my claim for benefits.

If the person or entity to whom information is disclosed is not a health care provider or health plan subject to federal privacy regulations, the information may be redisclosed without the protection of the federal privacy regulations.

I understand that I may refuse to sign this authorization. I realize that if I refuse to sign, my claim for benefits may not be paid.

This authorization will expire 24 months after the date signed. I may revoke this authorization at any time by written notice to; ATTN: Group Life Claims, United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. Any revocation of this authorization will not affect any use or disclosure of Personal Information that occurred prior to the receipt of my revocation.

I understand that I am entitled to receive a copy of the authorization and that a copy is as valid as the original.

Name(s) used for medical records (if different than the name below): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Printed Name of Insured Person

\_\_\_\_\_  
Printed Name of Authorized Person

\_\_\_\_\_  
Signature of Authorized Person

\_\_\_\_\_  
Relationship to Insured

\_\_\_\_\_  
Date

**Part I Statement of Policyholder or Group Administrator**

Employee  Spouse  Child  Other

1. Full name of deceased \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_ Eff. date of deceased insurance \_\_\_\_\_
- Name of Employee \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_ Eff. date of employee's insurance \_\_\_\_\_
2. Date employee's employment began \_\_\_\_\_ Occupation of employee at time of death \_\_\_\_\_
3. Date of employee's last active work \_\_\_\_\_ If retired, date retired \_\_\_\_\_
4. Premium for the above deceased has been paid through \_\_\_\_\_
5. If date deceased employee last worked was more than 31 days prior to death, was deceased:  
totally disabled?  on leave of absence?  on temporary layoff?
6. If benefits are based on earnings, give amount of monthly earnings \_\_\_\_\_  
(Note: We may require supporting documentation of earnings and paid premiums to process the claim.)
7. If your plan has more than one class, show class deceased was covered under \_\_\_\_\_
8. Name of beneficiary shown on your records \_\_\_\_\_ Relationship \_\_\_\_\_
- Note:** Attach Enrollment Record plus any beneficiary changes.

We hereby certify that to the best of our knowledge and belief, the above statements are correct and that said deceased's insurance was in force on the date of his or her death for the amount of \$\_\_\_\_\_.

Master Policy No. \_\_\_\_\_ Name of Policyholder \_\_\_\_\_

Date \_\_\_\_\_ By \_\_\_\_\_ Signature and Title \_\_\_\_\_

**Part II Statement of Beneficiary or Other Claimant**

1. Full name of deceased \_\_\_\_\_
2. Date of birth of deceased \_\_\_\_\_ Your date of birth \_\_\_\_\_
3. Your relationship to the insured \_\_\_\_\_ Your telephone no. (\_\_\_\_) \_\_\_\_\_
4. Your address \_\_\_\_\_  
Street City or Town State ZIP Code
5. If you are not the named beneficiary, in what capacity do you make this claim? \_\_\_\_\_

Your Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ OR Employer Identification Number \_\_\_\_\_ - \_\_\_\_\_

CERTIFICATION — Under penalty of perjury, I certify that:

- (a) The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me); and
- (b) I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest and dividends, or the IRS has notified me that I am no longer subject to backup withholding.

6. Claimant's Taxpayer Identification Number (Example of claimant: Estate, Church, Charity or Corporation)  
For exempt payees write "Exempt" here \_\_\_\_\_

7. Does the deceased have any other life insurance coverage with Mutual of Omaha? Yes \_\_\_ No \_\_\_

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Signature of Claimant Date Relationship To Insured

Mailing Address of Claimant

\_\_\_\_\_  
Street City State ZIP Code