

Cancer, Specified Disease and Intensive Care Coverage

Underwritten by: MetLife Insurance Company
Administered by: Bay Bridge Administrators LLC

Claim Filing Instructions

How to file your first claim:

1. Complete each section of the first page of the claim form.
2. Attach a copy of the **pathology report(s)** with a **positive diagnosis** of cancer or a specified disease. Be sure to attach the earliest diagnosis of cancer or specified disease to ensure proper payment of benefits.
3. **For Intensive Care Coverage claims only – please complete each section of the first page of the claim form and attach a copy of the itemized bill from your hospital stating dates you were billed for intensive care confinement and the diagnosis codes for the confinement.**

Itemized medical bills/statements & corresponding health insurance explanation of benefit statements (EOB's):

Please obtain itemized medical bills from your medical providers. The medical bills need to include the provider name, address and telephone number, date of service, list of all procedures billed, amount billed and corresponding diagnosis code(s). We are unable to process benefits from account summary/balance statements. **Please also include copies of all health insurance explanation of benefit statements which correspond with your itemized medical bills. A copy of your health insurance explanation of benefit statement is needed to process all benefits of the policy which provide for payment of benefits that state "actual charge(s)".**

Deadline to submit losses/expenses:

All proofs of loss must be received in our office within 15 months from date incurred.

Submitting Additional Claims:

The Insured does not need to fill out a claim form each time. On a cover sheet or posted note, please write the Insured's name and claim number. Attach it to the first page of the medical bill:

Example: **John Smith - Claim No:**

Attn: Cancer Claim

Questions

If you have questions or need assistance, please call us toll free at 1-800-845-7519 and ask to speak with a Claims Examiner about your cancer and specified disease policy Monday – Friday, 8:00AM-5:00PM, (CST) Central Standard Time.

ALL REQUIRED PORTIONS OF THIS CLAIM FORM MUST BE COMPLETED TO AVOID UNNECESSARY DELAY IN THE PROCESSING OF YOUR REQUEST FOR BENEFITS.

Return fully completed claim form and supporting documentation by mail or fax to:
Bay Bridge Administrators, L.L.C.

**PO Box 161690
Austin TX 78716
512-275-9350 (fax)**

If claim is being filed during the first two years of the policy, please complete the following and sign and date the authorization on the preceding page.

Please list all physicians that treated the patient in the last 2 years:

Physician's Name:

Address:

Telephone Number: _____ Fax Number: _____

Approximate Date Consulted: _____ Diagnosis: _____

Physician's Name:

Address:

Telephone Number: _____ Fax Number: _____

Approximate Date Consulted: _____ Diagnosis: _____

Physician's Name:

Address:

Telephone Number: _____ Fax Number: _____

Approximate Date Consulted: _____ Diagnosis: _____

Physician's Name:

Address:

Telephone Number: _____ Fax Number: _____

Approximate Date Consulted: _____ Diagnosis: _____

FRAUD WARNING

Alabama, Arkansas, District of Columbia, Louisiana, Massachusetts, 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.

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.

Florida: Any 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.

Kansas and Oregon: Any person who knowingly presents a materially false statement in an application for insurance may be guilty of a criminal offense and may be subject to penalties under state law.

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.

Maine, Tennessee 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 Jersey: Any person who files an application containing any false or misleading information is subject to criminal and civil penalties.

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.

Vermont: 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.

Virginia: Any person who, with the 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 may have violated the state law.

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.