

BANKERS CONSECO LIFE INSURANCE COMPANY

www.bankerslife.com

Policy Benefits Department
PO Box 1902
Carmel IN 46082-1902
Telephone: 1-800-845-5512

Dear Claimant:

This letter regards your inquiry into home care services to be provided by an Independent Caregiver.

Enclosed you will find the following forms that must be completed and returned to Bankers Conseco Life Insurance Company for benefit eligibility consideration:

1. Claim Forms;
2. Independent Caregiver Form;
3. Independent Caregiver Acknowledgment of Terms and Release of Liability Form; and
4. Independent Caregiver Itemized Bill & Daily Visit Note Form for every date of service provided.

Once the above four documents are filled out completely and signed, return them with copies of proof of payment for the services provided by the Independent Caregiver. The following items are acceptable proof of payment:

1. Bank statements showing cleared checks,
2. Money orders,
3. Original or copies of both the front and backs of cancelled checks,
4. Electronic funds transfer statements, credit card transaction statements, or
5. Payroll service statements.

Subject to the policy requirements for benefit eligibility, home health services provided by an Independent Caregiver, who is not employed by a home health care agency, will be considered subject to the following two requirements.

1. He or she must be:
 - A currently licensed Registered Nurse
 - A (currently) Licensed Practical Nurse
 - A (currently) Certified Nurse Aide; or
 - Included in a government sponsored Nurse Aide Registry
2. We must receive a copy of the caregiver's current license or certification.

(Note: Requirements one and two will not be required for independent caregivers providing care in the state of California.)

All forms must be fully completed, signed and dated. Any incomplete or missing forms may result in a claim processing delay. Please return all noted claim documents to:

Mailing Address

Bankers Conseco Life Insurance Company
Policy Benefits Department
PO Box 1902
Carmel, IN 46082-1902

Fax Number

1-312-396-5952

Please call our Customer Service Representatives at 1-800-845-5512 with any questions between the hours of 8:00 a.m. and 4:30 p.m. Central Standard Time.

Sincerely,
Policyholder Service

Enclosures

BANKERS CONSECO LIFE INSURANCE COMPANY

www.bankerslife.com

**INDEPENDENT CAREGIVER ACKNOWLEDGEMENT
OF TERMS AND RELEASE OF LIABILITY FORM**

POLICY NUMBER: _____

CLAIMANT NAME: _____

Please send completed claim form to:
Bankers Conseco Life Insurance Company
PO Box 1902
Carmel IN 46082-1902

1. Any employer/employee relationship or contractual relationship concerning the provisions of care is strictly limited to you and the Independent Caregiver. Bankers Conseco Life Insurance Company is not a party to this relationship.
2. Payment for services to the Independent Caregiver is entirely your responsibility, regardless of whether Bankers Conseco Life Insurance Company is liable for reimbursement of the claim.
3. Any expenses you incur acting as an employer, which may include any payment of taxes you owe to state, local or federal government in addition to those amounts withheld from an employee’s salary are your responsibility. Bankers Conseco Life Insurance Company does not provide tax advice. Please contact your tax accountant or attorney with any employer tax questions.
4. You are obligated to abide by any local, state or federal laws and/or regulations applicable to this type of relationship.
5. You, as the employer or as the manager of the service contract, are solely responsible for the quality of care provided. Bankers Conseco Life Insurance Company will have no liability regarding the acts or omissions of you or the Independent Caregiver.

We recommend you make copies of all documents you submit to Bankers Conseco Life Insurance Company including weekly timesheets and proof of payment.

I have read and understand the above Independent Caregiver Acknowledgement of Terms and Release of Liability:

X _____
Signature of Claimant or Claimant’s Representative

_____/_____/_____
Date signed (Month/Day/Year)

Claimant or Claimant’s Representative Name (Please Print)

Signed at (City, County, State)

If Representative, give relationship to Claimant

BANKERS CONSECO LIFE INSURANCE COMPANY

www.bankerslife.com

INDEPENDENT CAREGIVER FORM

POLICY NUMBER: _____

CLAIMANT NAME: _____

Please send completed claim form to:
Bankers Conesco Life Insurance Company
PO Box 1902
Carmel IN 46082-1902

Legal Name of Provider: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Phone: (_____) _____ Cell Phone: (_____) _____

Hourly Rate: \$ _____

Are you related to the Claimant by blood or marriage and/or do you normally live with the Claimant?

Yes No If Yes, please explain relationship: _____

Start Date of Services for the Claimant: ____/____/____ End Date: ____/____/____

Step 1

Are you licensed or certified as one of the following?

Yes, provide details below No, proceed to Step 2.

- | | | |
|---|--|--|
| <input type="checkbox"/> Registered Nurse | <input type="checkbox"/> Licensed Vocational Nurse | <input type="checkbox"/> Licensed Practical Nurse |
| <input type="checkbox"/> Certified Home Health Aide | <input type="checkbox"/> Certified Nurse Aide | <input type="checkbox"/> Other Certificate/License |

Provide license number: _____ State of issue for license: _____

Expiration Date: ____/____/____

Enclose a copy of current license or certification.

Step 2

Caregiver signature: _____ End Date: ____/____/____

Print Name: _____

Claimant/Representative* signature: _____ End Date: ____/____/____

Print Name: _____

*Enclose a copy of your legal authority

Note: Benefit payments cannot be assigned to an Independent Caregiver. Company supplied "Independent Caregiver Itemized Bill & Daily Visit Note" forms must be completed and submitted by all Independent Caregivers and must be freshly created for each date of service as care is provided.

Fraud Notice: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statement is guilty of insurance fraud and may be subject to criminal and civil penalties. Please refer to enclosed state variation sheet for state specific wording regarding the above fraud statement in the claim form packet.

AK residents: 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.

AZ residents: 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.

AR residents: 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.

CA residents: For your protection California law requires the following to appear on this form. Any person who knowingly presents 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.

CO residents: 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.

DC residents: 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, the insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

DE residents: A 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.

FL residents: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony of the third degree.

ID residents: 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.

IN residents: A person who knowingly and with intent to defraud an insurer files a statement of claim containing false, incomplete, or misleading information commits a felony.

KY residents: 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.

LA and RI residents: 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.

MD residents: 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.

ME / TN / VA and WA residents: 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.

MN residents: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NH residents: Any person who, with the 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 N.H. Rev. Stat. Ann. 638:20.

NJ residents: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

NM residents: 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.

NY 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 the claim for each such violation.

OH residents: 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.

OK residents: 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.

OR residents: 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.

PA 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 subjects such person to criminal and civil penalties.

PR residents: 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 with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravated circumstances be present, the penalty thus established may be increased to a maximum of five (5) years; if attenuating circumstances are present, it may be reduced to a minimum of two (2) years.

TX residents: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

WV residents: 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.

All other states residents: Any person who knowingly and with intent to defraud any insurance company that submits an application for insurance or statement of claim containing any materially false information, or conceals information concerning any fact material thereto for the purpose of misleading, may be committing a crime which is subject to criminal and civil penalties.

CLAIMANT NAME (PRINT): _____ POLICY NUMBER: _____
 CAREGIVER'S NAME (PRINT): _____ Check where services are rendered: Home Facility

Caregiver is a (check one): Certified Home Health Aide C.N.A. RN LPN/LVN Personal Care Attendant (PCA) Companion/Homemaker
 The hired caregiver must complete this form in ink every visit. Return originals only. Retain a copy for your records. Under each date of service, please check services provided.

REQUIRED	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
DATE (Month/Day/Year)							
Arrival Time: AM/PM							
Departure Time: AM/PM							
Total Hours Worked:							
Hourly Rate:	\$	\$	\$	\$	\$	\$	\$
Total Charge:	\$	\$	\$	\$	\$	\$	\$

Services Provided:	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Ambulating Inside-Physically Assisted							
Ambulating Inside-Standby Assist							
Bathing-Physically Assisted							
Bathing-Standby Assist							
Bathing-Verbal Cue or reminder							
Dressing-Physically Assisted							
Dressing -Standby Assist							
Dressing- Verbal Cue or Reminder							
Eating-Spoon Fed or Tube Fed							
Eating-Verbal Cue or Reminder							
Transfer out of bed/chair-Physically Assist							
Transfer out of bed/chair-Standby Assist							
Transfer out bed/chair-Verbal Cue or Reminder							
Toileting-Physically Assisted							
Toileting-Standby Assist							
Toileting-Verbal Cue or Reminder							
Incontinent of bowel/bladder-Physically Assisted							
Assistance with Colostomy/Catheter Care							
Provided Continual Supervision due to Cognitive Impairment: Cannot be left alone							
Provided Continual Supervision due to a Physical Functional Incapacity: Cannot be left alone							
Companion Services							
Homemaking/Housekeeping-laundry, meal prep, dust, wash dishes, other:							

Was your client hospitalized or in a facility this week? Yes No

We cannot process this claim until this form is fully completed. Both signatures are required. The form should not be signed until the work week has concluded and all weekly services are recorded. I hereby certify that the information provided above is a complete and accurate representation of the care provided and received.

Caregiver Signature: _____ Date: ____/____/____
 Claimant or Legal Representative Signature: _____ Date: ____/____/____
 Fraud Notice: Any person who, with an 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 is guilty of insurance fraud and may be subject to criminal and civil penalties. Please refer to enclosed state variation sheet for state specific wording regarding this fraud notice.