



# Important Notice Regarding Fraud

- ❖ ***In General, and specifically for residents of Arkansas, Illinois, Louisiana, 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.
- ❖ ***For Residents of Alabama:*** 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 restitution fines and confinement in prison, or any combination thereof.
- ❖ ***For residents of 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.
- ❖ ***For residents of the 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.
- ❖ ***For residents of 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.
- ❖ ***For residents of 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.
- ❖ ***For residents of 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 include imprisonment, fines and denial of insurance benefits.
- ❖ ***For residents of Oregon:*** Any person who knowingly and 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 may be guilty of a crime and may be subject to fines and confinement in prison.
- ❖ ***For residents of 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.
- ❖ ***For residents of New Jersey:*** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- ❖ ***For residents of 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.
- ❖ ***For residents of 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.
- ❖ ***For residents of 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.
- ❖ ***For residents of 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.
- ❖ ***For residents of 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.



## FIRST NOTICE OF CLAIM

PROVIDENT AGENCY, INC.  
 272 ALPHA DRIVE - P.O. BOX 11588  
 PITTSBURGH, PA 15238  
 TOLL-FREE: 800-447-0360  
 PHONE: 412-963-1200  
 CLAIMS DEPT FAX: 412-963-0148  
 claims@providentbenefits.com  
 www.providentbenefits.com

\*\*\* BOTH SECTIONS MUST BE COMPLETED \*\*\*

Name		Date of Birth / /	Social Security Number
Address		City	State Zip Code
Email Address		Home Phone Number ( )	
What is your regular, full time occupation?		Employed By (Name of Company)	
Employer's Address		City	State Zip Code
Employer's Phone Number ( )		Date of Hire (Full Time Occupation) / /	
Please enclose pre-injury pay stub or the prior years W2 or Schedule C (if self-employed).		Wages/Earnings Hourly: Weekly:	Date of Hire (Full Time Occupation) / /
Time of Accident <input type="checkbox"/> AM <input type="checkbox"/> PM	Date of Accident / /	Place of Accident	Date Last Worked / /
What is your injury or illness?		How did it happen?	
Name and Address of Treating Physician		Name and Address of Hospital	
Did you lose any Time from Work? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown at this time		Did you file with Workers' Compensation? <input type="checkbox"/> Yes <input type="checkbox"/> No	
I was totally disabled from / / to / /			
I was partially disabled from / / to / /			
Date you have or are expected to return to work / /			

I CERTIFY THAT THE ABOVE ANSWERS ARE TRUE AND COMPLETE ACCORDING TO THE BEST OF MY KNOWLEDGE AND BELIEF. I hereby authorize any physician, hospital, insurer, governmental agency, other organization or person having any records, data or other information concerning me to furnish such records, data or information as may be requested by Provident Life and Accident Insurance Company or its duly authorized representative. I understand that in executing this authorization I waive the right for such information to be privileged. A copy of this authorization shall be considered as effective and valid as the original.

Date \_\_\_\_\_ Claimant Signature \_\_\_\_\_

**THE AUTHORIZATION ON THE REVERSE SIDE OF THIS FORM MUST BE SIGNED AND RETURNED TO PROVIDENT AGENCY. THIS SECTION TO BE COMPLETED BY AUTHORIZED MEMBER OF FIRE DEPARTMENT, RESCUE OR AMBULANCE SQUAD To be complete by an official of the Named Insured (must be someone other than the claimant or claimant's family member).**

<input type="checkbox"/> Yes <input type="checkbox"/> No – Claimant was a member of your organization at the time of injury or illness		Policy Number
<input type="checkbox"/> Yes <input type="checkbox"/> No – Claimant was engaged in an authorized activity at the time of injury or illness		
Name of Fire/Rescue/Ambulance Company/District or Relief Association		Your Municipality
Print Name and Title	Signed	Date / /
Address	City	State Zip Code
Telephone Number ( )		
Is the claimant a <input type="checkbox"/> Volunteer <input type="checkbox"/> Career <input type="checkbox"/> PT employee <input type="checkbox"/> Auxiliary <input type="checkbox"/> Other		

See Fraud Warning Important Notice sheet attached.  
 Failure to complete this form in its entirety may result in a delay of processing your claim.



Provident Agency, Inc. - Main Office: PO Box 11588 - 272 Alpha Drive  
Pittsburgh, PA 15238-0588  
Toll-Free: 800-447-0360 Fax: 412-963-0148  
claims@providentbenefits.com

**NOTE:** This authorization allows the \_\_\_\_\_ to release all information pertaining to an injury that occurred on or about \_\_\_\_\_ to Provident Agency, Inc. You are not required to sign the authorization, but if you do not, we may not be able to evaluate or administer your claim(s). Please sign and return this authorization to Provident Agency, Inc. noted above.

### Authorization

I authorize any health care provider including, but not limited to, any health care professional, hospital, clinic, laboratory, pharmacy or other medically related facility or service; health plan; rehabilitation professional; vocational evaluator; insurance company; reinsurer; insurance service provider; third party administrator; producer; the Medical Information Bureau; GENEX Services, Inc.; the Association of Life Insurance Companies, which operates the Health Claims Index and the Disability Income Record System; government organization; and employer that has information about my health, financial or credit history, earnings, employment history, or other insurance claims and benefits including Social Security benefits, to disclose any and all of this information to persons who administer claims for Provident. Information about my health may relate to any disorder of the immune system including, but not limited to, HIV and AIDS; use of drugs and alcohol; and mental and physical history, condition, advice or treatment, but does not include psychotherapy notes.

I understand that any information Provident obtains pursuant to this authorization will be used to evaluate and administer my claim(s) for benefits, including any assistance in my return to work. I further understand that the information is subject to redisclosure and might not be protected by certain federal regulations governing the privacy of health information.

This authorization is valid for two (2) years from the date below, or the duration of my claim, whichever is shorter. A photographic or electronic copy of this authorization is as valid as the original. I understand I am entitled to receive a copy of this authorization.

I may revoke this authorization in writing at any time except to the extent Provident has relied on the authorization prior to notice of revocation or has a legal right to contest a claim under the policy or the policy itself. I understand if I revoke this authorization, Provident may not be able to evaluate or administer my claim(s) and this may be the basis for denying my claim(s). I may revoke this authorization by sending written notice to the address above. I understand if I do not sign this authorization or if I alter its content in any way, Provident may not be able to evaluate or administer my claim(s) and this may be the basis for denying my claim(s).

\_\_\_\_\_  
(Claimant Signature)

\_\_\_\_\_  
(Date Signed)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Social Security Number)

I signed on behalf of the claimant as \_\_\_\_\_ (indicate relationship). If Power of Attorney Designee, Guardian, or Conservator, please attach a copy of the document granting authority.



**DISABILITY CLAIM**

(PLEASE HAVE ALL SECTIONS COMPLETED AND RETURNED TO)

Provident Agency, Inc.; 272 Alpha Drive; P.O. Box 11588

Pittsburgh, PA 15238

Phone: 800.447.0360 Fax: 412.963-0148

claims@providentbenefits.com

**Authorization for Release of Protected Health Information**

You are not required to sign the authorization, but if you do not, we may not be able to evaluate or administer your claim(s). I understand if I do not sign this authorization or if I alter its content in any way, Provident may not be able to evaluate or administer my claim(s) and this may be the basis for denying my claim(s). Please sign and return this authorization to Provident Agency, Inc. noted above.



I authorize \_\_\_\_\_ to release information from the record of:

Name of Facility/Person

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ to

Patient Name

Birth Date

SS # / MR #

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Name of Facility/Person

Phone

Fax

\_\_\_\_\_/\_\_\_\_\_

Facility/Person Address

for the purpose of (PROVIDE A DETAILED DESCRIPTION): \_\_\_\_\_

**Parts 1 and 2 must be completed to properly identify the records to be released:**

1. Type of records to be released and approximate date(s) of service (check all that apply):

Inpatient

Emergency Department

Dates: \_\_\_\_\_

to \_\_\_\_\_

Outpatient

Physician Office/Clinic

I authorize the release of: (check all that apply) Mental Health Information Drug and Alcohol Information, contained in the records indicated above.

2. Specific information to be released (check all that apply):

Consults

Medical History & Physical Exam

Physician Orders

Discharge Summary/Admissions History

Medication Records

Progress Notes

Laboratory Reports/Tests

Operative Report

Psychiatric/Psychological Eval

Mammography Reports Emergency

Pathology Report

Radiology Report

Dept. Reports

EKG Report (s)

Other: \_\_\_\_\_

HIV-related information contained in the parts of the records indicated above will be released through this authorization unless otherwise indicated. Do not release

I understand that this Authorization is valid for a period of two (2) years from the date of the signature, or the duration of my claim, whichever is shorter. A photographic or electronic copy of this authorization is as valid as the original. I understand that I am entitled to receive a copy of this authorization. I understand that once this information is disclosed, it may be redisclosed by the recipient and the information may not be protected by federal privacy laws or regulations. I understand that I have the right to revoke this authorization at any time by sending a written request to the entity/person I authorized above to release information.

Date of Signature

Signature of Patient (14 years of age or older may authorize release of inpatient mental health information or 18 years of age or older for outpatient mental health information. A minor may authorize release of Drug & Alcohol treatment information.)

Date of Signature

Signature of Authorized Representative

N/A

Parent or Legal Guardian

Power of Attorney

Next of Kin of Deceased

Executor of Estate

Please provide supporting documentation

**ORAL AUTHORIZATION (for persons physically unable to sign)**

**NOT Applicable to HIV related Information or Drug & Alcohol Treatment Information**

I witness that the patient understood the nature of this release and freely gave their oral authorization. (Two witnesses are required)

Date

Witness # 1

Date

Witness # 2