# 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.
- ***For residents of 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.

# FIRST NOTICE OF CLAIM

**Provident - Main Office:** PO Box 11588 - 272 Alpha Drive
Pittsburgh, PA 15238-0588
Toll-Free: 800.447.0360
Fax: 412.963.0148
claims@providentins.com
www.providentins.com

***BOTH SECTIONS MUST BE COMPLETED***

| | | | |
|---|---|---|---|
| Name | | Date of Birth / / | Social Security Number |
| Address | City State Zip Code | | Home Phone Number ( ) |
| Email Address | | | Cell 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 ( ) |
| 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 ☐ AM ☐ 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? ☐ Yes ☐ No ☐ Unknown at this time | | Did you file with Workers' Compensation? ☐ Yes ☐ 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 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).

| | | |
|---|---|---|
| ☐ Yes ☐ No – Claimant was a member of your organization at the time of injury or illness<br>☐ Yes ☐ No – Claimant was engaged in an authorized activity at the time of injury or illness | | Policy Number |
| 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 ☐ Volunteer ☐ Career ☐ PT employee ☐ Auxiliary ☐ 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 - Main Office:** PO Box 11588 - 272 Alpha Drive
Pittsburgh, PA 15238-0588
Toll-Free: 800.447.0360
Fax: 412.963.0148
claims@providentins.com
www.providentins.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.

PROVIDENT®

**DISABILITY CLAIM**

(PLEASE HAVE ALL SECTIONS COMPLETED AND RETURNED TO)
Provident; 272 Alpha Drive; P.O. Box 11588
Pittsburgh, PA 15238
Toll Free: 800.447.0360 Fax: 412.963.0148
claims@providentins.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 noted above.

I authorize _____ to release infromation from the record of:
Name of Facility/Person

_____ / / _____ _____ to
Patient Name | Birth Date | SS # / MR #

Provident Agency, Inc. (412) 963-1200 (412) 963-0148
Name of Facility/Person | Phone | Fax

272 Alpha Drive, PO Box 11588, Pittsburgh, PA 15238
Facility/Person Address

for the purpose of (PROVIDE A DETAILED DESCRIPTION): Insurance Benefits

**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 | ☐ Physican 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 re-disclosed 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 _____