

Service Guide for Policyholders

Keep this Service Guide handy for general information on your policy, how to file a claim or simply how to contact us.

FILING CLAIMS

Obtain a Claim Form:

- Download forms from www.colonial-paulrevere.com.
- -OR-
- Call 1-800-325-4368.

Complete the Claim Form:

- Instructions for completing the claim form are noted on the form on page 2.
- Complete the appropriate sections of the claim form and where necessary, have your doctor and/or employer complete the appropriate sections.
- Attach your medical bills and diagnosis to the form.
- If you obtain additional medical bills associated with the claim, send them to us.
- Be sure to sign all authorizations as instructed.
- To ensure prompt processing, sign and return the certification on page 3 then sign, date and return the claims authorization on page 7.

Optional Services:

Page 1 of the claim form explains optional services you may select. You must initial each option you choose. Options include:

- Releasing information to your sales rep.
- Releasing information to your plan administrator.
- Communicating claims information via electronic messaging to your home phone number.
- Sending any applicable claim benefits by overnight delivery and deducting the \$15.00 fee from your claim payment. Payment will be delivered to the address you list on the claim form. If it is returned because of an incorrect address, we will re-send by regular mail. We will only overnight payments that are \$100.00 or more.

Submitting Your Claim:

- Fax the form to 1-800-888-9325. Include your name and Social Security number on each page of your fax. If you fax the claim, you do **not** need to mail the original document to us; keep this for your records.
- -OR-
- Mail the completed forms to: **P.O. Box 100195, Columbia, SC 29202-3195**

Colonial Supplemental Insurance Division products are underwritten by:

The Paul Revere Life Insurance Company, Worcester, Massachusetts
Administrative office: Colonial Supplemental Insurance Division, 1200 Colonial Life Boulevard, Columbia, SC, 29210
www.colonial-paulrevere.com

97261-1

Wellness Claims:

- For wellness screenings performed *less* than 12 months from the date of your claim filing, call 1-800-325-4368.
- For wellness screenings performed *more* than 12 months from the date of your claim filing, submit a bill showing the date and type of your wellness screening and name and telephone number of the provider who performed the test.

Resolving Your Claim:

- You will be notified by telephone anytime any information is received regarding your claim.
- If you selected the electronic messaging option, you will receive a call once the claim is processed.
- If your claim is for a sickness or health condition occurring within the first year, we may need to determine whether you have a pre-existing condition. If we have to contact your doctor and/or request copies of the medical records, it may lengthen our processing time.
- We will notify you by letter if any additional information is needed from your doctor or any other source(s). We welcome your assistance in encouraging your doctor to provide the needed information as quickly as possible.
- Our goal is to resolve claims within 14 business days upon receipt of the claim. If we need to obtain additional information, it may lengthen our processing time.

Important Reminders:

- When mailing the claim form or other information, keep a copy for your records.
- If you have questions at any point, call 1-800-325-4368.
- Sign your claim form at the bottom of pages 1 and 3.
- Read and sign the claims authorization on page 7. We cannot obtain additional information from your doctor without proper consent.



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**Division of The Paul Revere
Life Insurance Company**

CHANGE REQUESTS

Change of Employment

If you change jobs or take a leave of absence, you may continue your individual coverage at the premium you are currently paying. To continue your individual coverage, contact your sales representative or call our Service Center.

Policy/Certificate Changes

The following changes must be requested in writing:

- Cancellations
- Ownership changes
- Beneficiary changes
- Assignments

Fax or mail the completed Request for Service form available on www.colonial-paulrevere.com.

Changes made by telephone include:

- Name/Address
- Social Security number
- Conversion information - converting from payroll deduction to individual pay.

Changes and Flexible Benefits Plans

The Internal Revenue Service issues regulations that govern flexible benefits plans. One of the IRS regulations requires employers to place certain limits on when their employees can change the elections they make under the plan. If you purchased coverage with pre-tax dollars, you signed an election form at the time of application, which stated that the election will remain in effect and cannot be revoked or changed during the plan year unless the revocation or new election is because of a change in status (change in legal marital status, number of dependents, employment status, dependent satisfies or ceases to satisfy eligibility requirements, residence, adoption assistance). The election change must be consistent with the change of states.

Ongoing Claims

Total disability benefits provided by your coverage are based on disability information submitted on your claim form. Because we cannot pay benefits for time you have not yet missed from work, you may be asked to provide verification of your ongoing disability and the dates you are unable to work. All disability dates must be confirmed by your doctor and your employer. Include medical treatment dates on your claim form.

Taxability of Benefits

If you pay your premiums under a flexible benefits plan with pre-tax dollars, or if your employer pays part or all of your premiums, some of these benefits may be taxable. If your benefits are taxable, you may receive a 1099 or W-2 form from us and/or a W-2 form from your employer that will include the amount you should report as taxable income to the IRS. If you have questions about taxability of benefits, discuss them with your employer or contact our Service Center and ask to speak to a tax specialist.

CONTACT US

Service Center

P.O. Box 100195
Columbia, SC 29202-3195

1-800-325-4368; Monday through Friday, 8 a.m. – 7 p.m., Eastern Time.

Automated service information is available 24 hours a day, 365 days a year.

- Check claim status of your claim.
- File Wellness claims.
- Other Policy Claims

Have your Social Security or your policy number ready when you call.

Spanish-Speaking Customers

1-800-325-4368

Hearing-Impaired Customers

Who Have TDD 1-803-798-4040

(Telecommunications device for the deaf)

Web Site – www.colonial-paulrevere.com

- Obtain general service forms and information.
- E-mail any specific questions.
- File a Loss of Life notification.



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Division of The Paul Revere
Life Insurance Company