

CLAIM FORM - **Employee/Firefighter**/Claimant Statement



In furnishing this form, Alabama First Responders Benefits Program (“FRBP”) / First Responders Insurance Company, Inc. (“FRIC”) do not waive any rights or defenses nor admit liability.

Employee/Firefighter/Claimant Responsibilities:

- 1) Complete, sign and date this form electronically or in paper copy. For assistance completing this form, please call (800) 232-2623.
- 2) To help prove the claim, provide all supporting documentation such as medical records, physician notes, ER/hospital discharge papers, radiology/pathology reports, itemized medical/hospital bills, medical EOBs, and toxicology reports. The claimant is responsible for any fees charged for proof requirements.
- 3) Submit the form and supporting documentation via email to claims@alfrbp.com, or by mail to FRBP, P.O. Box 382408, Birmingham, AL 35238.

EMPLOYER/DEPARTMENT INFORMATION

Employer/Department Name

EMPLOYEE/FIREFIGHTER INFORMATION

Employee/Firefighter Name (First, MI, Last)	SSN	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Address (Street, City, State, & Zip)		Date of Birth
Email Address	Phone Number	Cell Phone Number
May we have your authorization to deliver confidential medical or benefit information via personal cell phone? <input type="checkbox"/> Yes <input type="checkbox"/> No		
May we have your authorization to deliver confidential medical or benefit information via email? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If YES to either personal cell phone or email, please initial here to confirm your response: _____		
Does the employee/firefighter have major medical insurance or other primary health insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No; If YES, provide the name of insurance carrier and policy number:		
Is the employee/firefighter actively working? <input type="checkbox"/> Yes <input type="checkbox"/> No; If NO, provide the date last worked and reason:		Hours Worked/Week

CLAIM INFORMATION

Is this a Cancer Claim? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is this the first claim submitted for this individual? <input type="checkbox"/> First Claim <input type="checkbox"/> Additional/Follow-Up Claim
Nature of Illness/Injury/Diagnosis and/or Treatment Received*	
When did symptoms first appear or injury occur?	Date First Diagnosed/Treated
Have you ever had this same or similar condition? <input type="checkbox"/> Yes <input type="checkbox"/> No; If YES, explain what and when:	

*If additional space is needed, please provide on a separate sheet of paper and submit with this form. Include the employee/firefighter name and last four digits of SSN.

PHYSICIAN INFORMATION – INCLUDE ALL PHYSICIANS CONSULTED FOR CARE FOR THIS EVENT.*

1) Physician Name		2) Physician Name		3) Physician Name	
Date(s) Treated	Specialty	Date(s) Treated	Specialty	Date(s) Treated	Specialty
Address (City, State, & Zip)		Address (City, State, & Zip)		Address (City, State, & Zip)	
Phone Number	Fax Number	Phone Number	Fax Number	Phone Number	Fax Number

*If additional space is needed, please provide on a separate sheet of paper and submit with this form. Include the employee/firefighter name and last four digits of SSN.

FACILITY INFORMATION – INCLUDE ANY URGENT CARE, ER OR HOSPITAL PROVIDING CARE FOR THIS EVENT.*

1) Facility Name		2) Facility Name		3) Facility Name	
Date & Time Seen/Admitted <input type="checkbox"/> AM <input type="checkbox"/> PM		Date & Time Seen/Admitted <input type="checkbox"/> AM <input type="checkbox"/> PM		Date & Time Seen/Admitted <input type="checkbox"/> AM <input type="checkbox"/> PM	
Date & Time Discharged (if applicable) <input type="checkbox"/> AM <input type="checkbox"/> PM		Date & Time Discharged (if applicable) <input type="checkbox"/> AM <input type="checkbox"/> PM		Date & Time Discharged (if applicable) <input type="checkbox"/> AM <input type="checkbox"/> PM	
Address (City, State, & Zip)		Address (City, State, & Zip)		Address (City, State, & Zip)	
Phone Number	Fax Number	Phone Number	Fax Number	Phone Number	Fax Number

*If additional space is needed, please provide on a separate sheet of paper and submit with this form. Include the employee/firefighter name and last four digits of SSN.

PRIMARY & CONTINGENT BENEFICIARY INFORMATION

PRIMARY BENEFICARY – In the event of death, the primary beneficiary is first in line to receive benefits if living at the time of claimant's death.		
1) Primary Beneficiary Full Name (First, MI, Last)	Date of Birth	SSN
Address (Street, City, State, & Zip)		Relationship to Claimant
Email Address	Phone Number	
CONTINGENT BENEFICARY(IES) – In the event of death, the contingent beneficiary(ies) will receive benefits if the primary beneficiary is not living at the time of claimant's death. If more than one contingent beneficiary is named, the percentages must equal 100%.		
1) Contingent Beneficiary Full Name (First, MI, Last)	Date of Birth	SSN
Address (Street, City, State, & Zip)		Relationship to Claimant
Email Address	Phone Number	Percent %

2) Contingent Beneficiary Full Name (First, MI, Last)	Date of Birth	SSN
Address (Street, City, State, & Zip)		Relationship to Claimant
Email Address	Phone Number	Percent %

*In the event of death, this designation will apply to the Cancer and Long-Term Disability Coverages provided by FRBP, if applicable. This beneficiary designation may be changed upon written request.

EMPLOYEE FIREFIGHTER/CLAIMANT CERTIFICATION

By signing below, I hereby certify that: 1) The information provided on this form is true and complete to the best of my knowledge and belief; and 2) I have read and understand the "Important Notice–Fraud Warning Statements" that applies to my state of residence.	
Employee/Firefighter/Claimant Signature	Date of Signature

FORM CONTINUED ON NEXT PAGE.

The Alabama First Responders Benefits Program (FRBP) "the Program" is provided by First Responders Insurance Company, Inc. (FRIC), an Alabama based insurance Company licensed in the State of Alabama through the Department of Insurance. Actual Program benefits, rates, terms, and conditions are subject to change based on regulatory requirements and changes in employer operations or information.

This proposal does not include all of the policy terms, conditions, limitations, and exclusions which provide the full detail of coverages and take precedence over this proposal. This communication, including attachments, is for the exclusive use of the addressee and may contain proprietary, confidential, and/or privileged information. If you are not the intended recipient, any use, copying, disclosure, dissemination, or distribution is strictly prohibited. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this communication and destroy all copies.

AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION

CLAIM FORM

Employee/Firefighter/Claimant Responsibilities:

- 1) A copy of this form must be submitted for each person for whom benefits are being claimed. This form is only required once per person per event. For assistance, please call 1(800)232-2623.
- 2) Submit the form(s) to FRBP via email at claims@alfrbp.com, or by mail to FRBP, P.O. Box 382408, Birmingham, AL 35238.

EMPLOYEE/FIREFIGHTER INFORMATION

Employee/Firefighter Name (First, MI, Last)	Last 4 Digits of SSN
--	-----------------------------

I allow all doctors, hospitals, other health care providers, pharmacy, pharmacy benefit managers, government agencies (including, but not limited to, Federal, State or Local, and the Social Security Administration and Veterans Administration), insurers, employers, financial institutions, educational institutions, health plans, health insurance carriers, policyholders, contract holders, vendors, health and benefit insurers and administrators or their successors ("Records Holders") to give to and discuss with FRBP/FRIC and its representatives, the following personal, private, or privileged information, records, or documents related to:

Employee/Firefighter Name (Please Print) **Date of Birth** **Employer/Department Name:**

Any and all medical information or records, including medical histories, physical, mental, or diagnostic examinations, pharmaceutical records, and treatment notes, and including information regarding HIV/AIDS, communicable diseases, alcohol or drug abuse, and mental health; work and performance information and history, including job duties and earnings; information on any insurance coverage and claims filed, including all records and information related to such coverage and claims; financial information, including pension benefits and bank records; business transaction billing and payment records; academic transcripts; and any and all information concerning Social Security or other government benefits, including monthly benefit amounts, monthly payment amounts, entitlement dates, and information from my Master Beneficiary Record. The information obtained by use of this Authorization will be used by FRBP/FRIC (including subsidiaries and affiliates) for the purpose of evaluating and administering my claim(s) for benefits and /or leave request(s) and/or request(s) for accommodation. Such information shall be referred to herein collectively as "My Information."

I understand that once My Information has been disclosed to FRBP/FRIC as permitted under this Authorization, it may be re-disclosed by FRBP/FRIC as permitted by law or my further authorization. Without limiting the foregoing, I authorize FRBP/FRIC to use or disclose My Information (i) to my employer for: a) functions related to accommodating my restrictions/limitations, including in accordance with law; b) responding to claims related to accommodation, adverse or discriminatory treatment related to my claim or condition; c) responding to complaints by me or my representative relating to benefits, leave or accommodation; d) responding to any litigation, agency or regulatory proceeding, or lawful subpoena (including regarding employment claims); e) federal, state, or other leave administration; f) fulfilling fiduciary obligations under my benefit plan; or (g) claim, other audits or benefit program reviews; (ii) to administrators or other service providers, including health and wellness vendors, of my employer's benefit plan(s) and/or programs, including leave management, for plan, benefit, or program related functions or data aggregation and analysis; (iii) to any electronic claim systems or programs or third party vendors used for claims administration or processing or to any insurance broker to carry out functions related to my benefit plan/program or claim; (iv) to any health care professional who has treated or evaluated me or who may do so; (v) to other persons or entities performing business, medical, or legal services related to my claim; (vi) for other insurance, reinsurance or analytical purposes, including workers' compensation insurance, Social Security Disability insurance, or subrogation or reimbursement purposes; (vii) as may be lawfully required; (viii) as may be reasonably necessary to protect the personal safety of others or myself; (ix) as may be reasonably necessary to respond to regulatory or similar complaints; and (x) as may be reasonably necessary to prevent or detect perpetration of a fraud (all entities and individuals listed in this paragraph including FRBP/FRIC defined as "Benefits Manager(s)"). *I understand that My Information disclosed to Benefits Managers and re-disclosed could include HIV/AIDS, other communicable diseases and mental health records.*

(CONTINUED ON NEXT PAGE)

I understand that once my Information is given out as allowed in this form, federal privacy laws may not protect it and it may be re-disclosed by FRBP/FRIC. I also understand that information disclosed pursuant to this Authorization may be subject to re-disclosure by the recipient. The Authorizations set forth herein expire two years from the date listed below, or upon my revocation, if earlier, but will not exceed the term of my coverage under the policy(ies) or benefit plan or program, except as may be reasonably necessary to prevent or detect perpetration of a fraud, adjudicate a benefits claim, respond to regulatory or similar complaints, or protect the personal safety of others or myself.

If I change my mind about this Authorization before that time is up, I can tell my Records Holders and FRBP/FRIC in writing that I do not want them to share any more information with other parties. If I revoke my Authorization by telling them in writing to stop sharing information with other parties, it will not change any actions they took before I revoked my permission. If I do not sign this Authorization, it will not affect how my health care providers treat me. However, if I do not sign, FRBP/FRIC may not be able to review my claim and determine whether I am eligible for benefits. This may result in denial of my request for benefits.

The Information released under this Authorization can be submitted to FRBP/FRIC electronically, by phone or fax, or by mail. I agree that a copy of this Authorization may be treated as a signed original. I understand that I am entitled to receive a copy of this Authorization upon request. If there is a conflict between a prior request for restriction on the disclosure of My Information and this Authorization, this Authorization will control.

Signature of Firefighter/Claimant or Legal Representative

Date

Name and Relationship to Firefighter/Claimant

(if signed by Legal Representative)

Form must be signed and dated.

IMPORTANT NOTICE – Please read the statement that applies to your state of residence and sign the bottom of this page.

For residents of all states EXCEPT Arizona, Alabama, California, Colorado, Florida, Kentucky, Maine, Maryland, New Jersey, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Tennessee, Virginia and Washington:

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 Arizona: 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.

For Residents of Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

For Residents of California: 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.

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 award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

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 a statement of claim or 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, 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 and denial of insurance benefits.

For Residents of Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit and 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 knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. Any person who includes any false or misleading information on an application for insurance policy is subject to criminal and civil penalties.

For residents of Ohio: Any person who, with intent to defraud or knowing 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 Oregon: 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 that the insurer relied upon is subject to a denial and/or reduction in insurance benefits and may be subject to any civil penalties available.

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 hereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For residents of Puerto Rico: 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 by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

For residents of 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.

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.

The statements contained in this form are true and complete to the best of my knowledge and belief.

Signature of Firefighter/Claimant

Date