



Critical Illness Policy Claim Form

APL Claims
P.O. Box 248950
Oklahoma City, OK 73124-8950
Phone: 800-256-8606
Fax: 877-365-9423
www.ampublic.com

File claims using the Online Service Center (OSC) for faster payments, claim status updates, direct deposit and more.

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Instructions

For the Insured or Patient

- Complete the Statement of Insured (Sections A through F) as applicable to your claim.
- Completing Section G is not required; however, completing this section will reduce delays in processing should we need to request additional information regarding your claim.
- The following benefits require supporting documentation (refer to your Policy/Certificate for benefits covered under your plan.) The indicated documentation must accompany the completed Statement of Insured when filing a claim:
 - Critical Illness Benefit, provide Medical Records¹ and the completed Attending Physician's Statement. The Critical Illness Benefit may include a first-time diagnosis, additional diagnosis, and/or a recurrent diagnosis, depending on your specific plan coverage.
 - Ambulance, Genetic Testing, Health Screening, Hospice Care, Hospital Confinement, Mammography, Mental Health Benefits, Second Opinion, or Vaccine Benefits, provide an Itemized Medical Bill²
 - Hospitalization Due to Infectious Disease Benefit, provide an Itemized Medical Bill² and sections H1 through H2 and H29 of the Attending Physician's Statement
 - Family Caregiver Benefit, provide documentation from the employer that the Insured utilized paid time off must be submitted and sections H1, H2 and H29 of the Attending Physician's Statement
 - Accidental Death, provide a copy of the Death Certificate³
 - Repatriation Benefit, provide a copy of the Death Certificate³ and an Itemized Invoice⁴ or Itemized Receipt⁵
 - Accidental Dismemberment, provide Medical Records¹
 - Will Preparation Benefit, provide a copy of the Death Certificate³ and an Itemized Invoice⁴ or Itemized Receipt⁵
 - Non-Local Transportation Benefit, provide an Itemized Invoice⁴ or Itemized Receipt⁵
 - Family Member Lodging Benefit, provide an Itemized Invoice⁴ or Itemized Receipt⁵ and Itemized Medical Bill²
- Your signature is required for benefit consideration

¹Medical Records should support diagnosis of the condition and include laboratory analysis, pathology report, imaging studies, other tests, and office notes

²The itemized medical bill must include the diagnosis for which treatment was provided and the procedures that were performed. A copy of the standardized claim forms, commonly called a UB or CMS form, may be submitted in lieu of the itemized bill.

³Original copies of death certificate will be returned.

^{4, 5} The itemized invoice, or itemized receipt, should include the service or item purchased, each date of service or date of purchase, charge amount, and vendor or company name, address location, and telephone number. The itemized invoice or itemized receipt should also include the origin and destination location when filing a claim for Repatriation and Non-Local Transportation.



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STATEMENT OF INSURED

Section A - About the Insured

First Name MI Last Name Suffix
Date of Birth Social Security Number or Policy Number(s)
Address City State Zip Code
Home Phone Number Cell Phone Number E-mail Address

Section B - About the Patient

First Name MI Last Name Suffix Date of Birth

Section C - About the Critical Illness or Condition

Refer to your Policy/Certificate for benefits covered under your plan

Date of Diagnosis Has the Patient previously filed a claim for a Critical Illness Benefit? Yes No
If yes, is this claim being filed for the same Critical Illness as the previously filed claim? Yes No

Section D - Benefits Claimed - Select the condition(s) for which this claim is being filed

Ambulance	Health Screening	Mental Health
Accidental Death & Dismemberment	Hospice Care	Repatriation
Critical Illness Benefit	Hospital Confinement	Second Opinion
Family Caregiver	Hospitalization due to Infectious	Vaccine
Genetic Testing	Disease Mammography	Will Preparation

Section E - Non-Local Transportation

Begin Date of Travel	Method of Travel	Treating Location			
		Street	City	State	Zip

Family Member Lodging

Begin Date of Travel	Family Member's Address			Treating Location			Relationship to Patient
	City	State	Zip	City	State	Zip	

Acknowledgement - Your signature is required for benefit consideration

I hereby certify the answers I have provided in the foregoing questions are both complete and true to the best of my knowledge and belief.
I acknowledge I have read the fraud notice included in this claim form.

Signature of Insured/Beneficiary

Date Signed



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Section F – Claim Form Fraud Statements

The following fraud language is attached to, and made part of, this claim form. **Please read and do not remove this page from this claim form.**

If you live in a jurisdiction not mentioned below, the following applies to you: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit is guilty of a crime and may be subject to fines and confinement in prison.

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.

Alaska - 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.

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.

Arkansas, District of Columbia, 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.

California and Texas - For your protection California and Texas 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.

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.

Delaware, Idaho and 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.

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.

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

Kentucky - 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.

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 may include imprisonment, fines or a denial of insurance benefits.

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.

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

New Hampshire - Any person who, with a 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 RSA 638:20.

New Jersey - Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

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.

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.

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.

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.



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Section G - Authorization to Disclose Information Including Protected Health Information

The purpose of this form is to allow American Public Life Insurance Company (APL) and APL Insurance Company of New York (APL), or business partners acting on behalf of APL in the administration of APL products and services to obtain data including but not limited to employment information, financial information, and protected health information about me, from any party holding that information. Once obtained, APL may use this data to review or process benefits, confirm policy information, or otherwise review or process information related to my Customer relationship with them.

I hereby authorize the entities specified below to disclose any information about me or my dependents' health or financial situation including my or my dependents' entire medical record and history of treatment for physical and/or emotional illness to include psychological testing, except psychotherapy notes, to individuals representing APL who are involved in determining whether I am eligible for benefits under my insurance coverage. Those so authorized are: a) licensed physicians or medical practitioners; b) hospitals, clinics or medically-related facilities or their business associates; c) health plans; d) Veteran's Administration; e) past or present employers; f) pharmacy; g) insurance companies; h) the Social Security Administration; i) retirement systems; j) Department of Motor Vehicles, k) banks or financial institutions and l) Workers' Compensation Carrier. APL will only disclose any data collected pursuant to this authorization as necessary for legitimate business purposes, and only to the extent allowed by law.

NOTICE: Information authorized for release may include information on communicable or venereal diseases such as hepatitis, syphilis, gonorrhea, HIV/AIDS (Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome) or other conditions for which I may have been treated.

I understand APL may not condition payment of claims, enrollment, or eligibility for benefits on whether I sign this authorization. I understand I may refuse to sign this authorization; however, if I do not sign the authorization, my failure to sign the authorization may result in a denial or an inability to pay benefits under my policy if my failure to sign results in APL not having enough information to process my benefits. I understand I may revoke this authorization at any time by writing to APL, P.O. Box 248950, Oklahoma City, OK 73124-8950 or by calling 800-256-8606. I understand that my right to revoke this authorization is limited to the extent that: APL has acted in reliance on the authorization; or the law provides APL with the right to contest my insurance coverage or a claim under my insurance coverage. A copy of this authorization will be as valid as the original.

I understand if protected health information is disclosed to a person or organization that is not required to comply with federal privacy regulations, the information may be redisclosed and no longer protected by the federal privacy regulations. In addition to the types of information described above, I also authorize APL to access any other type of information deemed necessary to investigate my claim. This information includes but is not limited to financial information, information submitted or related to insurance claim(s) or insurance coverage(s) and employment records. Any party holding this information is hereby authorized to release it to APL.

For health insurance coverage, this authorization will expire 24 months from the date it is signed or upon termination of my insurance policy, whichever occurs first. For insurance coverage other than health insurance, this authorization will expire 24 months from the date it is signed or upon expiration of my claim for benefits, whichever occurs first.

APL Policy Number

Printed Name of Patient

Patient's Date of Birth

Signature (*Patient*) or Personal Representative (*if applicable*)

Date Signed

Relationship of Personal Representative to Patient (if applicable)

If authorization is supplied by a personal representative, a description of the authority to act on behalf of the Insured must be included.



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ATTENDING PHYSICIAN STATEMENT

Instructions

For the Physician

- Complete the Attending Physician's Statement (Sections H1 through H28) as applicable to your Patient.
- Send the signed Attending Physician's Statement and supporting documentation to the address or fax number

H1 - Patient Information

First Name	MI	Last Name	Suffix
Date of Birth		Social Security Number or Policy Number(s)	

H2 - About the Diagnosis and Treatment

Primary Diagnosis Code	Primary Diagnosis Description	Date of Diagnosis	Date Patient first consulted you for this Condition
Has the Patient ever had the same or a similar condition? Yes No If yes, date previously diagnosed			
Describe the previous condition			
Is the condition due to an accident? Yes No If yes, date of accident			
Has a Physician certified, due to this condition, the Patient requires substantial assistance from another adult to perform the following			
Bathing: washing oneself by sponge bath or in the tub or shower, including the task of getting into or out of the tub or shower			
Yes No			
Dressing: putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs			
Yes No			
Eating: feeding oneself by getting food into the body from a receptacle (such as a plate, cup, or table) or by feeding tube or intravenously			
Yes No			
Transferring: moving into and out of bed or a wheelchair			
Yes No			
Toileting: getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene			
Yes No			
Continence: the ability to maintain control of bowel and bladder function or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag)			
Yes No			
If yes, date of certification			
Is the Patient still under your care? Yes No If yes, date the Patient was last seen			
If the Patient was referred to you, provide the contact details of the referring Physician			
First Name		Last Name	
Contact Number		Address	
City		State	Zip Code

H3 - Advanced Parkinson's Disease

Does the Patient exhibit any of the following due to Advanced Parkinson's Disease? (Check all that apply)

Muscle Rigidity	Tremor	Bradykinesia
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H4 - Brain Tumor

Has the presence of a benign brain tumor been established by examination of tissue through a biopsy or surgical excision or by a specific neuroradiological examination? Yes No If yes, date of biopsy/exam



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Is the brain tumor limited to the brain, meninges, cranial nerves, or pituitary gland?	Yes	No
Is surgery required?	Yes	No
Is radiation treatment required?	Yes	No
Are there irreversible objective neurological deficits?	Yes	No

H5 – Bone Marrow Transplant

Date of determination

Has a hematologist or oncologist determined that the Patient requires a bone marrow transplant because the patient is unable to appropriately produce blood cells?

Yes	No
-----	----

H6 – Severe Burns

Date of Injury

What percentage of the total body surface area has been burned?

Indicate the degree and thickness of the burn that the Patient has suffered below

Degree	1 st degree	2 nd degree	3 rd degree	4 th degree
Thickness	Partial thickness		Full thickness	

H7 – Cancer

Has a biopsy been performed?

Yes	No	Stage
-----	----	-------

Check the most appropriate classification for the Cancer (Check one)

In situ	Invasive	Metastatic
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Does treatment for this Condition require any of the following? (Check all that apply)

Chemotherapy	Immunotherapy	Radiation Therapy	Surgical Removal	Date of surgery
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H8 – Cardiac Arrhythmia

Date of Recommendation

Has a board-certified cardiologist recommended that, due to an irregular heartbeat caused by electrical conduction abnormalities, an automatic implantable cardioverter defibrillator or pacemaker be surgically placed in the Patient's chest to deliver electrical pulses to the heart to keep a normal pace and/or rhythm?

Yes	No
-----	----

H9 – Coma

Date continuous state of unconsciousness began

For how many consecutive days has the Patient experienced a state of unconsciousness with no reaction to external stimuli or response to internal needs?

Was/Is the state of unconsciousness medically induced?

Yes	No
-----	----

Was/Is the state of unconsciousness a direct result from alcohol or drug use?

Yes	No
-----	----

H10 – Complete Loss of Hearing

Date of Examination

Has the Patient experienced a total and irreversible loss of hearing in both ears? For how long is the loss expected to persist?

Yes	No
-----	----

Can the loss of hearing be corrected by any procedure, aid, or device?

Yes	No
-----	----

Results of	Right Ear	Left Ear
Auditory threshold (in decibels)		
Speech threshold (in hertz)		

H11 – Complete Loss of Sight

Date of Test

Has the Patient experienced a total and irreversible loss of vision in both eyes?

Yes	No
-----	----

For how long is the loss expected to persist?

Can the loss of sight be corrected by any procedure, aid, or device?

Yes	No
-----	----

Results of	Right Eye	Left Eye
Visual acuity (in feet)		
Field of vision (in degrees)		



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H12 – Complete Loss of Speech

Date of Examination

Has the Patient experienced a total and irreversible loss of the ability to speak or communicate verbally without assistance of a medical device? Yes No

For how long is the loss expected to persist?

Can the loss of speech be corrected by any procedure, aid, or device? Yes No

H13 – Coronary Artery Disease

Date of Examination

Has the Patient been diagnosed with coronary artery disease? Yes No

Has a physician board-certified as a cardiologist recommended that the Patient undergo one of the following procedures?

(Check all that apply) Angioplasty Atherectomy Open heart surgery

If the Patient is too ill to undergo one of the above listed procedures, would one of these procedures otherwise be recommended due to the severity of the Coronary Artery Disease? Yes No

H14 – Cystic Fibrosis

Date chloride sweat test was performed Results millimoles per liter

H15 – End Stage Renal Failure

Does the Patient have End Stage Renal Failure presenting as irreversible failure to function of both kidneys and confirmed by a physician board certified as a nephrologist? Yes No

Does the Patient's kidney failure necessitate regular hemodialysis or peritoneal dialysis (at least weekly) or kidney transplantation? Yes No If yes, date determination made for renal dialysis/kidney transplant

Is the Patient too ill to undergo surgery? Yes No

If yes, would surgery or placement on the United Network of Organ Sharing (UNOS) list be otherwise recommended due to End Stage Renal Failure? Yes No

If no, has the Patient been placed on UNOS list? Yes No If yes, date placed on UNOS list

H16 – Heart Attack

Has the Patient suffered a Heart Attack resulting in the death of a portion of the heart muscle due to blockage of one or more coronary arteries? Yes No

Date EKG performed showing findings consistent with new MI or not performed/not conclusive

Date laboratory test(s) performed showing cardiac enzymes above standard laboratory levels of normal cases of creatine, phosphokinase, or CPK or not performed/not conclusive

Additional test(s) performed to support Diagnosis of a myocardial infarction

Name of Test Date Performed Results

H17 – Heart Valve Surgery

Date of Recommendation

Has a physician board-certified as a cardiologist recommends a cardiac surgery procedure to replace the Patient's mitral or aortic, or both, valves by a different valve due to a disease of the heart? Yes No

H18 – Hepatitis or HIV

Check the condition for which the Patient is being treated Hepatitis HIV

Is this condition the result of an accidental needle stick or sharp injury or by mucous membrane exposure to blood or bloodstained bodily fluid? Yes No

Did accidental exposure occur during the normal course of duties of the Patient's occupation? Yes No

List the date on which blood test was performed following accidental exposure and the result

Date Performed Results

Initial blood test Positive Negative



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Subsequent blood test

Positive

Negative

H19 – Huntington’s Disease

Does the Patient exhibit any of the following symptoms due to Huntington’s Disease? (Check all that apply)

Depression

Impaired judgement

Personality changes

Difficulty swallowing

Involuntary movement

Slurred speech

Forgetfulness

Mood swings

Unsteady gait

Has the Patient undergone genetic testing to confirm the presence of mutation of the HTT gene?

Yes

No

H20 – Multiple Sclerosis

Has a neurological examination been performed?

Yes

No

If yes, date of examination

Did examination demonstrate functional impairments?

Yes

No/Not performed

Have neurological deficits been present for at least six (6) months?

Yes

No

Have imaging studies of brain or spine demonstrated lesions consistent with MS?

Yes

No/Not performed

If yes, date study performed

Has analysis of cerebrospinal fluid resulted in findings consistent with MS?

Yes

No/Not performed

H21 – Major Organ Failure

Has the Patient experienced failure or loss of one or more of the following organs for which a Physician recommends a surgical transplant of a human organ? (Check all that apply)

Heart

Liver

Lung

Pancreas

Date on which recommendation was made

Is the Patient too ill to undergo surgery?

Yes

No

If yes, would surgery or placement on the United Network of Organ Sharing (UNOS) list be otherwise recommended due to the organ failure?

Yes

No

If no, has the Patient been placed on the UNOS list?

Yes

No

If yes, date placed on UNOS list

What condition(s) caused the major organ failure?

List date the Patient was first treated for signs/symptoms of this condition(s)

H22 – Muscular Dystrophy

Has an electromyography been performed?

Yes

No

If yes, date performed

Has a muscle biopsy been performed?

Yes

No

If yes, date performed

If yes, do findings support abnormalities consistent with muscular dystrophy?

Yes

No

H23 – Permanent Paralysis

Does the Patient have damage to the brain or spinal cord that resulted in permanent paraplegia or quadriplegia?

Yes

No

For how many consecutive days has/had this condition persisted?

Is this condition expected to be permanent?

Yes

No

H24 – Ruptured Aneurysm

Date of Diagnosis

Has a radiological study been performed?

Yes

No

If yes, date performed

If yes, type of radiological study performed

H25– Spina Bifida

Indicate the type of Spina Bifida with which the Patient has been diagnosed. (Check all that apply)

Meningocele

Myelomeningocele

Spina Bifida Occulta

H26 – Severe Mental Illness

Is the diagnosed condition(s) caused by the direct physiological effects of drug use or substance abuse?

Yes

No

Is the diagnosed condition(s) sufficiently severe to cause significant impairment in social, occupational, or educational functions?

Yes

No



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At the direction of a Psychiatrist, has the Patient been confined for treatment of this condition(s)? Yes No
If yes, was the confinement caused by or contributed to by the Patient's failure to use medication in the manner prescribed by a Physician or other medical professional? Yes No

H27 – Stroke

Has the Patient experienced an acute cerebral vascular incident (stroke) that resulted in permanent, neurological impairment and resulting in paralysis or another measurable objective neurological defect? Yes No

Has a Physician determined that the neurological impairment resulted from the cerebral vascular event currently being diagnosed and was not previously present? Yes No

Was the cerebral vascular incident confirmed by (check one) a clinical diagnosis or neuroimaging studies?

If this episode was confirmed by neuroimaging studies

Type of study performed

Date performed

Is the cerebral vascular incident a result of damage to brain tissue caused by one of the following (check all that apply)

Thrombosis

Hemorrhage

Embolism

For how many consecutive days has/had the deficit persisted as a result of the stroke?

Was this event caused by any of the following? (Check all that apply)

Transient Ischemic Attacks (TIA)

Brain injuries associated with hypoxia, anoxia or hypertension

Brain injuries related to trauma or infection

Ischemic disorders of the vestibular system

Vascular disease affecting the eye or optic nerve

H28 – Transient Ischemic Attack (TIA)

Has the Patient experienced a transient episode of neurologic dysfunction caused by focal brain, spinal cord or retinal ischemia, without acute infarction? Yes No

Was this episode confirmed by (check one) a documented neurological deficit or neuroimaging studies?

If this episode was confirmed by neuroimaging studies

Type of study performed

Date performed

Does the evidence of a TIA show any of the following

A new ischemic event with no cerebral tissue damage and reversible impairment as confirmed by a clinical diagnosis

A clinical diagnosis that includes documentation of recommended treatment for Stroke prevention

Impairment that is focal and confined to an area of the brain perfused by a specific artery

Is this attack classified as a reversible ischemic neurologic deficit (RIND)

H29 - Attending Physician Information, Acknowledgement and Signature

Physician's First Name Physician's Last Name Degree Specialty

Address City State Zip

Physician's Telephone Number IRS Identification Number

I hereby certify that the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief. I acknowledge that I have read the fraud notices included in this claim form.

Physician's Signature Date Signed