

## **Important Information for Claims Filed on Policies in Force Less Than 2 Years**

Since this policy has not been in effect for 2 years, we will be conducting a standard review of your answers to the health questions in the application. Our office will request medical records from the list of medical providers you send to us. The providers we request medical records from and their requirements to release such records directly affect the claim processing time.

### **To help expedite this process:**

All medical providers require a Death Certificate and HIPAA authorization. The HIPAA form is included with this letter.

It has been our experience that providers often require additional documentation to release medical records. Below is a list of common documents requested:

- Executor papers
- Last Will and Testament
- Power of Attorney papers
- Letters of Administration
- Small Estate Affidavit

In an attempt to obtain medical records in a timely manner and assist with expediting the process of this claim, please submit any and all documentation you currently have. You do not need to contact the medical providers.

This does not guarantee the facility will release records as some require their own special authorization, but submitting additional legal documents may assist in the process.

If the providers we request medical records from still require additional information, we will contact you.

Thank you for your attention in this matter.