

# Filing Instructions for a Maternity Disability Claim

## **Employee's Statement for Maternity Claim:**

- The employee must complete the Employee's Statement in full, sign, date, and
- Read, sign, and date the AUTHORIZATION FOR RELEASE OF INFORMATION (HIPAA-COMPLIANT) form.

## **Policyholder's Statement for Maternity Claim:**

- The employer must complete the Policyholder's Statement in full, sign, and date.

**Completed statements should be mailed to the address below or  
fax to (207) 591-3048**

**All portions of these forms must be completed in order to expedite your claim.**

**If you have any questions when completing this form, please call:  
Toll-Free Phone Number (866) 258-8744**

**American United Life Insurance Company®  
c/o Disability RMS  
One Riverfront Plaza  
Westbrook, Maine 04092-9700**



**AMERICAN UNITED LIFE INSURANCE COMPANY®**

*a ONEAMERICA® company*

# Employee's Statement For Maternity Claims

TO BE COMPLETED BY THE EMPLOYEE

Products and financial services provided by  
 American United Life Insurance Company®  
 a ONEAMERICA® company  
 c/o Disability RMS  
 One Riverfront Plaza  
 Westbrook, ME 04092-9700  
 Fax: 1-207-591-3048  
 Toll Free Phone: 1-866-258-8744



(TO AVOID DELAY, ALL QUESTIONS MUST BE ANSWERED)

Notice of Claim for:  Short Term Disability Benefits  Long Term Disability Benefits

NAME OF EMPLOYEE		EMPLOYEE'S SOCIAL SECURITY		
EMPLOYEE'S ADDRESS	STREET & NUMBER	CITY	STATE	ZIP
TELEPHONE NUMBER	CELL PHONE NUMBER		DATE OF BIRTH	
HOW MANY HOURS WERE YOU REGULARLY WORKING PER WEEK WITH YOUR PRESENT EMPLOYER? _____ hrs. Authorized to work/reside in US? <input type="checkbox"/> Yes <input type="checkbox"/> No	GROSS ANNUAL WAGES: (During the 12 months just prior to your disability - for this employer only) \$ _____	PLEASE INDICATE HOW YOU ARE PAID (Check all that apply): <input type="checkbox"/> Hourly <input type="checkbox"/> Salaried <input type="checkbox"/> Other _____ <input type="checkbox"/> Includes commissions <input type="checkbox"/> Includes bonuses		
NAME OF EMPLOYER	EMPLOYER'S TELEPHONE NUMBER		GROUP POLICY NUMBER	
EMPLOYER'S ADDRESS	STREET & NUMBER	CITY	STATE	ZIP
YOUR OCCUPATION & TITLE	ESSENTIAL DUTIES OF YOUR JOB AT THE TIME OF DISABILITY			
DATE YOU LAST WORKED BECAUSE OF DISABILITY:	DATE YOU RETURNED TO WORK ON A PART-TIME BASIS:	DATE YOU RETURNED TO WORK ON A FULL-TIME BASIS:	DATE FIRST TREATED FOR YOUR PREGNANCY:	
PRIMARY CARE PHYSICIAN'S: NAME: _____ ADDRESS: _____ PHONE: _____ FAX: _____	OB/GYN PHYSICIAN'S: NAME: _____ ADDRESS: _____ PHONE: _____ FAX: _____	OTHER PROVIDER'S: NAME: _____ ADDRESS: _____ PHONE: _____ FAX: _____		
IF "HOSPITAL CONFINED," GIVE DATES OF CONFINEMENT: FROM _____ THROUGH _____				
HOSPITAL: _____ Name Street Address City State Zip				
HOSPITAL PHONE NUMBER: _____				
ARE THERE ANY COMPLICATIONS EXPERIENCED WITH YOUR CURRENT PREGNANCY? IF YES, PLEASE EXPLAIN IN DETAIL:		HAVE YOU EXPERIENCED ANY COMPLICATIONS WITH ANY PAST PREGNANCY? IF YES, PLEASE EXPLAIN IN DETAIL:		
DATE OF LAST MENSTRUAL PERIOD (LMP): _____		ACTUAL DATE OF DELIVERY: _____		
EXPECTED DATE OF DELIVERY: _____		<input type="checkbox"/> VAGINAL <input type="checkbox"/> C-SECTION		

# Employee's Statement For Maternity Claims

TO BE COMPLETED BY THE EMPLOYEE

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(TO AVOID DELAY, ALL QUESTIONS MUST BE ANSWERED)

NAME OF EMPLOYER _____		GROUP POLICY NUMBER _____					
NAME OF EMPLOYEE _____							
As a result of this disability, are you, your spouse or any of your dependent children receiving amounts from any of the following?							
YES	NO	TYPE	AMOUNT	DATE BEGAN	DATETERM.	PAID WEEKLY	PAID MONTHLY
<input type="checkbox"/>	<input type="checkbox"/>	Sick Pay, Vacation, PTO	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Salary Continuance	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Workers' Compensation	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Local, State or National Association or Society Disability Income Plan	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	No Fault	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Unemployment Compensation	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Disability	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Social Security Benefits (disability or retirement)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Retirement Income (normal, early, or disability)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other STD/LTD Benefits	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other (describe) _____	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
HAVE YOU APPLIED, OR DO YOU PLAN TO APPLY FOR BENEFITS DESCRIBED ABOVE?				<input type="checkbox"/> YES <input type="checkbox"/> NO			
TYPE _____		DATE APPLICATION FILED _____		TYPE _____		DATE APPLICATION FILED _____	
IF YOUR REQUEST FOR BENEFITS IS APPROVED, DO YOU WANT US TO WITHHOLD FEDERAL INCOME TAXES?				<input type="checkbox"/> YES <input type="checkbox"/> NO			
IF YES, COMPLETE, SIGN, AND ATTACH W-4S. (\$88 MINIMUM PER MONTH)							
<p><b>DISCRETIONARY AUTHORITY:</b> Benefits under the policy will be paid only if American United Life Insurance Company® (AUL) (or its third party administrator) decides in its discretion the claimant is entitled to them. Except for the functions the policy explicitly reserves to the Participating Unit or Trustee, AUL (or its third party administrator) reserves the right to: 1) manage the policy and administer claims under it; and 2) interpret the provisions and resolve any questions arising under it.</p> <p>AUL's (or its third party administrator's) authority includes, but is not limited to, the right to:</p> <ol style="list-style-type: none"> <li>1) establish and enforce procedures for administering the policy and claims under it;</li> <li>2) determine participants' eligibility for coverage and entitlement to benefits;</li> <li>3) determine what information it reasonably requires to make such decisions; and</li> <li>4) resolve all matters when a claim review is requested.</li> </ol> <p>Any decision that AUL (or its third party administrator) makes, in the exercise of its authority, will be conclusive and final subject to any rights under applicable laws such as the Employee Retirement Income Security Act (ERISA). This provision applies only where the interpretation of the policy is governed by ERISA. AUL may delegate some or all of its rights under this Discretionary Authority provision to another person or entity, and AUL hereby desires to share with and delegate rights under this provision to its third party administrator, Disability Reinsurance Management Services, Inc.</p> <p>The undersigned represents and warrants any information or documents provided to AUL by the undersigned prior to and after the date of the application for insurance and the facts and other matters contained in the foregoing are true and accurate to the best of the undersigned's knowledge and belief. The undersigned understands and agrees: 1) any insurance coverage or benefit is contingent upon any statement made to AUL as being complete and correct; and 2) benefits under any policy will be paid only if AUL decides in its discretion the applicant is entitled to them. The undersigned acknowledges reading, understanding and retaining the notices, limitations, and exclusions for his/her records. The undersigned acknowledges reading and understanding the state specific fraud statements on the following page.</p>							
Signature of Employee _____				Date _____			

**Fraud Warnings** (For use in AL, AR, DC, LA, NM, TX and WV)

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 may be guilty of a crime and may be subject to fines and confinement in prison.

**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.

**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.

**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 or 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, Indiana, Oklahoma**

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any statement of 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.

**Kentucky**

Any person who knowingly and with intent to defraud any insurance company or other person files a statement of a 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.

**Maine, Tennessee, 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, Rhode Island**

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, Ohio**

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

**New Jersey**

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

**Oregon**

Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

**Pennsylvania**

Any person who knowingly and with intent to defraud any insurance company or any 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 a person to criminal and civil penalties.

**Virginia**

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 or a denial of insurance benefits.

## Maternity Disability Claim

Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
c/o Disability RMS  
One Riverfront Plaza  
Westbrook, ME 04092-9700  
Fax: 1-207-591-3048  
Toll Free Phone: 1-866-258-8744



Group Policy No. \_\_\_\_\_

Name of Employer \_\_\_\_\_

Name of Employee *(Please Print)* \_\_\_\_\_

**AUTHORIZATION FOR RELEASE OF INFORMATION (excluding psychotherapy notes)  
(HIPAA-COMPLIANT)  
(to be signed and dated by the insured/claimant)**

I authorize any licensed physician; any other medical practitioner or provider, pharmacist, hospital, clinic, other medical or medically-related facility; federal, state or local government agency; insurance or reinsuring company; the Social Security Administration; consumer reporting agency or employer having information available as to diagnosis, treatment or prognosis with respect to any physical or mental condition and/or treatment of me and any non-medical information about me (including any information, data or records regarding my Social Security, FICA earnings history, Workers Compensation, State Disability, pension, credit, earnings and employment history) to give any and all such information to authorized representatives of Disability Reinsurance Management Services, Inc. (Disability RMS); American United Life Insurance Company® (AUL); and AUL's reinsurer(s). This excludes psychotherapy notes and includes, but is not limited to, any other mental or psychiatric records; medical, dental and hospital records (including psychiatric, alcohol abuse, drug abuse and, where permitted by law, **HIV/AIDS** information) which may have been acquired in the course of examination or treatment. I understand that the information obtained by use of this authorization will be used by Disability RMS, AUL, AUL's reinsurer(s) and their representatives to evaluate and adjudicate my current disability claim, and be re-disclosed to (a) any medical, investigative, financial or vocational specialist or entity, or (b) any other organization or person, employed by or representing Disability RMS, AUL or AUL's reinsurer(s) to assist with the evaluation and adjudication of my current disability claim and/or to report aggregate claims information to AUL. I understand that information used or disclosed pursuant to this authorization may be subject to redisclosure by the recipient and may no longer be protected by the Health Insurance Portability and Accountability Act's (HIPAA's) privacy rules, or any other federal or state law.

This authorization is valid during the pendency of my claim and shall expire on the date my claim ends. A photocopy of this authorization is as valid as the original. I understand that my authorized representative or I have the right to request and receive a copy of this authorization and the information to which it pertains.

I understand that I have the right to revoke this authorization by notifying Disability RMS at the address above in writing, of my revocation. However, such revocation is not effective to the extent that Disability RMS and/or AUL have relied previously upon this authorization for the use or disclosure of my protected health information. In addition, I understand that my revocation of or my failure to sign this authorization may impair Disability RMS's and AUL's ability to evaluate my current disability claim and as a result may be a basis for denying that current disability claim for benefits.

I understand that a physical exam of me may be ordered.

I understand that an investigative consumer report about me may be requested. These reports contain information about my character, general reputation, mode of living and health except as may be related directly or indirectly to my sexual orientation. The information may be obtained through interviews with me, my neighbors, friends and others who know me. Upon request, Disability RMS or AUL will give me the name and address of the consumer reporting firm so that I may request a copy of that report.

Claimant Signature (or Authorized Representative): \_\_\_\_\_ Date: \_\_\_\_\_

Description of Personal Representative's Authority (if applicable): \_\_\_\_\_  
*(If signed by authorized representative, attach verification of identity)*

# Policyholder's Statement For Maternity Claims

TO BE COMPLETED BY THE POLICYHOLDER

(TO AVOID DELAY, ALL QUESTIONS MUST BE ANSWERED)

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 c/o Disability RMS  
 One Riverfront Plaza  
 Westbrook, ME 04092-9700  
 Fax: 1-207-591-3048  
 Toll Free Phone: 1-866-258-8744



Notice of Claim for:  Short Term Disability Benefits  Long Term Disability Benefits

NAME OF EMPLOYER			GROUP POLICY NUMBER				
NAME OF EMPLOYEE			EMPLOYEE TELEPHONE NUMBER				
EMPLOYEE ADDRESS (City, State, Zip Code)							
OCCUPATION			INSURANCE CLASS				
DATE EMPLOYED	DATE INSURED	DATE LAST WORKED	REASON FOR STOPPING WORK <input type="checkbox"/> Disability <input type="checkbox"/> Dismissed <input type="checkbox"/> Resigned <input type="checkbox"/> Layoff <input type="checkbox"/> Retired <input type="checkbox"/> Family Medical Leave of Absence <input type="checkbox"/> Other Leave of Absence <input type="checkbox"/> Other Reason _____				
DATE RETURNED TO WORK <input type="checkbox"/> FULL-TIME <input type="checkbox"/> PART-TIME	IF PART-TIME, NUMBER OF HOURS WORKED PER WEEK	IF EMPLOYEE HAS NOT RETURNED TO WORK, ESTIMATED RETURN TO WORK DATE	DATE EMPLOYMENT TERMINATED	DATE DISABILITY INSURANCE TERMINATED			
ACTUAL NUMBER OF HOURS WORKED PER WEEK _____ hrs.	GROSS MONTHLY SALARY: (Provide salary last reported and approved by AUL in writing.) \$ _____ / Hourly Rate _____		PLEASE INDICATE HOW THE EMPLOYEE IS PAID (check all that apply): <input type="checkbox"/> Hourly <input type="checkbox"/> Salaried <input type="checkbox"/> Other _____ <input type="checkbox"/> Includes commissions <input type="checkbox"/> Includes bonuses				
IS EMPLOYEE SUBJECT TO FICA TAX? <input type="checkbox"/> YES <input type="checkbox"/> NO IF "YES" IS EMPLOYEE SUBJECT TO <input type="checkbox"/> FULL FICA TAX? <input type="checkbox"/> MEDICARE PORTION ONLY?							
PERCENTAGE OF EMPLOYEE/EMPLOYER CONTRIBUTION TO PREMIUM FOR THIS DISABILITY PLAN EMPLOYEE <input type="checkbox"/> 100% <input type="checkbox"/> OTHER _____% IS EMPLOYEE CONTRIBUTION: <input type="checkbox"/> PRE-TAX DEDUCTION? EMPLOYER <input type="checkbox"/> 100% <input type="checkbox"/> OTHER _____% <input type="checkbox"/> AFTER-TAX DEDUCTION?							
EMPLOYEE ELIGIBLE FOR:							
YES	NO	TYPE	AMOUNT	DATE BEGAN	DATE TERM.	PAID WEEKLY	PAID MONTHLY
<input type="checkbox"/>	<input type="checkbox"/>	Sick Pay, Vacation, PTO	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Salary Continuation Benefits	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Workers' Compensation	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Local, State or National Association or Society Disability Income Plan	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	No Fault	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Unemployment Compensation	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Disability	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Social Security Benefits (disability or retirement)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Retirement Income (normal, early, or disability)	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other STD/LTD Benefits	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other (describe) _____	\$ _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

DISCRETIONARY AUTHORITY: Benefits under the policy will be paid only if American United Life Insurance Company® (AUL) (or its third party administrator) decides in its discretion the claimant is entitled to them. Except for the functions the policy explicitly reserves to the Participation Unit or Trustee, AUL (or its third party administrator) reserves the right to: 1) manage the policy and administer claims under it; and 2) interpret the provisions and resolve any questions arising under it.

AUL's (or its third party administrator) authority includes, but is not limited to, the right to: 1) establish and enforce procedures for administering the policy and claims under it; 2) determine participant's eligibility for coverage and entitlement to benefits; 3) determine what information it responsibly requires to make such decisions; and 4) resolve all matters when a claim review is requested.

Any decision that AUL (or its third party administrator) makes, in the exercise of its authority, will be conclusive and final subject to any rights under applicable laws such as the Employee Retirement Income Security Act (ERISA). This provision applies only where the interpretation of the policy is governed by ERISA. AUL may delegate some or all of its rights under this Discretionary Authority provision to another person or entity, and AUL hereby desires to share with and delegate rights under this provision to its third party administrator, Disability Reinsurance Management Services, Inc.

The employer/policyholder represents and warrants any information or documents provided to AUL by the employer/policyholder prior to and after the date coverage became effective and the facts and other matters contained in the foregoing are true and accurate to the best of the employer/policyholder's knowledge and belief. The employer/policyholder has received, reviewed, and complied with AUL's written instructions including but not limited to AUL's administration guide. The employer/policyholder understands and agrees: 1) any insurance coverage or benefit is contingent upon any statement made to AUL as being complete and correct; and 2) benefits under any policy will be paid only if AUL decides in its discretion the applicant is entitled to them. The undersigned acknowledges reading and understanding the state specific fraud statements on the following page.

I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE THE ABOVE STATEMENTS ARE TRUE AND CORRECT.

\_\_\_\_\_  
Name of Policyholder (Company)

\_\_\_\_\_  
Print Name & Title of Official Representative

\_\_\_\_\_  
Mailing Address of Policyholder (Company)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Telephone Number

**Fraud Warnings** (For use in AL, AR, DC, LA, NM, TX and WV)

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 may be guilty of a crime and may be subject to fines and confinement in prison.

**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**

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**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 or 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, Indiana, Oklahoma**

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any statement of 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.

**Kentucky**

Any person who knowingly and with intent to defraud any insurance company or other person files a statement of a 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.

**Maine, Tennessee, 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, Rhode Island**

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, Ohio**

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

**New Jersey**

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

**Oregon**

Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

**Pennsylvania**

Any person who knowingly and with intent to defraud any insurance company or any 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 a person to criminal and civil penalties.

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