

CONSOLIDATED SERVICES, INC.

326-A SE Douglas Street – Lee's Summit – Missouri – 64063 – (816) 524-5100

To: Policyholder

Re: ALLSTATE Heartcare Plus Policy or Cancer/Specified Disease Policy

Intensive Care Unit (ICU) Claim

If you were confined in ICU or CCU (Coronary Care Unit) for testing or treatment, you should complete the claim form for ICU benefits.

Suggestions:

- ▶ Attach copies of all itemized billing statements, which must include insurance code numbers, for such expenses as: ICU room charges, diagnostic testing, hospital, doctor, drugs and medicines, surgery and anesthesia, second surgical opinion, ambulance, etc. (Refer to your policy or outline of coverage.) Even if you're submitting similar documentation with a claim on another policy, submit the documentation again with this claim for additional benefits.
- ▶ If your billing statements do not provide a diagnosis, your physician should complete the proper section on page 2 of the claim form.
- ▶ Write your policy number on all of your claim documentation.
- ▶ Mail or fax all claims directly to the insurer. The address and fax number are on the claim form.

For your records, always keep a copy of ALL documentation you submit to the insurer.

Without the information you provide from the hospital, the insurer won't know how much benefit to pay you. If you have any difficulty obtaining the information, please don't hesitate to call our office for help.

Your employer makes this coverage available so that the benefit payments you receive can be used to help pay your personal expenses, not covered by your health insurance or Medicare. You may need this benefit money to help pay your health insurance deductibles and co-pays, groceries, house payments, utility bills, or other personal expenses. Coverage may be continued at your same monthly group rate when you leave or retire from your company.

The insurance company attempts to make benefit payment within 15 business days after receipt of your claim documentation. Don't hesitate to call if your claim takes longer than you expected, if there is ever any question about documentation requested, or, if your claim payment is not what you had anticipated based on your outline of coverage.

Best regards,

Your Benefits Professionals at Consolidated Services, Inc.