TIPS ON
SUBMITTING CLAIMS

What documents do you need for your claim?

We realize that when you're facing illness, injury or the loss of a loved one, receiving insurance benefits quickly is important. One way you can help ensure a smooth and efficient claims process is by providing Washington National with the documents we need to process your claim. Use this chart by finding your claim type and seeing what documents are required. The provided document information explains what each document entails.

Have questions about the claims process? We're here to help! Contact your agent or our customer service department at (800) 525-7662 for the support you need.

Document information*			Claim type					
Document request	**What is it?**	**Helpful information to include**	**Accident**	**Cancer**	**Disability**	**Heart/Stroke**	**Hospital indemnity**	**ICU**
Police report[1]	This is an official description of the accident/event from the police department. (Illegal actions may affect benefits.)	• Description of the event	✓				✓	✓
Death certificate[1]	This is an official government document that declares cause of death, location and time of death, and other personal information about the deceased.	• Date of death • Name of deceased	✓		✓			
Proof of income	This could be a pay stub, tax return or other document that shows current income and helps us determine a loss of earnings.	• Current income amount/statement			✓			
Major medical information (Only needed for policies issued in Puerto Rico after October 22, 2010)	This information about major medical insurance is needed for coordination of benefits for emergency room visits.	• Major medical provider name • Copy of Explanation of Benefits • Dates of service • Description of services	✓				✓	
CFSE workers' compensation paperwork (For Puerto Rico only)	This employer paperwork shows the reason for disability and that workers' compensation applies.	• Disability details • Date of disability	✓		✓			

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Transportation and lodging receipts	This includes plane, train or bus ticket receipts, or explanation of mileage if traveling by private vehicle. Benefits are calculated based on the most direct route to and from a covered service at a required distance. Lodging receipts must be during the covered dates of service and correspond with the travel time period.	• Date of travel/stay • Mileage		✓		✓		
Toxicology report[1]	This lab report shows if a patient was intoxicated or under the influence of illegal drugs or narcotics at the time of an injury. (Many policies include exclusions that impact benefits if alcohol or drugs are reported.)	• Confirmation of whether the patient was intoxicated or not at the time of the event causing the injury	✓			✓	✓	✓
Claim form	Claim forms are the preferred way of receiving claim information and are available at https://my.washingtonnational.com/forms.	• Policyholder, insured and claim-related information	✓	✓	✓	✓	✓	✓
Continuing claim form	This fully completed form provides information regarding the insured's continued qualification for disability/income replacement benefits.	• Policyholder, insured and claim-related information			✓			
Physician statement	Written by a treating physician, this provides medical information on the claimed disability, accident or treatment.	• Description of the loss • Signature of the physician	✓	✓	✓	✓	✓	✓
Authorization to release medical records	This is written authorization from the insured authorizing Washington National to obtain a copy of medical records or other supporting documentation.	• Signature from the insured	✓	✓	✓	✓	✓	✓
Itemized bills (typically a UB04 or HCFA 1500)	Itemized bills from medical providers include a breakdown of all services and charges.	• Patient name • Description of service or CPT code • Diagnosis code or narrative description of diagnosis • Provider name • Charged amount • Dates of service • Number of units (blood) • Names of drugs administered	✓	✓	✓[2]	✓	✓	
Pathology report or clinical diagnosis	This physician report provides a description of the medical diagnosis.	• Diagnosis (name or description) • Date of diagnosis • Physician name		✓				
Radiology report[1] or fracture description	This physician report provides details on where a fracture occurred. (Each fracture pays benefits differently.)	• Description and location of the fracture • Physician signature	✓					

*The above outlines documents which are expected to be reviewed in processing such claims, but additional information may be required based on each claims individual facts and circumstances. Providing requested documents and information does not guarantee claim payment.

[1]If applicable.

[2]Itemized bills are helpful for evaluation of the disability claim but are not required.

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