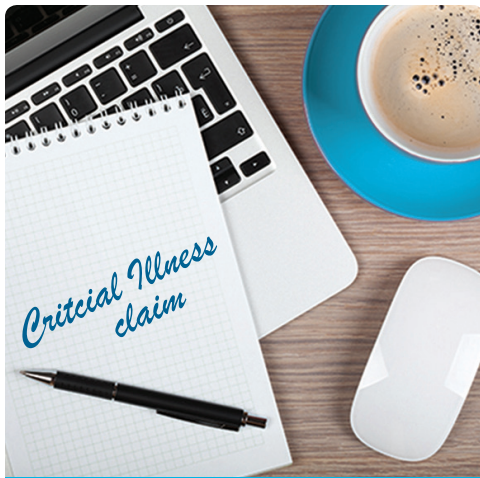


How to file a Critical Illness claim



Being there for you in time of need is what families do. And it's the single most important thing we do.

That's why we make every effort to ensure that filing a claim with us is as easy as possible.

To get started, contact us in 1 of the following ways:

- Visit our website: www.bostonmutual.com
- Give us a call: 877.212.2950
- Send us a secure email: www.bostonmutual.com/emailus

Here for You No Matter What. We know the last thing anyone wants to think about when they're sick is insurance paperwork. That's why our customer-focused claims team will be with you every step of the way guiding you through the process and keeping you informed.

If you have any questions, please call the claims team:



877.212.2950

Please mail the completed claim and authorization forms (with supporting documentation) to:

**BOSTON MUTUAL
LIFE INSURANCE COMPANY**

120 Royall St. • Canton, MA 02021

or Fax to:

781.770.0492

• HEALTH SCREENING TEST CLAIM

Complete the Health Screening Benefit Claim form and attach the medical documentation; such as a copy of the bill or medical report, which shows the test performed and the date of the test.

• CRITICAL ILLNESS CLAIM

If the insured has been diagnosed with a Critical Illness, complete the Critical Illness claim form and check the specific Critical Illness which applies. The attending physician statement must be completed by the treating physician.

Cancer: Send a copy of the pathology report and detailed information on the type of cancer and staging of the cancer.

All Critical Illnesses: The insured may attach any copies of medical bills or reports which could help in the evaluation of the claim.

The standard pre-existing limitation is 6 months, (some plans have a 12 month limitation). Language varies by state. If a claim is submitted during this period, it may be necessary for us to request past medical records from the physician.

A Critical Illness must be diagnosed while the coverage is in force and following the 30 day waiting period (where applicable). For Cancer, if an insured has a "new" cancer or the prior cancer has been cured (no further treatment for at least 12 months), and the insured is later diagnosed with the same cancer, the insured may be eligible for benefits subject to review of medical records and our findings. (state variations apply)

If coverage was issued under Guaranteed Issue (for employee) or Modified Issue (for spouse), and the amount of coverage issued exceeds those limits, the coverage has a contestability provision (standard is 2 years) during which we confirm the medical questions on the application were answered correctly. In this situation, medical records may be requested.



FAMILY MATTERS. NO MATTER WHAT.®

CRITICAL ILLNESS