

ONLINE CLAIMS FOR WELLNESS

Submit Wellness insurance claims online in 20 minutes or less — it's that easy!

USAble Life provides flexibility in submitting wellness claims with our new online claims submission option, which offers an enhanced customer experience that is easy, convenient, and secure. From start to finish, an online claims submission typically takes 20 minutes or less. Our customers still have the option to submit claims by mail, email, phone, or fax. Visit us online at USAbleLife.com for those instructions.

Wellness quick reference guide to online claim submissions

To get started, navigate to <u>USAbleLife.com/claims</u> and complete the drop-down menu questions:

- 1. Select Wellness from the drop-down list under "What type of claim do you want to file?"
- 2. On the same screen, select Online from the drop-down list under "How would you like to file?"

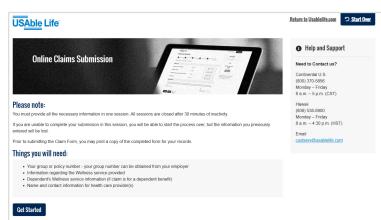


3. You will then progress to the "Online Claims Submission" screen. Before you continue, please note the "Things you will need" section. Carefully read the information and steps for the claims process. You must have your policy number ready to go for the next steps. This is the last step before you begin Steps 1-6 of the Wellness claims submission process. Select Get Started.

SIX EASY STEPS:

- 1. Disclaimer (electronic delivery consent notice)
- 2. Demographics (name and policy number)
- 3. Wellness Statement
- 4. Authorization to Disclose, Obtain and Use Personal Information (online form)
- 5. Fraud Notice (online form)
- 6. Review and submit

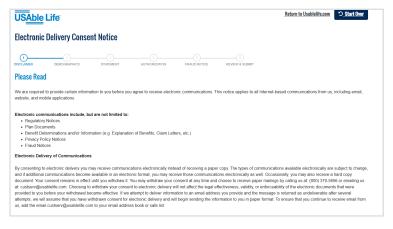




Step 1: Disclaimer (electronic delivery consent notice)

This is the "Electronic Delivery Consent Notice" screen. Please review carefully. We are required to provide certain information to you before you agree to receive electronic communications. This notice applies to all internet-based communications from us, including email, website, and mobile applications. By completing this acknowledgment, you are consenting to receive electronic communications from USAble Life.

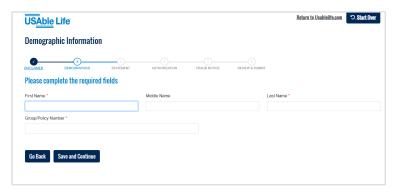
Check the "I acknowledge this disclaimer" box, enter your name in the E-signature field (or representative's name if you are completing this claim on behalf of the policyholder), and check the "I'm not a robot" box. Select **Save and Continue**.



System Requirements to Access and Retain Information	
In order to receive and retain electronic communications, you must have access to a computer or other device which is capable of accessing the internet and you must have software which permits you to receive and access documents published in HyperText markup language ("HTML") or Portable Document Format ("PDF") files.	
Consent	
By checking the "IACKNOWLEDGE THIS DISCLAIMER" box below and signing, you are confirming that you consent to electronic delivery of documents, that your system meets the requirements described above, that you are able to access documents presented on our website or via e-mail, and that you can either print or electronically store these documents.	
☐ IACKNOWLEDGE THIS DISCLAIMER Signature *	Date *
	04/22/2025
Representative's Signature, if employee unable to sign	
I'm not a robot	

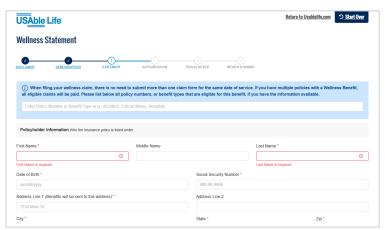
Step 2: Demographics (name and policy number)

Complete the fields requested on this page, including first, middle, and last name, as well as your policy number. Select **Save and Continue**.



Step 3: Wellness Statement

Complete all required fields, then check the acknowledgment box and fill in information for Requestor's E-signature. Select **Save and Continue**.



Steps 4 and 5: Authorization to Disclose, Obtain and Use Personal Information and Fraud Notice (online forms)

Next, complete the "Authorization to Disclose, Obtain and Use Personal Information" screen, check the acknowledgment box, and fill in information for Policyholder's E-signature. Select **Save and Continue**.

Complete the "Fraud Notice" screen, check the acknowledgment box, fill in Full Name, Telephone Number, and Policyholder's E-signature fields. Select **Save and Continue**.







Step 6: Review and submit

Please review this page to ensure all forms have been completed. Check the acknowledgment box, fill in the Policyholder's E-signature field, and select **Submit**. You will receive a pop-up screen asking if you would like to print your claim. Select **Print** or **Close**. If you select Close, the window will close, and you will need to select Submit again. Note that you cannot access your claim once submitted.

A "Success!" screen will appear stating that a confirmation email has been sent to the email address you provided. Congratulations, your Accident claim has been successfully submitted to USAble Life!



