

PO Box 100195
Columbia SC 29202



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Alexander Nejadeh
9439 Brookpark Rd
Downey CA 90240

03/12/2024

Payee Name: Alexander Nejadeh
Claim Submitted For: Alexander Nejadeh
Date of Claim Event: 02/29/2024
Claim Number: 054495023100I0 001397630
Payment Date: 03/12/2024

Below is an explanation of this claim's status and the benefits this payment provides.

Benefit Paid	Payment Rate	Date(s)	Amount
Acc F/U Trmt/Telemed		03/12/24	65.00
Total Amount of Payment			\$65.00

During the processing of this claim, the following coverage was considered for possible benefits:

5449502310
5509141470

As requested, we are depositing the claim payment into the designated bank account. Please allow up to three business days for the deposit to show in your account. We will also deposit any additional payments for this claim directly into this account unless we receive a written request for a paper check.

The accident/injury coverage provides the Accident/Injury Follow-Up Treatment/Telemedicine benefit when a covered person:

- Requires transportation (bus, car, or taxi) for follow-up treatment (other than occupational, speech, or physical therapy); or
- Uses telemedicine after a covered accident/injury.

This benefit is payable for initial treatment more than 72 hours after the covered accident/injury and for follow-up visits. Treatment must be received in an emergency room, urgent care, or doctor's/physician's office. Telemedicine service is also covered. Treatment must begin within 60 days and be completed within 365 days after the covered accident/injury.

Para obtener ayuda en español, puede llamar gratis al 1-800-325-4368 al Centro de Servicio de Colonial Life & Accident Insurance Company y hablar con un representante bilingüe. Colonial Life está a su disposición para informarle en su idioma.

Colonial Life
1200 Colonial Life Boulevard Columbia, SC 29210 ColonialLife.com FAX 800.880.9325 Phone 800.845.7330
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

DUPLICATE

The maximum number of visits is 6 per covered accident/injury and 12 per calendar year.

This payment represents 1 of the 6 visits for this accident/injury.

We provided the accident follow-up treatment for 03/12/2024 date of service.

If you have new information you want us to consider, please upload it as soon as possible by visiting ColonialLife.com/claims. The Claim Specialist will review the claim again taking the new information into consideration.

Electronic access allows you to:

- Go paperless and choose online correspondence
- View the status of your claim and provide us with updated claim information
- Keep us up to date on any changes to your current address and telephone number

You may also fax additional information to 1-800-880-9325 or mail to:

Colonial Life & Accident Insurance Company
PO Box 100195
Columbia SC 29202

Sincerely,

Claims Department
Colonial Life & Accident Insurance Company

Reference:

E48241990000 Colonial Life Field
E2 LYN

Coverage paid for with post-tax dollars (dollars already taxed) result in benefit payments that are not reported to the IRS as potential income.

Coverage paid for with pre-tax dollars (dollars not yet taxed) or employer paid dollars may result in benefit payments that are reportable to the IRS; however, generally, Colonial Life is not required to report:

- Death benefit payments;
- Payments or reimbursements of medical expenses that were not covered by your health insurance program;
- Payments for specific permanent injuries (such as the loss of the use of an arm or leg).

While Colonial Life may not be required to report the amount paid to you, you may be required to report this amount on your federal income tax return. Please consult your own tax or legal advisor.

For more information, please see IRS Publication 15-B at <https://www.irs.gov/pub/irs-pdf/p15b.pdf>.

Enclosure(s): Privacy Notice Form

DUPLICATE

You can file new claims, manage existing claims,
locate forms and find answers to common questions
any time by visiting **ColonialLife.com**.

For additional assistance or automated phone services, contact our Customer Service Center at 1-800-325-4368. Service specialists are available Monday - Friday, 8 a.m. - 8 p.m., ET.

Colonial Life & Accident Insurance Company
Claims Department
PO Box 100195
Columbia, SC 29202
Fax: 1-800-880-9325



Privacy Notice

This Privacy Notice applies to Unum Group's United States insurance operations and is being provided on behalf of its affiliates listed below ("Unum" "we"), as required by the Gramm-Leach Bliley Act and state insurance laws. This Notice describes how we collect, share, and protect nonpublic personal information (NPI).

COLLECTING INFORMATION

We collect NPI about our customers to provide them with insurance products and services, perform underwriting, provide stop loss coverage, and administer claims. The types of NPI we collect for these purposes may include telephone number, address, Social Security number, date of birth, occupation, income, and medical history, including treatment. We may receive NPI from your applications and forms, medical providers, other insurers, employers, insurance support organizations and service providers.

SHARING INFORMATION

We share the types of NPI described above primarily with people who perform insurance, business and professional services for us, such as helping us perform underwriting, provide stop loss coverage, pay claims, detect fraud, and to provide reinsurance or auditing. We may share NPI with medical providers for insurance and treatment purposes and with insurance support organizations. The organizations

may retain the NPI and disclose it to others for whom it performs services. In certain cases, we may share NPI with group policyholders for reporting and auditing purposes, with parties for a proposed or final sale of insurance business or for study purposes. We may also share NPI when otherwise required or permitted by law, such as sharing with governmental or other legal authorities. When legally necessary, we ask your permission before sharing NPI about you. Our practices

apply to our former, current and future customers.

We do not share your health NPI to market any product or service. We also do not share any NPI to market non-financial products and services.

The law allows us to share NPI as described above (except health information) with affiliates to market financial products and services. The law does not allow you to restrict these disclosures. We may also share with companies that help us market our insurance products and services, such as vendors that provide mailing services to us. We may share with other financial institutions to jointly market financial products and services. When required by law, we ask your permission before we share NPI for marketing purposes.

When other companies help us conduct business, we expect them to follow applicable privacy laws. We do not authorize them to use or share NPI except when necessary to conduct the work they are performing for us or to meet regulatory or other governmental requirements.

Unum companies, including insurers and insurance service providers, may share NPI about you with each other. The NPI might not be directly related to our transaction or experience with you. It may include financial or other personal information such as employment history. Consistent with the Fair Credit Reporting Act, we ask your permission before sharing NPI that is not directly related to our transaction or experience with you.

SAFEGUARDING INFORMATION

We have physical, electronic and procedural safeguards that protect the confidentiality and security of NPI. We give access only to employees who need to know the NPI to provide insurance products or services to you.

ACCESS TO INFORMATION

You may request access to certain NPI we collect to provide you with insurance products and services. You must make your request in writing, providing your full name, address, telephone number and policy number, to the address below. We will reply within 30 business days of receipt. If you request, we will send copies of the NPI to you or make available to you at our office. If the NPI includes health information, we may provide the health information to you through a health care provider you designate. We will also send you information related to disclosures. We may charge a reasonable fee to cover our copying costs.

This section applies to NPI we collect to provide you with coverage. It does not apply to NPI we collect in anticipation of a claim or civil or criminal proceeding.

CORRECTION OF INFORMATION

If you believe the NPI we have about you is incorrect, please write to us and include your full name, address, telephone number and policy number if we have issued a policy, and the reason you believe the NPI is inaccurate. We will reply within 30 business days of receipt. If we agree with you, we will correct the NPI and notify you and insurance support organizations that may have received NPI from us in the preceding 7 years. We will also, if you ask, notify any person who may have received the incorrect NPI from us in the past 2 years.

If we disagree with you, we will tell you we are not going to make the correction and the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is correct and the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI to be accessible. We will include your statement any time the disputed NPI is reviewed or disclosed. We will also give the statement to insurance support organizations that gave us NPI and to any person designated by you, if we disclosed the disputed NPI to that person in the past two years.

COVERAGE DECISIONS

If we decide not to issue coverage to you, we will provide you with the specific reason(s) for our decision. We will also tell you how to access and correct certain NPI. You may submit a written request for the reason(s) for our decision within 90 business days of our decision. We will reply within 21 business days of receipt with the specific reasons, if not initially furnished, and specific items of information that supported our decision.

CONTACTING US

For additional information about Unum's commitment to privacy and to view a copy of our HIPAA Privacy Notice, please visit: unum.com/privacy or coloniallife.com. You may also write to: Privacy Officer, Unum, 2211 Congress Street, B267, Portland, Maine 04122 or at Privacy@unum.com.

We reserve the right to modify this notice. We will provide you with a new notice if we make material changes to our privacy practices.

Unum is providing this notice to you on behalf of the following insuring companies: Unum Life Insurance Company of America, Unum Insurance Company, First Unum Life Insurance Company, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, Colonial Life & Accident Insurance Company, The Paul Revere Life Insurance Company and Starmount Life Insurance Company.

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