

International Health Plan

Claims Procedures

These procedures have been set up to reduce form filling and minimise inconvenience. To ensure swift consideration and prompt settlement of your claim, please see the following notes for guidance.

How to Make a Claim

All insurers require some information about you and your state of health. This information is usually provided in a claim form, completed by you and your doctor. Some doctors and healthcare providers prefer to enclose a claim form when they submit bills to insurers. While International SOS can often confirm your cover after a telephone call, we recommend that you take a claim form with you when you first visit a doctor, dentist or hospital.

There are three types of claims

1. Out-patient Claims

- a. Always take a claim form with you when visiting a doctor/dentist/hospital. You should always complete Sections A and B. The treating doctor/dentist must complete and sign Section C.
Please ensure that all questions, in all Sections, are answered fully. Ticks and dashes will not be acceptable and will delay settlement of your claim.
- b. A separate claim form must be completed for each ailment.
- c. The claim form and receipts must be submitted **within 90 days of start of treatment**. If receipts are unavailable within 90 days, the completed claim form must still be submitted and original receipts can be sent at a later date.
- d. The claim form and **original** medical bills/receipts must be sent to:

**ExpaCare Claims Department, Sixth Floor,
Landmark House, Hammersmith Bridge Road
London W6 9DP United Kingdom
Telephone: +44 (0)20 8762 8101
Facsimile: +44 (0)20 8762 8072**

2. In-patient Claims

Before being admitted as an in-patient in hospital, pre-authorisation **must** be obtained from International SOS. In a medical emergency International SOS should be notified within 72 hours of commencement of treatment. Simply ask the Hospital to contact the 24 Hour Assistance Service, International SOS who can confirm cover, give approval for treatment costs and make arrangements for direct settlement of bills with the hospital.

If dialling from the United Kingdom:
020 8762 8100

If dialling from outside the United Kingdom:
+44 (0)20 8762 8100

Data Protection Act 1998. The personal information collected on our claim form is necessary to enable us to process your claim. This information will be held by our third party claims administration service and/or our 24 hour assistance centre and will be passed to ExpaCare for information and statistical purposes.

3. Emergency Medical Evacuation Claims

If urgent medical treatment is required which is not available locally the Plan usually provides cover for Emergency Medical Evacuation.

- a. **Prior to making any travel arrangements,** approval must be obtained from International SOS. In the first instance telephone the following number:

If dialling from the United Kingdom:
020 8762 8100

If dialling from outside the United Kingdom:
+44 (0)20 8762 8100

This number is available 24 hours a day, 365 days a year. They will need to know the answers to the questions below - please have your replies ready before telephoning for assistance:

1. Patients full name, date of birth, nationality and current address
 2. Certificate Number and policy expiry date
 3. Medical Problem/Situation/Assistance requested
 4. Date of occurrence of illness/accident
 5. Hospital name and telephone number
 6. Treating Doctor's name and telephone number
 7. Name of Patient's own doctor/GP, if any
- b. International SOS will advise the action to be taken and make the necessary arrangements for air tickets to be purchased, if necessary. They will also make arrangements for Hospital admissions upon arrival at the approved destination.

Approval must be given by the assistance service in order that transportation costs and all in-patient treatment costs can be considered for settlement by the Insurer.