



Claim Instructions

Please refer to the Description of Coverage for the Plan under which you are insured for the explanation of Benefits, Covered Expenses, Limitations, and Exclusions.

There are four ways claims may be treated by medical providers:

1. You may be billed for services by the health care providers instead of paying for the services immediately. You may pay the bills and then submit a claim to the Claims Administrator for reimbursement. Another option is to submit the bills and a claim form to the Administrator and authorize payment of medical benefits directly to the provider.
2. You may be asked to pay for the medical services when they are provided. This is called fee-for-service health care. After you pay the health care provider, you can then file a claim for reimbursement of the covered expenses with the Claims Administrator.
3. The health care provider may accept the insurance and claim form and will file the claim on your behalf.
4. Direct payments may be made on your behalf to the medical provider by the assistance company and claim administrator through a Guarantee of Payment (GOP). This may be conducted during emergencies to gain admittance or discharge from medical facilities and are based on the necessity of your individual case.

It is extremely important to fill out the claim form with adequate detail and fully describe the nature of the accident or illness. The insured person must sign the authorization to release information and indicate the assignment of payments if you want the payment to go directly to the provider. The Insured Person must complete the claim form. Do not assume that a provider is doing this for you. The most common cause for late claim processing is lack of receipt of the claim information and claim form.

All claims (original medical bills, completed claim form, and original receipt for prescription charges, if applicable) should be submitted to:

Administrative Concepts, Inc.
994 Old Eagle School Road, Suite 1005
Wayne, PA 19087-1802

(ACI) Within the US & Canada: 1-888-293-9229
Outside the USA & Canada: 1-610-293-9229
Fax: 1-610-293-9299

If you have any questions concerning claims processing, please contact ACI office.

ACI may be contacted via their web site at www.visit-aci.com for specific questions as to the status of your claim submission, claim forms and information.

It is the Insured Person's responsibility to make sure that the original bills, etc., with a completed claim form, are submitted to Administrative Concepts, Inc. Do not assume that the provider will do this for you.

Europ Assistance

One of the benefits to your insurance plan is the inclusion of Assistance Services provided by Europ Assistance. Europ Assistance is available 24 hours per day, 7 days per week, and you are encouraged to call them for any and all medical emergencies. They may be reached toll-free at 1-800-243-6124 or from overseas call direct or collect to +202-659-7803. Europ Assistance **must be involved in any Emergency Medical Evacuation, Emergency Reunion or Repatriation of Remains procedures.** In addition, Europ Assistance may be of assistance in locating medical providers in the area of the world the Insured Person will be visiting.

E-Mail: ops.europassistance-usa.com