

Insurance Claims – Medical expenses

In many cases you will to pay the medical providers first and then submit a claim to the [Claims Administrator](#) for reimbursement of covered expenses. If you are admitted to the hospital or have other extreme circumstances, you may be able to authorize payment for medical benefits directly to the provider. Upfront payment guarantees direct to providers, Emergency Medical Evacuation/Repatriation (and similar transport services), Trip Interruption, Emergency Family Travel must be arranged by the [Travel Assistance Services](#) provider, AXA Assistance ([toll-free phone](#) or [direct phone](#) or [email](#)).

HOW TO FILE A CLAIM FOR REIMBURSEMENT

Note: It is your responsibility to make sure that the completed claim form and correct supporting documentation is submitted timely.

- Download a [copy of the claim form](#) or request by [email](#).
- Fill out the [claim form](#) completely.
- Be descriptive in regards to the medical services performed. Include information on past medical history, what occurred, dates of the condition and/or symptoms were first experienced, who/when treatment was provided, etc. If a question applies to your particular situation, please answer it! If you have more than one medical condition, a new claim form should be completed for each.
- Be sure to include full contact information - your name, home address, email address, and mobile (or home) phone number.
- Attach your documentation - paid receipts, itemized bills, statements, and invoices for services and supplies. For prescription drugs, you are required to send more than a receipt - include the Pharmacy receipt listing the Pharmacy name, your name, date, and medication dispensed.
 - *Make sure* that all documents indicate claimants name, date of service, diagnosis, and the itemized charges.
 - *Keep copies* of all the documents submitted in the event that anything has to be resubmitted.
 - If you are *requesting the payment on behalf* of someone else such as for your dependents, please write that the payment should be made out to you. Add payment information to the claim form itself, or attach a separate cover letter with explanation.
- Mail the claim form and documentation to the address shown on the claim form (or below), or you can send by [email](#).

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CLAIMS PROCESS

- Claim processing may take up to up to 30 days from when all required and complete information is received. If something is missing or additional information is required, you will be informed with the Explanation of Benefits (EOB) outlining what may be needed. You should follow the instructions carefully and arrange for anything outstanding to be submitted. The most common causes for late claim processing is missing information or incomplete claim forms.
- Once the claim is processed the payment is usually made by check be issued to you unless directed otherwise. The payment will be sent to the address you provided on the claim form. You will receive an EOB that will describe the services rendered and filed for the claim, what is covered, or what is not covered and why.

TIPS

- ✓ Claims should submitted as soon as reasonably possible to expedite the processing of the claim, but no later than 90 days from the date of the onset of the condition.
- ✓ After you submit the claim, you can follow up with ACI to make sure the process is going smoothly.
- ✓ Keep an eye on your mail or email for correspondence.
- ✓ If you want someone to speak with ACI on your behalf, please complete an "HIPAA Authorization Form" and submit to ACI. This will allow ACI to disclose your personal claim information to a third party. This form can be found on the ACI [website](#) (HIPAA Authorization) or you can request by [email](#).

Have questions or need some help? Please [call](#) or [email](#) [ACI's](#) customer service for assistance.