

Your Guide to Making a Claim Securus Plans

Please refer to your Insurance Certificate for full details of Eligible Benefits, Benefit Limits and Excesses which apply to your Specific Policy. Please refer to your Membership Guide for Definitions and Terms and Conditions.

Claims contact details:

T: +44 (0)1344 233900
E: claims@expacare.com

Address to send Claim Forms to:

Expacare Claims Department
11 Bracknell Beeches
Old Bracknell Lane West
Bracknell
Berkshire RG12 7BW
United Kingdom

Emergency Assistance: CEGA

For 24 hour emergency medical advice and assistance worldwide, please call CEGA on:

T: +44 (0)1344 233911

Please note that our multilingual staff are available at CEGA 24 hours per day.

In case of Emergency:

In an emergency you (or someone acting on your behalf) should contact us on the emergency telephone numbers, above, within 72 hours of the hospital admission.

Inpatient/Hospital Stay Claims

All inpatient treatment and certain specific procedures/ treatment (see below) must be pre-authorised by us before treatment can take place. (Please refer to the membership guide/pre-authorisation of claims Section)

In the case of In-patient/ hospital stay treatment, Please follow the following procedure:

- You should contact us at least 5 days (but not more than 30 days) before the admission date to allow time to pre-authorise your claim.
- We will require some forms to be completed. One of these forms is to be completed by your treating Doctor to provide details of the treatment. You may also be asked to sign a ROMIF (Release of Medical Information Form). This will enable us to obtain the necessary medical information regarding your condition so that the correct approval can be obtained.
- Subject to receipt of all required information, we will assess your condition and pre-authorise treatment when eligible.
- Pre-authorisation will normally involve the provision of a 'guarantee of payment' to the hospital. The medical provider will also be advised of any excesses payable directly by the policyholder and any limits which may exist on the benefit.
- Once the guarantee has been placed, we will deal directly with the medical facility in relation to billing.

You should be aware that a medical facility will not always be willing to accept our Guarantee of Payment and, the following options will then be available:

- Pay for the treatment and claim reimbursement BUT please ensure that we have pre-authorised the treatment in writing.
- Seek advice from us about a suitable facility which will accept our Guarantee of Payment.

Specific Procedures/Treatment Requiring Pre-Authorisation

- Emergency Medical Evacuation
- Hospital admission (inpatient treatment)
- Psychiatric treatment (if covered)
- Any claim likely to exceed £2,500

Important Note: If pre-authorisation is not obtained, the insured person shall be responsible for the first GBP 1,000 of the claim. Please note that you are not covered for any costs for emergency evacuations that we did not pre-authorise and arrange.

Reimbursement Claims

Where direct settlement with a provider has not been possible, it will be necessary for you to pay the treatment costs and for you to claim reimbursement of these costs. Please follow the following process:

- Complete an Expacare Claim Form (claim forms are provided upon request or can be printed out from our website: www.expacare.com)
- Ensure that this form is signed by the person providing the service or treatment (Section B).
- Ensure that you have signed the claim form (Section A). If the claimant is a child, please ensure that the form is signed

by the policyholder.

- If the claim is in respect of prescription drugs, please ensure that either a copy of the prescription and pharmacy receipt is attached to the claim form OR that the doctor completes the details of the medication prescribed on the claim form and a pharmacy receipt is provided.
- Submit the completed claim form, as soon as possible but no later than 6 months from start of treatment, together with original detailed invoices and prescriptions, to Expacare at the address shown on the front of this document or by email to **claims@expacare.com**.
- If submitting your claim via the Members Online section of the website claim details can be completed electronically with full invoices, receipts, doctor's forms and medical reports uploaded separately. Please visit **www.expacare.com** for further details.
- If your course of treatment exceeds 6 months, please ensure you obtain and submit an interim invoice.
- We prefer to make our claim payments by bank transfer. Please ensure that this section is fully completed (including IBAN or SWIFT numbers which are available from your bank).

- We strongly recommend that you keep copies of all documents in case originals are lost in transit.
- As per the membership guide, your policy allows for usual, reasonable and customary costs to be reimbursed or paid directly to a facility. If you are concerned about this please call the number on the front of this document, where you will be able to obtain advice on facilities where we know costs charged are reasonable and customary.

Further details regarding the settlement of claims on a reimbursement basis can be found in your Membership Guide.

Electronic Claims Submission

Claims documentation can be submitted to us via email to **claims@expacare.com**, or via the Members Online section of our website at **www.expacare.com**. If the claim is for treatment as an in-patient or day-patient, we will require original documentation before any eligible amounts will be paid.

It is important to note that you should retain all original copies of forms and invoices as Expacare reserves the right to request these documents for audit purposes.