



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 three 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. Or, you may 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 for 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.

Under all three of the above, it is extremely important that the claim form be completed fully as to the nature of the accident or illness and that the Insured Person sign the authorization to release information as well as the assignment of benefits if you want 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. (ACI)
994 Old Eagle School Road, Suite 1005
Wayne, PA 19087-1802

Within the US & Canada: 1-888-293-9229
Outside the USA & Canada: 1-610-293-9229
Fax: 1-610-293-9299
www.visit-aci.com

ACI should be contacted with any questions concerning claims processing.

ACI may be contacted via their web site for specific questions as to the status of your claim submission. Claim forms and links to ACI for claim status and information are also provided at the claim section of www.cmi-insurance.com.

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.

An important feature of the insurance plan is the inclusion of Assistance Services provided by Europ Assistance USA. EA USA 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 1-800-546-6349 or from overseas call direct or collect to 1-202-659-7785 or using the numbers listed on the Description of Coverage. ***Europ Assistance USA must be involved in any Emergency Medical Evacuation, Emergency Reunion or Repatriation of Remains procedures.*** In addition, EA USA may be of assistance in locating medical providers in the area of the world the Insured Person will be visiting.