

MissionSafe

INCIDENT CHECKLIST – IMG Policies

NON-EMERGENCY

OUTPATIENT, DOCTOR OR CLINIC VISIT

- Seek medical treatment, if you are having a medical event
- Gather documentation & receipts (medical records, test results, lab work, X-ray, doctor's notes)
- Pay provider (hospital, doctor)
- File claim (*see pg. 2 for instructions*)

EMERGENCY

MEDICAL EMERGENCY (INPATIENT TREATMENT, SURGERY, MRI or CAT SCAN) / POLITICAL UNREST

- Seek medical treatment, if you are having a medical event
- Collect contact information for hospital & doctor to give to IMG during pre-certification call
- Initiate pre-certification and Guarantee of Payment (GOP) with IMG within 48 hours:
 - Visit [akesocare.com/services/precertification-form](https://www.akesocare.com/services/precertification-form), or
 - Call 317-655-4500 (press 4)
- For **any** type of Evacuation (medical / political unrest) You **must** get pre-approval from IMG
- Email service@missionsafe.com to notify MissionSafe of the incident
- Gather documentation & receipts (medical records, test results, lab work, X-ray, doctor's notes)
- Pay provider (hospital, doctor)
- File claim (*see pg. 2 for instructions*)

You must pre-certify for hospital admission, ambulance transfer & radiation therapy

****Failure to pre-certify results in a 50% reduction in benefits****

You must get pre-approval for any type of evacuation – medical / political unrest

Contact MissionSafe for assistance! // service@missionsafe.com // 800-682-3461 (Option 5)

FILING A CLAIM

HOW TO FILE A CLAIM

❑ MEDICAL CLAIMS:

- ❑ Submit a claim with your primary insurance carrier, if you have one (i.e. BCBS, Aetna)
- ❑ Collect appropriate documentation and fill out claim form
- ❑ All claims must be submitted to IMG **within 90 days of treatment**

❑ NON-MEDICAL CLAIMS:

- ❑ Collect appropriate documentation and fill out claim form
- ❑ All claims must be submitted to IMG **within 90 days of treatment**

❑ ONLINE:

- ❑ Visit imglobal.com/member/registration to create an account
- ❑ Through your account, file a claim & attach all receipts and medical records
- ❑ Upload primary insurance EOB to your claim once you receive it

❑ VIA EMAIL:

- ❑ Go to imglobal.com/claims-center and find the Interactive Claim Form
- ❑ Download and complete Interactive Claim Form
- ❑ Send claim form, receipts, & medical records to service@missionsafe.com
- ❑ Send primary insurance EOB to service@missionsafe.com once you receive it

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INFORMATION & TERMINOLOGY

International Medical Insurance coverage begins when you leave your home country. If a traveler becomes sick or injured, follow the steps below.

Please read through the Policy Wording specific to your plan (found in the confirmation email you receive) for information and details about your coverage and benefits.

Seek medical treatment: Treatment must begin outside of the traveler's home country.

Medical Documentation: Collect itemized bills, statements, invoices and clinical data to support diagnosis; e.g. X-ray, lab results, etc. Documentation should be legible and include pertinent information such as name, date of service, diagnosis and cost. **ALWAYS GET A RECEIPT WITH DATE OF SERVICE.** This is also important to ensure you can utilize the continuing care benefit, if you are eligible.

Trip Cancellation Documentation:

Collect **From the Travel Company:** Trip Invoice (for all elements of the trip), Trip Itinerary (for all elements of the trip), Supplier's Cancellation Terms/Conditions (for all elements of the trip), Proof of cancellation (including cancellation date) - Letter from Travel Company showing date of cancellation, total cost paid, total cost refunded, remaining cost that is non-refundable

Collect **From the Traveler:** Completed claim form, Authorization signed by all insureds over 18 and/or parent/guardian, Proof of Payment for the trip (credit card statements, check copies), Proof of Refund (credit card statements, check copies), proof from supplier confirming no travel credit was issued.

Pre-certification: When a person is admitted to a hospital, requires a CAT Scan, MRI, or surgery, it is necessary to pre-certify. Email IMG at the address listed above, or call IMG inside the U.S. at 1-800-628-4664 or outside the U.S. at 1-317-655-4500 to get pre-certified. Collect calls are accepted. This should be done within 48 hours of admission and is necessary to maximize 100% of benefits. If precertification is not obtained, benefits will be reduced by 50%. Precertification also allows IMG to assist you in determining if the facility is adequate for treatment. If not, IMG will transport the sick or injured person to a facility that is better able to administer appropriate care. Have the following information available when calling to pre-certify: *Name, Date of birth, Name of hospital, Date of admission, Diagnosis, Doctor's name, Contact information for medical records and billing.*

Evacuation (Medical or Political Unrest): Any type of evacuation must be approved and coordinated by IMG.

Direct Billing: This process should be started at the time of Pre-certification. If the treating hospital does not have a relationship with IMG, they will seek to establish a direct billing relationship which would allow bills to be sent directly to IMG. You or someone must provide IMG with a hospital contact email address and phone number so communication can begin.

Guarantee of Payment (GOP): This process should be started at the time of Pre-certification. Most hospitals in developing countries will not be open to direct billing as they work on a cash basis. IMG will offer a Guarantee of Payment document to pay the bill.

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Payment of Bill: If Direct Billing or a GOP cannot be established, the insured must pay the bill and seek reimbursement through the claim filing process. Get a receipt and any documentation available, even if there is no charge, in order to take advantage of the continuing care benefit if needed once you return home. All receipts **MUST** be dated.

Insurance carriers: Most individuals will have domestic health insurance; (e.g. BCBS, UHC, Medicare or Medicaid) This is considered **Primary** insurance and you **must** file your claim with both primary and international at the same time. IMG's international medical travel insurance is considered **Secondary** Insurance. If there is no primary insurance in place, IMG's travel medical insurance becomes Primary. Both insurance carriers will coordinate to cover eligible expenses incurred internationally as well as continued care stateside, if necessary or applicable. Once a claim has been filed with both carriers, the Primary company will complete their process and provide an Explanation of Benefits (EOB) stating what they will or will not pay. The Secondary company (IMG) will place your claim in a pending status. Once the Primary company has completed their process, you will receive an EOB. Submit the EOB & copies of billing statements from the Primary company to the Secondary company (IMG), at which time they will complete the claim process and reimburse eligible expenses.

Filing a Claim: Complete and submit a claim form and all documentation **within 90 days of the service**. Claim forms can be downloaded from www.imglobal.com/claims-center > **Interactive Claim Form**. Include legible copies or photos of all receipts & medical documents. If the sick or injured person has both domestic (Primary) and international insurance (Secondary), file with both carriers at the same time. Eligible charges will be reimbursed.

Additional Tips for Filing a Claim

- Original itemized bills must be received by IMG within 90 days from the date of service
- Submit a new claim form for each person and for each new medical condition being treated
- Complete the form in its entirety and be descriptive in regards to:
 - Services the doctor performed
 - Past medical history
 - Date the condition and/or symptoms were first experienced
 - Addresses of prior physicians
- When possible, provide translations in English for charges being submitted, even though claims can be processed in other languages
- Keep copies of all forms submitted to IMG, especially if using a postal service
- Claims submitted via fax and email can only be accepted when they are clear, legible and do not appear to be altered
- When submitting prescription drug charges for reimbursement, documentation beyond a cash register receipt is required. Forward information which lists:
 - Name
 - Date of service
 - Quantity dispensed
 - Price
 - Prescribing physician
 - Name of pharmacy
- If you are submitting claims on behalf of a minor child and wish for reimbursement to be sent to the parent or guardian, that request needs to be added to the claim form so special handling may be arranged.
- Provide an email address where you can be contacted
- If requesting a wire transfer, provide complete banking information

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