

## PRACTICAL INFORMATION ABOUT MAKING A CLAIM IN THE USA

### KIND OF CLAIM:

#### A. Normal Claim

- A1. Medical Claim inside USA
- A2. Medical Claim outside USA
  - hospitalization
  - ambulatory treatments
- A3. Repatriation
- A4. Disability
- A5. Death
- A6. Travel
- A7. Damaged Goods
- A8. Liability & Legal Assistance

#### B. ELECTRONIC CLAIM

#### QUICK TELEPHONE GUIDE

##### Expat Assistance 24/7

(for hospital admissions and urgent assistance only):

**+32 (0)2 669 08 80** or [help@expatinsurance.eu](mailto:help@expatinsurance.eu)

**Global Excel 24/7** (for medical expenses in the US only):

**+1 800 250 3271** or [OlympusCS@globalexcel.com](mailto:OlympusCS@globalexcel.com)

**Expat & Co Claims Dept.** during normal office hours BE

(for all other information regarding damage):

**+32 (0)2 463 04 04** or [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu)

### A. NORMAL CLAIMS

#### A1. MEDICAL CLAIM INSIDE THE USA (HOSPITALIZATION OR OUTPATIENT TREATMENT)

Your insurance policy covers your healthcare around the world. But in the USA everything works differently. You do not have a free choice between doctors or hospitals and are better off using the insurers' network to prevent you being refused due to a wrong insurance card. Doctors and hospitals often only work for a limited range of insurers.

In order to serve you better in the United States we have appointed Global Excel as our local representatives. Global Excel combines several insurer networks under one label which gives you a broader choice.



Global Excel is available to you 24/7 and will help you access the most appropriate medical and dental providers. Should you find yourself in need of treatment, please contact Global Excel as soon as possible. They will ensure you are eligible and will provide cash-less access to your treatment, in accordance with your insurance plan.

General Numbers for Cases in the USA:

- Inside the USA Toll-free 1-800-250-3271
- Outside the USA 1-305-530-8600
- In the extreme event both phone lines are not available, use this alternative number: 1-305-766-7041

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## A1. MEDICAL CLAIM INSIDE THE USA (CONTINUED)



Please remember that if you do not contact us prior to planned treatment you may be liable for (part of) the cost of your treatment. Global Excel should be informed as soon as possible by yourself or a family member in case of an emergency so that they can take the necessary steps to ensure your coverage.

If you have any doubts on how to access medical care in the United States, please contact Global Excel. For hospitalizations outside the USA, and other urgent needs linked to your policy, please contact the usual **Expat Assistance helpline for all emergencies: +32 (0)2 669 0880 (24/7)**.

## A2. MEDICAL CLAIM OUTSIDE THE USA (HOSPITALIZATION OR OUTPATIENT TREATMENT)

In the event of a hospital **admittance outside** the USA, please contact our alarm centre as soon as possible on +32 (0)2 669 0880 or [help@expatinsurance.eu](mailto:help@expatinsurance.eu)

We will provide the hospital with a payment guarantee. Direct payment to the hospital can only be effected if the alarm centre has provided a guarantee of payment prior to (or at the moment of) hospitalisation.

Please be aware that not all hospitals will accept payment guarantees from foreign insurance companies, in which case you will have to pay the bills yourself and get reimbursed later.

Please also note that any deductibles (own share) or excluded items on the invoice are recoverable from the patient if payment is made directly to the hospital.

In case of **ambulatory treatment** (outpatient), or in case the hospital or doctor does not accept a direct payment from the insurer, you will have to pay the bills yourself, and get reimbursed later.

**Tip:** use your credit card to pay the hospital. This gives you a time lapse before you really have to pay. During that time you can start up the reimbursement procedure.

### To get reimbursed please complete following claim form:

[www.expatinsurance.eu/en/claims](http://www.expatinsurance.eu/en/claims) (claim form Medical & accident)

and send it together with the ORIGINAL bills (no copies) to:

Expat & Co BVBA  
Claims Dept.  
Assesteenweg 65  
1740 Ternat  
BELGIUM



If you have a social security health cover, first send the ORIGINAL bills to your health fund (mutuelle, ziekenfonds, krankenkasse, ...). They will reimburse their part first.

You send us the claim form, a copy of the bills, and the ORIGINAL reimbursement attestation for the remaining part of the reimbursement. If you would like to send your claim electronically, please make sure you follow the instructions on page 5 of this document.

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### A3. REPATRIATION

In case a repatriation or evacuation is needed, the alarm centre will decide, together with the local treating doctor, what is best to do.

Please do not interfere in the organization of such a process. Always arrange repatriations, evacuations and accompaniments in dialogue with the alarm centre. You can contact the alarm centre on +32 (0)2 669 0880 (24/7) or by emailing [help@expatinsurance.eu](mailto:help@expatinsurance.eu).



Never book your own tickets or hotels, please leave this to the alarm centre. Every own initiative can be subject to rejection or limitation of the reimbursement. In general alarm centers have much more experience in handling such operations and enjoy better fares.

### A4. DISABILITY

If, after an accident or disease you keep a temporary or permanent disability to work, please complete the following claim form: [www.expatsurance.eu/en/claims](http://www.expatsurance.eu/en/claims) (claim form Disability) and send it back to [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu).

### A5. DEATH

In case of death of an insured person, please complete the following claim form: [www.expatsurance.eu/en/claims](http://www.expatsurance.eu/en/claims) (claim form Death) and send it, together with the ORIGINAL documents (no copies, no scans) to:

Expat & Co BVBA  
Claims Dept.  
Assesteenweg 65  
1740 Ternat  
BELGIUM



In case of the death of a family member in the home country, please do not buy your return tickets yourself, but call or mail the according alarm centre (see point 2), who will provide you with tickets at the lowest rates. Every own initiative can be subject to rejection or limitation of the reimbursement.

### A6. TRAVEL DELAY, CANCELLATION OR BAGGAGE CLAIM

In case of cancellation, travel delay or baggage claim, please complete following claim form: [www.expatsurance.eu/en/claims](http://www.expatsurance.eu/en/claims) (claim form Travel) and send it back to [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu), together with police or air carrier reports (P.I.R.), and a summery and description of the lost or damaged goods.

### A7. DAMAGED GOODS (CONTENT/HOUSEHOLD FURNITURE)

In case of damage to content and household furniture, please complete following claim form: [www.expatsurance.eu/en/claims](http://www.expatsurance.eu/en/claims) (claim form Goods) and send it back to [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu), together with possible police reports (in case of theft), and a summery and description of the lost or damaged goods.

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## A8. LIABILITY & LEGAL ASSISTANCE

In case of a claim with a third party, and concerning liability, please complete following claim form: [www.expatinsurance.eu/en/claims](http://www.expatinsurance.eu/en/claims) (claim form Liability & Legal assistance) and send it back to [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu) with all necessary documents and correspondence.

**Kind regards,**

Expat & Co bvba  
Assesteenweg 65  
1740 Ternat  
BELGIUM  
[www.expatinsurance.eu](http://www.expatinsurance.eu)

## B. ELECTRONIC CLAIMS

Due to popular request, and realising that the postal service is not equally reliable in every country, we also accept electronic claims under the following **strict conditions**:

- a. You can always claim electronically on **Full Cover** (integral) policies.
- b. You can claim electronically on **Top-Up (additional to social security)** policies providing you have organized all the administration with your social security. If not (if Expat & Co has to coordinate your social security administration) then **we will absolutely need the original documents (no copies, no scans)**. Social security only accepts original documents.
- c. We will only accept clearly legible scans of invoices and related documents. **Photographs, low quality scans or scans with parts of the invoice missing, will NOT be accepted**. Even if you believe a section of the invoice is not relevant, please include it in your claim (including legible headers, footnotes and page numbers). It is always better to send too much information rather than not enough.
- d. Claims should always include a diagnosis or an ICD-code (International Classification of Disease) so that we can ascertain the reason for your visit.
- e. YOU MUST KEEP THE ORIGINAL DOCUMENTS FOR AT LEAST 2 YEAR, so that in case of an audit, or should questions arise, we can fall back on the original documents. If you do not keep the original documents safe, then we may consider the payment to be invalid and request the payment to be returned to us.
- f. Medical Claims can be sent to [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu) with an attachment of maximum 5MB. If your documents are larger, then please send them via [www.wetransfer.com](http://www.wetransfer.com) stating your name and policy number.
- g. You and we will have double the amount of work if you choose to ignore these rules. Additionally you will need to wait longer for your payment. An insurer can only pay out if the claim file is complete and correct.
- h. We reserve the right to refuse certain persons, who appear to be abusing this system or are consistently flouting these rules, for electronic claims. Expat & Co has the right, by random sampling, to request the original documents within two year after the claim has been filed. These originals will then need to be sent by post or courier.

We thank you for your kind cooperation.

Expat & Co bvba  
Assesteenweg 65  
1740 Ternat  
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[www.expatinsurance.eu](http://www.expatinsurance.eu)

### CLIENT ADVANTAGE: HOW TO BUY LOWEST RATE TRAVEL TICKETS

Expat & Co has negotiated special rates for their clients with FCM Travel Solutions.

Contact [fcm.zaventem@be.fcm.travel](mailto:fcm.zaventem@be.fcm.travel) , quote the Expat & Co promotion code "Expat & Co", and get the lowest fares for air travel tickets, car rental and hotels.

### FOR MORE INFORMATION, CONTACT EXPAT & CO AT:

tel: +32 (0)2 463 04 04 (during office hours; GMT +1)

email: [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu)

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