

## Claims Procedures

### *Precertification*

Prior to receiving treatment, you may need to contact IMG to precertify your treatment and/or for verification of benefits. Precertification means calling IMG's Utilization Management and Review company to receive a determination of medical necessity for the proposed treatment or services. It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. Precertification may be undertaken by you, the doctor, a hospital administrator or a relative.

### *Claim Filing Alternatives*

#### **Direct Payment to Providers**

In many cases IMG works with the hospital or clinic as an accommodation, including those outside the independent PPO, for direct payment of eligible medical expenses on your behalf. To be eligible to have a claim paid in this fashion, you or the provider must complete a Claim Form and submit it with original itemized bills. In this case, you will be responsible for direct payment of your deductible, coinsurance amounts and non-eligible expenses and charges.

#### **Reimbursement**

If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the deductible and coinsurance, subject to the terms of the plan.

## IMG Customer Care

IMG operates customer care call centers in the U.S. & UK to assist you with questions and emergency needs. By following these guidelines, you will be able to access IMG quickly and easily. IMG can be contacted 24 hours a day for emergency services, medical evacuations and precertification. Collect calls are accepted by IMG from anywhere in the world. A toll-free phone number is also available in the U.S. and Canada.

### U.S. Service Center Business Hours and Contact Information

**Monday** through **Friday**: 7:00 a.m. – 6:00 p.m. EST

**Phone:** 1.800.628.4664 (U.S. & Canada)  
00.1.317. 655.4500 (Worldwide Collect)  
1.317.655.4500 (Local)

**Fax:** 00.1. 317.655.4505

**E-mail:** [customercare@imglobal.com](mailto:customercare@imglobal.com)

**Web site:** [www.imglobal.com](http://www.imglobal.com)

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