



Dear League Associates,

Craig Robinson and Melissa Hinckfoot here again! We hope these short, topical communications are useful to you!

One of the least favorite parts of understanding and using your global health insured policy is the CLAIMS process. In fact, we bet it is right up there with going to the Dentist!

Who files my insurance claim...me or the doctor? When do I file it? How long does it take for the claims department to review MY claim? Where do I find information on my claim? I am overseas, how will I get my reimbursement? Who will help me if I have a problem and need assistance?

Those are only a few of the question you might have. Our goal is to help you and provide you with the answers! Here is the information directly from IMG's website.

Direct Payment to Providers

In many cases IMG works directly with the hospital or clinic, including those outside our independent Preferred Provider Organization, for payment of eligible medical expenses. To file a claim, complete the [Claim Form](#) and submit it with original itemized bills. In this case, you will be responsible for your deductible, coinsurance amounts and non-eligible expenses. You can also use [IMG Interactive Claim Form](#) (123 kb). Microsoft Word is required to use the interactive form.

Where do you find the independent Preferred Provider network in the USA? IMG uses [United HealthCare ...](#) (make sure you contact the **Medical Concierge** at IMG first when in the USA for co-insurance savings!)

For overseas there is [International Provider Access](#) (facilities and Dr's) that have been contracted to provide a direct invoicing to IMG.

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. IMG will reimburse your eligible medical expenses after applying the deductible and coinsurance.

*Please remember to submit your bills and receipts as soon as you receive them. Do not hold them until the end of the year. IMG will apply eligible medical expenses to your deductible and coinsurance throughout the year.

Claims

Log onto [MyIMGSM](#) to submit claims using our online claims form.

You may also use the following address to send any information to our Claims department.

International Medical Group
Claims Department
PO Box 88500
Indianapolis, IN 46208-0500

We have attached a more in-depth brochure to this email that you need to review. Please read and email either one of us any questions you might have.

*in the event you need our assistance, and we cannot help you immediately, we have a personal advocate at IMG that will respond to our inquiries within 24 hours.

Craig Robinson—Managing General Agent

719-573-9080 ext. 101
Skype- craig.robinson-ici
Craig@globalhealthinsurance.com



Contact Craig with any insurance questions from benefits, additional coverages.

Melissa Hinckfoot—Client Relations

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Melissa@globalhealthinsurance.com



Contact Melissa with any claims help, refunds, administration issues, or general insurance questions.