

Practical guide about reporting claims

INDEX:

- A. Insurance in 2nd Rank
- B. Reporting claims
 - B1. Medical costs outside U.S.A.
 - B2. Medical costs in U.S.A.
 - B3. Assistance (repatriation)
 - B4. Liability/Legal Assistance
- C. Electronic claiming

QUICK TELEPHONE GUIDE

Expatriation Assistance 24/7

(only for hospital admissions, repatriation and urgent help): **+32 (0)2 669 08 80** or help@expatriationinsurance.eu.

Global Excel 24/7 (only for medical costs in US):

+1 800 250 3271 or OlympusCS@globalexcel.com

Expatriation & Co Claims Dept. during normal office hours BE (9am-5pm)
(for all other information requests regarding claims):

+32 (0)2 463 04 04 or claims@expatriationinsurance.eu

A. Insurance in 2^e rank

This travel assistance insurance of UGhent is an insurance in 2nd rank. This means that it has to pay out last in line. Your own social security (Mutual health fund), employer's policies (occupational accident insurance, hospitalization insurance...), student policy "All-in" and/or your own private policies (hospitalization insurance, private life liability insurance, travel assistance...) always have to be addressed first. **Only if these institutions do not intervene, or only partially, an additional intervention can be requested in this UGhent travel insurance.**

Mutas 24/7 (alarm centre of the Belgian Mutual health funds, except for the Independent Funds):

www.mutas.be/internationale-dienstverlening

Mediphone 24/7 (Independent Health funds OZ, Partena, Omnimut, Freie Krankenkasse):

Tel. +32 (0)2 778 94 94

www.mediphoneassist.be

If you have a social security in another country, please contact them first

B. Reporting claims

B1. Medical costs outside U.S.A.

Hospital admission: direct payment

In the event of hospital admission (inpatient or day patient), and if your Mutual health fund does not intervene, please contact our **Expatriation Assistance** alarm centre as soon as possible on **+32 (0)2 669 08 80** or help@expatriationinsurance.eu. We will then provide the hospital with a payment guarantee. Please note that we do not have a hospital network available. This means that there are no restrictions to your free choice, so you can go anywhere. However, since we cannot make agreements with all hospitals in the world, this has to be done on a case-by-case basis. It is therefore important that you contact us in advance or during admission. Only then can we guarantee direct payment.

Please note that not all hospitals accept third-party payment guarantees from foreign insurers. However, we have several options available to ensure that you do not have to advance the costs yourself. This works in about 95% of all hospitals in the world, although it can take a few days to find a solution because we usually have to call in local correspondents. So do not worry if smaller non-international hospitals do not get it right the first time. We will work on it further to make third-party payments possible.

If third-party payment guarantees are exceptionally not accepted, we refer to the procedure described below under Ambulatory Medical and Dental Expenses.

Outpatient medical and dental costs (doctor's visits, emergency room, medication ...): **Pay & Claim**

In the event of outpatient treatment (i.e. you are not staying in a hospital bed), or if a hospital does not accept a payment guarantee, you will have to pay the invoices yourself and claim them from us later on (PAY & CLAIM).

In order to be reimbursed, you can fill out the following form and send it together with the ORIGINAL invoices (no copies) to Expat & Co: [https://20ope001.expatinsurance.eu/documents.\[Sickness/accident claim form\]](https://20ope001.expatinsurance.eu/documents.[Sickness/accident claim form]).

If you have cover through your Mutual health fund, send the **ORIGINAL invoices** to your health fund first. They will reimburse their share first. The same applies to your employer's or personal insurance policies.

You then send us your claim form, a clear copy of the invoices and the ORIGINAL reimbursement discharge(s) to claim the remaining amount from us.

If you wish to submit your declaration electronically, follow the instructions in point C of this document.

B2. Medical costs in U.S.A.

About U.S.A. in general



In 'the country of freedom', free choice of doctor/hospital is a bit of an illusion. After all, many doctors have exclusive contracts with one or more insurers. If you do not have the right insurance card in your pocket, you often do not get in. Other doctors do not want to work with insurers, and then take the freedom to charge astronomical rates, and refuse third party payment schemes.

To guarantee our clients as much freedom as possible, we have connected to the **Global Excel** network. This network groups several doctors/hospital networks of local American companies into one large network. Here you will be accepted with certainty.

By contacting the Global Excel network in advance (or during hospitalization), we guarantee a **third party payment system for hospitalization, outpatient expenses and dental care**. Global Excel also negotiates the price so that your own contribution remains limited. Pharmacy costs do not work via direct payment, but must be recovered via Pay & Claim.

Within the Global Excel network in the U.S.: direct payment (exemption 50 €).

Outside the Global Excel network in the USA: pay & claim (exemption 125 €).

Global Excel can be reached at the toll-free number (only within USA): +1-800-250-3271, or outside U.S.A. on the number: +1 305 530 8600.

B3. Assistance

If repatriation / evacuation is necessary, **call the assistance centre of your Mutual health fund first.**

If they do not provide assistance, our emergency centre (**Expat Assistance +32 (0)2 669 08 80** or help@expatinsurance.eu), together with the local attending physician, will decide which is the best option.

Please do not intervene too much in this process in order to avoid miscommunications. Do not organise repatriations, evacuations and accompanying assistance yourself, but always in consultation with the emergency centre.

Do not book your own airline tickets or hotels, leave this to the emergency centre. Any own initiative can be rejected or reimbursed at a lower rate. Double bookings/double costs will always be at your expense. In general, emergency centres enjoy a much better rate and have the most experience in organising this type of operation.

If you still need to recover costs for assistance, you can use the assistance/travel declaration form: <https://20ope001.expatinsurance.eu/documents>. **[Travel claim form or sickness/accident depending on]**.

B4. Liability/Legal assistance

In the event of an accident with third parties, make sure you:

- Never acknowledge liability. You may acknowledge the facts, but never your liability. In some cases it may turn out in your favour, but if you acknowledge liability, the other party may turn against you personally.
- Collect all the necessary evidence (details of the other party, his/her insurance company and policy number, number plate, type of vehicle, contact details of witnesses, police reports, etc.).
- First report the claim to your personal liability insurance (private life) or that of your employer (during professional travel).
- Then, if necessary, you can report it to Expat & Co using the form <https://20ope001.expatinsurance.eu/documents>. **[Liability/legal assistance claim form]**.

Tips for a smoother settlement of claims:

- Classify your claim per insured and chronologically.
- Fill out the **claim form**. It is a guide to the crucial information we need.
- Claims for medical expenses should **always include a diagnosis** or an ICD-code (International Classification of Disease) so that we can determine the reason for your visit.
- Claims for hospitalizations should always include a medical report.
- **Make sure that everything is legible** (preferably no photographs, but scans, do not copy payment receipts on top of an invoice, because then the invoice is no longer legible...). For everything we cannot read, we will have to contact you again. This is a waste of time for you and for us.
- Applying for a travel certificate on the E-platform, accessible via the UGhent-portal, is not compulsory. However, it does offer many advantages. For example, you always have all emergency numbers and documents at hand, and you can submit your file electronically. And you can **monitor the progress of your claim online**.

C. Electronic claiming

Recognising that the postal service is not equally reliable in every country, we also accept electronic claims under the following strict conditions:

- a. You can report an electronic claim after you have first put all the administration in order with your Mutual health fund or personal insurances.
- b. **We only accept readable** scans of invoices and other supporting documents. Photographs of documents, scans of poor quality or scans with missing parts of the document will NOT be accepted. Even if you think that part of the invoice is not important, it is best to include it in your declaration (including legible headers, footnotes and page numbers). It is always better to send too much rather than too little information. It will only speed up the claims settlement procedure.
- c. You must **KEEP THE ORIGINAL DOCUMENTS MINIMUM 2 YEARS**, so that in the event of an audit, or if questions arise, we can always fall back on the original documents. If you do not keep these original documents properly, we may consider the payment to be invalid and ask you to reimburse us.
- d. Claims can be e-mailed to claims@expatinsurance.eu stating your name and policy number, or you can log in on the E-platform via the [UGhent-portal](#). If a travel certificate has not yet been delivered for your UGhent-email address, you will first need to create a certificate with the trip in question. Then you will receive a password and you can also follow up your claim online.
- e. You and we have twice as much work if you choose not to comply with these conditions. As a result, you will have to wait longer for your payment. After all, an insurer can only pay out if the declaration is complete and correct. Moreover, we wish to give priority to those people who do submit a complete and correct file.
- f. We reserve the right to refuse certain persons who appear to be abusing the system or consistently ignoring these rules for electronic declarations. Expat & Co has the right, by means of random checks, to request original documents within two years after a declaration has been processed. These originals must then be sent by post or courier.

We thank you for your kind cooperation.

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