

Are the total costs likely to exceed US\$500?



YES

- 1 Complete the Guarantee for Medical Expenses Form and return it to Expatriate Group for Pre-approval.
- 2 Our claims team will review the request and respond within 2 working days to confirm or deny cover.
- 3 The patient should be instructed to complete a claim at www.expatriate.claims to facilitate the application for expenses.
- 4 Please ensure that the customer completes the Declaration and Credit Card Authorization Form to expedite treatment once approved.



NO

- 1 Complete the Guarantee for Medical Expenses Form
Please check: 1. Original photo ID (preferably Passport). 2. Insurance Membership Card. Obtain copies of both (photos are fine).
- 2 Check policy validity at www.expatriate.claims/PolicyCheck and make a note of their policy Excess.
- 3 The patient/customer should now be requested to complete the Declaration and Credit Card Authorization Form. Please check: 1. Credit Card does not expire within 3 months. 2. The Credit Card signature matches ID seen.
- 4 Treatment can be provided up to a maximum value of \$500 (in accordance with the approved payment schedule).
- 5 The patient should be instructed to complete a claim at www.expatriate.claims to facilitate the application for expenses.
- 6 The completed Guarantee for Medical Expenses Form, the invoices, proof of payment of the Excess (if applicable) and any supporting medical reports, X-rays, etc should be submitted to Expatriate Group for repayment.

Please note:

1. The patient is responsible for payment of the excess and proof of payment is required.
2. If the treatment is for physio or covered 'alternative' treatments, then a GP referral letter is required.
3. The customer will be required to complete an online claims request at www.expatriate.claims to complete the process.