

## About Member Reimbursements

There are times when you may be required to pay your medical bill and then submit the invoice to us for reimbursement. The most common cause for reimbursement delays is unclear or missing information. For a covered expense to be considered for reimbursement, either within or outside of the U.S., all the required documents must be complete and submitted within the filing period stated in your policy terms and conditions (*check your policy for a list of the documents required*).

***Completed claims, along with the required supporting documentation, must be submitted via your [member portal](#).***

**Please note that we will return your incomplete claims with an explanation on what is missing to help us expedite your reimbursement.**

To improve our reimbursement process, we ask that you assist us in collecting and submitting the necessary information as quickly as you can. All the required forms, as well as copies of your ID card, can be found in your member portal.

You may choose from the following payment methods:

- ACH
- Zelle
- Paper checks

### Reimbursement Within the U.S.

- Always carry and present your ID card at all doctors' appointments or if you go to the hospital- this way, the provider can submit the claim directly to us and we send payment to the provider for the charges your plan covers.
- Dental claims must be submitted with a U.S. Dental form with official codes (this form is provided by your dentist). You must also include the WellAway U.S. claim form and proof of payment (credit card statement, check, etc.).
- Vision claims require a detailed receipt from the provider along with the WellAway U.S. claim form and proof of payment (credit card statement, check, etc.).
- Use your ID card at the pharmacy to access your pharmacy network, EHIM.
- CFE members submitting claims for CFE reimbursement must indicate this on the claim form.
- Whether your claim is for medical services received in or outside the U.S., reimbursements are payable in the same currency you have paid your premium.

## Reimbursement Outside of the U.S.

- You must fill out and send us a completed WellAway International Claim Form. Additionally, please provide the local claim form used in the country where the service was rendered. The form must state all diagnoses which clearly identify the services received. The doctor's signature must be evident, as well as the reason for the visit.
- We will reimburse you for medications your plan should pay based on the policy coverage and pharmacy formulary.
  - A WellAway International Claim Form is also required to be submitted.
  - Over the counter medications are not reimbursable.
  - Prescriptions being filled exceeding a 30-day supply require pre-authorization.
- Any medical, dental or vision services are subject to the limitations outlined in your policy terms and conditions. The same limitations and exclusions apply regardless of where the services are rendered. This is also applicable to exclusion riders.
- Medical services rendered outside of the U.S. are payable based on the reasonable fees (URC). The excess amount above the URC fee schedule will be the member's responsibility.
- CFE members may also receive a CFE reimbursement for covered services.

You may reach a ConciergeCare counselor at any time by calling +1- 855-773-7810 in the U.S. or if you are outside of the U.S., you may call us collect at +1-786-453-4008 or email ConciergeCare at [conciergecare@payerfusion.com](mailto:conciergecare@payerfusion.com).