

How to File a Claim

A claim is a request for payment for medical services. Whether you are filing a claim for services rendered in the US or elsewhere, you may need to file your claim directly with us, after receiving medical treatment from a provider. Claim forms can be found in the Forms section of this guide and on your member portal at wellaway.com. **Please note that claims must be submitted within the time frame from the date of service stipulated in your Policy Terms and Conditions in order to be considered eligible for processing. We will return your incomplete claims with an explanation on what is missing to help us expedite processing your claim.**

Filing a Claim- Within the U.S.

Your health care provider will need your WellAway ID card in order to submit all claims (including pharmacy claims) to WellAway Limited on your behalf. If you need to submit a claim, the best way is by completing the U.S. claim form located in the Forms section of this guide as well as on your member portal at wellaway.com. You may also request a claim form by contacting a ConciergeCare counselor. Completed claims, along with the required supporting documentation, may be submitted via e-mail to conciergecare@wellaway.com, courier, or by postal service. We will process your claim as soon as we receive it. We will let you know if any additional fees are due to the provider and make sure everything was billed correctly. You will receive a notice explaining the payment of your claim and if certain costs were not covered. Please note that claims must be submitted within the time frame from the date of service stipulated in your Policy Terms and Condition in order to be considered eligible for processing.

Filing a Claim- Outside of the U.S.

You must fill out and send us a completed WellAway International Claim Form. The International Claim Form can be found in the Forms section of this guide as well as on your member portal at: wellaway.com. 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. 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.

Important things to note:

- If you are due a reimbursement, WellAway will reimburse you for medications your plan should pay based on the policy coverage and pharmacy formulary.
- 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.
- Members of the CFE may also receive 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@wellaway.com.