OUR CLAIMS PROCESS

As a new customer, you can relax knowing that your international health and medical needs are covered by your IMG policy.



You can connect with IMG staff via WhatsApp from anywhere in the world with internet access. After you submit a claim, you can also receive status updates via SMS. **Your new Policy details will include how to set up a MyALC account,** which includes immediate human support assistance via Webchat. You can also use MyALC to search for all medical providers available near you when travelling.

WhatsApp



If you need or have received emergency treatment, it is important to contact us as soon as possible to arrange for your treatment costs to be covered. We're also able to offer Real Time Claims for Well-being, Vaccination or Optical expenses (if included on your Policy). Simply contact us via WhatsApp and submit a snapshot of your receipts. If eligible, we can settle most claims in less than 15 minutes.



Easy access to primary treatment without the need to pay and claim - for policies with nil excess, you can directly contact our Cashless Network providers and organize outpatient visits for new conditions, the provider will arrange the settlement directly with us.

Outpatient Treatment (Including Dental)

Pre-authorisation is not necessary. Please check your Policy documents for details of your cover or contact us if you want to check your benefits.



If you have already paid for your out-patient treatment and would like to send us your claim, please upload your receipts, invoices, prescriptions, medical reports, or medical certificates at MyALC.



If you would prefer to complete a claim form, these can be downloaded from our website and submitted via email, along with any accompanying details required to support your claim.

In-patient & Day-patient Treatment

For these treatments to be covered, you must first obtain pre-authorisation.



Urgent Admission to Hospital

Contact our 24-hours Helpline, with your permission, we will immediately contact your medical provider to obtain the information required to determine eligibility and settle billing directly with the hospital if appropriate.



Planned Treatment

In order for us to pre-authorise your treatment, you can submit a request via MyALC. Please note, you should initiate contact with us at least 5 working days* before your treatment, and we will contact you within 2 working days* to pre-authorise.

Physiotherapy and any Complementary Treatment



You will need a referral letter from a doctor or specialist before you can go for the treatment. Provided your claim is eligible, incurred costs can be claimed back from us

Evacuation or Repatriation



Contact us on our 24-hour Helpline as soon as possible to make the necessary arrangements

Psychiatric Treatment



For your treatment to be covered, you must first obtain a pre-authorisation. You can obtain this by submitting a requested through MyALC. Keep in mind that your policy wording requires you initiate contact with us at least 5 working days before your treatment. We will contact you within 2 business days about your pre-authorisation.

**IMG claims and pre-authorisation department working days are Monday to Friday except England and Wales Bank Holidays.*

WhatsApp: +44 (0) 29 2066 2410
Claims Portal: claims.alchealth.com to securely submit your claims
Webchat: On MyALC, start a Live Chat with one of our agents

Telephone Helpline (24hr): +44 (0) 330 333 6686 or the number on the back of your membership card Claims Email: GPMI claims@imglobal.com
Pre-authorisation Email: GPMIpreauth@imglobal.com

Full details of our claims process can be found in our booklet: Global Prima Step by Step Guide to Claiming.pdf (alchealth.com)

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