

Step-by-Step Guide to Making a Claim

Please refer to your Policy Wording and Certificate of Insurance which confirms your Benefits together with any Exclusions which may apply.

Should you require any assistance or have any queries please contact our

24 hour Helpline +44 (0) 330 333 6686

or the number on the back of your membership card

It is important that you register on to our ALC Health online Claims Centre. If you have not already done so, please go to **page 6** and follow the instructions.

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Getting Started

Please follow these simple steps to make a claim.

Emergency Treatment

If you need, or have received, emergency treatment, it is important to call our **24 hour Helpline** or, depending where you are in the world, the number on the back of your membership card as soon as possible to arrange for your treatment costs to be covered.

For all other claims please follow this Guide.

Getting Started

Please refer to the correct section of this document for the ***type of claim you wish to make.***

There are 3 types of claims:

- **In-patient:** when you are admitted to a hospital for treatment that requires at least one overnight stay.
- **Day-patient:** when you are admitted to a bed in a hospital during the day for diagnosis or treatment but you do not stay overnight.
- **Out-patient:** when you attend an out-patient clinic at a hospital, specialist clinic, Doctor or Dentist for diagnosis or treatment.

Evacuation or Repatriation

Please ensure you contact our **24 hour emergency Helpline** as soon as possible who will make the necessary arrangements.

Top-up Policies

If you are using the claims under another insurance policy to cover the excess under your ALC Health plan, you must provide evidence of the medical condition together with paid invoices. Please note, only medical conditions under our policy Terms and Conditions are eligible. Payment cannot be made for the same invoice under both policies.

In-patient & day-patient Treatment Planned Treatment

Step 1

We will need to confirm that your treatment is covered **before** you have it, so that we can arrange to pay your costs (pre-authorisation).

To do this you need to:

Contact us on +44 (0) 330 333 6686 or via our ALC Health Claims Centre and select 'pre-authorise your treatment'. With your permission, we will arrange to contact your medical practitioner or treating doctor in order to obtain the information required.

If your medical practitioner or treating doctor has already completed a Medical Certificate then please send it to us via our ALC Health Claims Centre, see page 6 (or email, fax or post). Please note we will contact your medical practitioner or treating doctor if we require any further information.

Contact us using one of the options below

Telephone	+44 (0) 330 333 6686 or the number on the back of your membership card
Website - ALC Health Claims Centre	www.alchealth.com/claims.htm and click on ALC Health Claims Centre (to register see page 6) Select 'Make a pre-authorisation request'
Email	claims@alchealth.com
Fax	+44 (0) 330 333 6687
Post	ALC Health Claims Team, Global Response Ltd PO Box 1114 Cardiff CF11 1UL United Kingdom

Step 2

Once we have received all the medical information we need, we will contact you within 24-48 hours to pre-authorise your treatment. **If you need to be admitted into hospital more quickly, please call our 24 hour Helpline.**

Treatment that has not been pre-authorised

We will only pay 50% of your treatment costs if you have not arranged for us to pay these for you in advance. Please note, for Emergency Treatment, you must advise us as soon as possible.

24 hour Helpline + 44 (0) 330 333 6686
(or the number on the back of your membership card)

Out-patient Treatment (including Dental Treatment)

Psychiatric Treatment

Before you have any psychiatric treatment you **must** call our 24 hour Helpline. Your treatment will not be covered unless you have done so.

Physiotherapy and any Complementary Treatment

A referral letter is required from a Doctor or Specialist before you can go for the treatment.

If you are covered for planned out-patient treatment please follow the steps below. You will need to pay your own treatment costs upfront and claim the money back from us.

Planned Treatment

Step 1

You **do not** need to pre-authorise your treatment in advance (unless psychiatric treatment). If you are unsure if your policy covers the treatment, please check your Policy Wording or call our 24 hour Helpline.

If you would like to pre-authorise your treatment you can do so by calling our **24 hour Helpline**, email, fax, post or via our Claims Centre.

If you have chosen to pre-authorise your treatment or the treatment is taking place in hospital, please follow the in-patient procedure on page 3.

Step 2

If you have already paid for your out-patient treatment and would like to send us your claim, you now have the option to either:

1 Upload your receipts, invoices, prescriptions, medical reports or medical certificates at the ALC Health Claims Centre

or

2 Complete the appropriate Claim Form, downloadable from our website **www.alchealth.com/library.htm** and send this, together with any accompanying receipts, invoices, prescriptions, medical reports or medical certificates.

You can choose to send your documents in the following ways:

Upload via our website	www.alchealth.com/claims.htm and click on ALC Health Claims Centre (to register see page 6)
Email	claims@alchealth.com
Fax	+44 (0) 330 333 6687
Post	ALC Health Claims Team, Global Response Ltd PO Box 1114 Cardiff CF11 1UL, United Kingdom

Please note that you must keep your original invoices and receipts for 6 months for audit requirements other than sending by post when originals should be included, in which case photocopies should be kept.

ALC Health Claims Centre

24 hour Helpline + 44 (0) 330 333 6686
(or the number on the back of your membership card)

ALC Health Claims Centre - upload your claims online

If you have already registered and you need to make a claim, please return to page 2 of this document.

Please note that you will not be able to use your ALC Health Claims Centre account until you have activated it by clicking the link in the email you receive after registering.

It is important that you register to be able to upload your claims.

To Register for ALC Health Claims Centre

If you have not already registered on our '**ALC Health Claims Centre**' go to **www.alhealth.com/claims.htm** and click on **ALC Health Claims Centre**. You will need your Policy and Customer Numbers to complete the registration. These can be found on your Membership Card or Certificate of Insurance.

Any **Insured Person** over the age of 16 can register on to our Claims Centre. Each **Person** over the age of 16 must have their own registration to comply with data protection requirements.

Four simple steps to completing the registration process:

Step 1 - Enter your policy details

Policy and Customer numbers. These can be found on your Membership Card or Certificate of Insurance.

Step 2 - Enter your personal details

This will be checked against the information we hold on our system.

Step 3 - Create login details

Your username will be your email address.

Step 4 - Confirmation

A confirmation email will be sent to you immediately. You will need to activate your account by clicking the link contained within the email.

Claims

- **Make a Claim**
You can upload your out-patient claim.
- **Pre-authorise your treatment**
In the event of a planned admission to a hospital, it is important that you obtain confirmation from us that your treatment is covered (pre-authorisation). Your claim could be declined if you do not pre-authorise before receiving your treatment.
- **Claims uploads**
A summary of all your claims and pre-authorisation requests that you have sent us.
- **Print a Claim Form**
Print a claim form.

My profile

- **Personal details**
Your personal details will be shown here.
- **Bank details**
Please ensure your bank details are up to date to ensure fast payment of your claim.
- **Policy information**
Confirmation of who is covered on your policy.
- **Change password**
You can change your current password.

www.alchealth.com/claims.htm

My login details	
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