

FAST TRACK HOSPITAL INDEMNITY CLAIM FAQ'S

Q. I've been hospitalized or had surgery performed in a surgical facility. What documents do I need to provide to file a claim?

A. A completed claim form which includes patient authorization and itemized hospital bill.

Q. I was hospitalized due to cancer. Do I need to provide additional information?

A. Please submit a copy of the pathology report that shows the positive diagnosis of cancer.

Q. Where can I find my Policy Number?

A. You can find this on your Schedule of Benefits in your policy material. It starts with "MZ".

Q. Where can I find my Certificate Number?

A. You can find this on your Schedule of Benefits in your policy material.

Q. What if my services were performed at a Veterans Administration Hospital?

A. In place of itemized bills, please submit the admission/discharge paperwork and the daily progress notes. You can request these through the Department of Medical Information at your VA facility.

Q. What is an itemized bill?

A. An itemized bill includes:

- the dates of service
- description of the services provided
- the charged amount
- the diagnosis for the treatment provided
- the medical coding associated with treatment

Q. How do I get my itemized bill from my hospital?

A. This can be requested from the hospital billing department.

Q. I have the Inpatient Surgical Benefit Rider. How do I get my surgeon's or anesthesiologist's itemized bills?

A. The surgeon's or anesthesiologist's bill comes directly from the doctor who performed the surgery or anesthesia procedure, not the hospital.

Q. What if my treatment is within the first 12 months of my coverage?

A. If your dates of service are within the first 12 months of coverage, please provide the name and address of your primary care physician who treated you in the year prior to your effective date. Claims for services which occur during the first year of coverage may be subject to a review for pre-existing conditions. This may require that we contact your primary care physician to obtain medical records.

Q. How do I know what benefits I have and what services are covered?

A. While individual coverage options can vary by member, please refer to your certificate for more information. If you have any questions about your certificate and covered benefits and services, please contact a Customer Service representative and we will be happy to assist you.

Q. How long does it take to process my claim?

A. Please allow 30 days for your claim to be processed.