



YOUR GUIDE TO MAKING A CLAIM - Africa

Please refer to your Insurance Certificate for full details of eligible benefits, benefit limits and excesses which apply to your specific policy. Please refer to your Membership Guide for definitions and terms and conditions

For queries on general claims matters, please contact:

T: +44 (0) 1344 233900

E: claims@expacare.com

24hr Emergency, Case Management and Pre-authorisation

+27 (0) 60998 7348

Case Management by Health International

Address to send Claim Forms to:

Email: claims@expacare.com
Expacare Claims Department
11 Bracknell Beeches
Old Bracknell Lane West
Bracknell
Berkshire, RG12 7BW
United Kingdom
Phone: +44 (0) 1344 233900

What to do in an Emergency

In an emergency you (or someone acting on your behalf) must contact Health International on the emergency telephone numbers above within 24 hours of hospital admission and before an emergency evacuation.

Pre-authorising your claim in advance of receiving treatment – includes all in-patient treatment.

All in-patient treatment and certain procedures/treatment (see below) must be pre-authorised by Health International before treatment takes place. You should inform Health International at least 5 days before admission or any treatment.

You will be asked to sign a Release of Medical Information Form which allows Health International to obtain medical information about you and your treatment.

Your doctor/specialist will be required to provide information relating to the treatment required and estimated costs of the treatment.

Specific Procedures/Treatment requiring Pre-Authorisation

- All maternity care including newborn care
- Cancer treatment
- Compassionate visit travel / accommodation
- Dental (only for claims in Zimbabwe)
- Emergency medical evacuation
- Extensive radiological and pathological services
- Hospice care
- Hospital treatment as an in-patient
- Out of geographic area cover for emergency treatment
- Over 7 sessions of complementary therapy
- Over 7 sessions of Physiotherapy
- Psychiatric treatment
- Rehabilitation treatment as an alternative to acute care
- Repatriation of mortal remains or local burial costs
- Transport costs for cancer and cardiovascular conditions.
- Wellness (only for claims in Zimbabwe)

Important Note: If pre-authorisation is required but not sought, we will only pay up to 80% of what we consider to be reasonable and customary towards your claim. Please note that you are not covered for ANY costs for emergency evacuations or repatriation of your body that we did not pre-authorise and arrange.

Reimbursement Claims

Where direct settlement with a provider has not been possible, it will be necessary for you to pay the treatment costs and for you to claim reimbursement of these costs. To ensure that your claim is processed as quickly as possible, you must:

- Complete an Expacare Claim Form in full
 - Ensure that the form is signed by the person providing the service or treatment (Section B).
 - If the claim is in respect of prescription drugs (including repeat prescriptions), please ensure that either a copy of the prescription and pharmacy receipt is attached to the claim form OR that the doctor completes the details of the medication prescribed on the claim form and a pharmacy receipt is provided.
 - Ensure that you have signed the claim form (Section A). If the claimant is a child, the form must be signed by the policyholder.
 - Submit the claim form, together with original invoices and proof of payment if the claim is made by you.
 - All reimbursements will be made in USD.
 - Cash settlements cannot be made.
 - If you are claiming Hospital cash benefit a certificate confirming the in-patient treatment, the diagnosis, the date of admission and discharge will be required.
- Further details regarding the settlement of claims on a reimbursement basis can be found in your Membership Guide and on the Expacare website www.expacare.com.

Claim forms must be sent to Expacare as soon as possible but no later than 6 months after the start of your treatment. Claims submitted later than 6 months following the start date of treatment will not be paid. We are only able to reimburse medical expenses when we have received the completed claim form, all invoices and receipts/proof of payment and any other additional information requested within 6 months of the treatment date. If a course of treatment exceeds 6 months, please ensure you obtain and submit an interim invoice. We strongly recommend that you keep copies of all documents.

Co-Payments

A 20% co-pay applies to routine dental treatment, wellness and optical. When pre-authorising your treatment, you will be advised that you must pay 20% of the bill directly to your dentist.

Claims in Zimbabwe

Out-Patient Treatment at Preferred Providers

We have agreements in place with certain providers for:

- GP Consultations
- Specialist Consultations
- Pharmacy claims
- Physiotherapists
- Occupational Therapists
- Complementary Therapists

If you use any of these facilities, you will not need to pay the provider for the treatment you receive.

Our list of preferred providers will be provided by contacting your case manager at Health International.

You are still able to attend other medical facilities of your choice. You will need to complete a claim form and send this to Health International together with invoices and receipts for consideration of a reimbursement. Further details can be found in the section – Reimbursement claims.

When you visit one of our treatment providers for eligible treatment, you will be asked to complete some basic information on a claim form which the provider will send to Health International.

Once your treatment has taken place, the provider will send their bill to Health International who will arrange to reimburse this to the provider.

In the event that the consultation is not eligible under the terms and conditions of your policy, reimbursement will not be made to the provider. In this scenario, Health International will contact you regarding the account.

You will receive a reimbursement statement from Expacare showing the claim payment and value of any remaining benefit, if applicable.

All reimbursements will be made in USD. Payments must be paid into a FCA Nostro Account. Accounts received in ZWL will be settled at the reasonable and customary USD value.

Excess

A USD 15 excess will be applied against all reimbursement claims. This will be deducted from any reimbursement due to you.

Emergency Ambulance Numbers (Zimbabwe only):

+263 (0) 782 999 901 / 4 (ACE)
+263 (0) 712 600 002 (MARS)

Pre-authorisation

All Members in Zimbabwe should contact Health International for claims pre-authorisation.

Telephone: +263 (0) 242 746 573 / 4 (Office Hours)
+263 (0) 782 444 555 (24hrs)

24hr Emergency & Case Management

+27 (0) 60998 7348 (Region)