



**Global**  
Health Insurance

# FAQ

## Frequently Asked Questions

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**Claims**



## IMPORTANT INFORMATION

### How to contact us?

For medical emergencies, questions about benefit coverage and our provider network, you can:

- Visit our website or the XN Global Member Portal, or
- Contact us:  
Toll free number: +1 8774699797\*
- Or via post:  
Henner team 13 – 14  
Boulevard du Général Leclerc. CS 20058. 92527,  
Neuilly-sur-Seine, Cedex France.

\*toll free available in most countries.

### How do I find a doctor or hospital within the network?

Use the “Find a Service Provider” tool to search by country, city, specialty or provider name. Providers within our network often offer direct billing.

### How do I submit a reimbursement claim?

You can submit your reimbursement claim via the XN Global Member Portal.

For any claim under USD \$ / EURO €500 in value we will not require the treating medical practitioner to sign and stamp the claim form.

### What documents do I need to submit for a reimbursement claim?

- A fully completed claim form
- All invoices relating to the treatment received together with proof of payment
- Your bank details so that we can process the transfer of your reimbursement Claim
- If applicable, the letter of referral by a medical practitioner or specialist
- If applicable, any medical records, diagnostic test results or discharge reports

### In what currency will my claim be reimbursed?

You have the choice of claims reimbursement in either the currency of your policy, the currency you incurred your claim in,

or another currency of your choice, subject to local currency and/or international restrictions/regulations and our partners bank's transacting capabilities.

We will convert currencies based on the exchange rates quoted by Citibank as of the treatment date.

### How long will it take to be reimbursed for a claim?

Assuming we have all the necessary information to adjudicate your claim and treatment was eligible in line with your policy terms and conditions, we will process your claim and initiate payment within five (5) working days. Once the payment has been initiated the funds should be in your bank account within a further seven (7) days; this may be quicker depending on the processing time of the international bank transfer by the remitting and receiving banks.

The inward payment to your bank account will be from our administrator (Henner SAS) and not XN Global, therefore please check your bank account to confirm receipt of funds.

### How can I access the cashless / direct billing network?

To find an out-patient direct billing medical provider, log in to your XN Global member portal where you can locate an appropriate medical facility within the out-patient direct billing network using our provider search tool.

When booking an appointment or upon arrival at the medical provider, you should advise the reception / admission department that you are accessing the Henner network and show a copy of your co-branded digital membership card so that the provider can check your eligibility.

If you cannot find an out-patient direct billing medical provider near you, our customer service team will be happy to help. You can contact them on +1 8774699797.

### What do I do if the healthcare provider does not recognise my digital membership card?

Please contact us immediately on the international toll-free number on the back of your digital membership card and one of our customer service team representatives will endeavour to resolve the issue directly with the medical provider.



## Which treatments are not available on a direct billing basis?

If your policy includes dental treatment, optical, wellness, travel vaccinations or non-emergency evacuation benefits, you will need to pay and submit your reimbursement claim via the XN Global member portal.

## What if my chosen healthcare provider is not within your network?

As a member of XN Global, you have the choice of where you can receive treatment.

If you receive treatment via an out of network provider, we may make an exception for high-cost procedures and will use best endeavour to place a one-time direct settlement with the medical provider. Please note that not all medical providers will accept direct payment from us. In these instances, you will be required to settle the bill and submit a claim to us for reimbursement.

You may incur a proportion of the costs if the charges are not reasonable and customary.

## What treatment requires pre-authorisation?

- All in-patient treatment
- All pre-planned day-patient treatment
- All pre-planned surgery
- Diagnostic tests
- Evacuation and repatriation
- Fertility treatment\*
- HIV and AIDS treatment
- In-patient and out-patient psychiatric treatment\*
- Laser eye surgery\*
- Mortal remains
- Nursing care at home
- Physiotherapy or alternative therapies after ten (10) sessions
- Rehabilitation
- Stem cell treatment\*
- USA elective treatment\*

\*If covered under your chosen policy.

## How do I submit a pre-authorisation request?

Pre-authorisation requests can be sent to us via the XN Global member portal.

You must notify us three (3) working days prior to receiving treatment which requires our pre-Authorisation.

## What happens if I do not seek pre-authorisation for the listed treatments?

Failure to obtain pre-Authorisation for treatment of an eligible medical condition means you may incur a proportion of the costs if the charges are not reasonable and customary.

## What do I do if there is a medical emergency?

In the case of any emergency, you or your representative must contact our customer service team as soon as possible. Failure to obtain pre-authorisation for treatment of an eligible medical condition means you may incur a proportion of the costs if the charges are not reasonable and customary.

We will endeavour to put a Guarantee of Payment (GOP) in place within two (2) hours with the healthcare provider.

## Where can I view my claims and explanation of benefits?

You can view your claims, claims history and explanation of benefits on the XN Global member portal.

## What If I have a deductible / out-patient co-insurance or out-patient per visit excess on my policy?

If you receive treatment on a direct billing basis you will need to pay any deductible, out-patient co-insurance or out-patient per visit excess you have on your policy to the medical provider before you leave if your policy has a deductible, out-patient co-Insurance or out-patient per visit excess applicable to it.

If you submit your claim for reimbursement to us, we will deduct any applicable deductible, out-patient co-insurance or out-patient per visit excess you have on your policy to the final settlement amount we issue to you.

## How quickly will you respond to emails related to my claims?

We will endeavour to respond to your emails within two (2) working days.

## What should I do if I also have cover on another insurance policy?

If you are making a claim, you must tell us if you are able to claim any costs from another insurance policy. If another insurance policy is involved, we will only pay our proportional share.

## **What should I do if the benefits I am claiming for relate to an injury by a third party?**

*We will still pay for benefits that you can claim for under the policy even if you are claiming for treatment for an injury caused by another person. We obtain the right by law, to recover the sum of the benefits paid from the other person. You must tell us as soon as possible about any action against another person and keep us informed of any outcome or settlement of this action. Should you successfully recover any monies from the third party, they should be repaid directly to us within fourteen (14) days of receipt.*

## **What should I do if I have a complaint?**

*We trust you will be satisfied with your policy. However, in the event that you have any cause for complaint, we will endeavour to help resolve your concerns as quickly as possible.*

*If you wish to make a complaint, please contact XN Global using the following details:*

**Post:**

*13 - 14 Boulevard du Général Leclerc, 92200 Neuilly-sur-Seine,  
France*

**Email:**

*xnglobalclaims@xn.com*

*Receipt of the complaint shall be acknowledged within ten (10) days of its receipt, unless the response itself is provided during this period. In any event, in accordance with the relevant legislation, an answer shall be sent within two (2) months from the date of receipt of the complaint.*