



Global
Health Insurance

FAQ

Frequently Asked Questions

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*

*Toll Free available in most countries.

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:

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.