

HOW TO FILE A CLAIM

If you are in the US and your claim is settled directly with the physician through UnitedHealthcare there is no need for you to fill out a claim form.

In all other cases, please use the claim form for Illness/Injury/Accident Claims in your Log-In area at www.secutive.com. Please note, submitting incomplete documents may cause a delay in processing your claim. The claims team at IHI can always help to review your documents and make sure that your paperwork is correct:

Phone: +45 33 15 30 99
Fax: +45 33 32 25 60
e-Mail: TravelClaims@ihi.com

Make a copy of the completed claim form and all documents and receipts for your own records and send the originals to the claims department:

International Health Insurance danmark a/s

in the US:

7001 SW 97th Ave
Miami, FL 33173
USA

in all other countries:

8, Palaegade
DK - 1261 Copenhagen K
Denmark

FREQUENTLY ASKED QUESTIONS

1. Where am I covered?

The insurance provides coverage worldwide. However, it does not cover you in your home country.

2. What do I do if I am admitted to a hospital?

You are required to contact the IHI Emergency Service within 24 hours in the event of hospitalization.

Phone (from US): 1 888 532 6627
Phone (from all other countries): +45 33 15 33 00

The emergency service will provide the hospital with a guarantee of payment and will settle the bills directly.

3. Are pre-existing conditions covered?

A pre-existing medical condition is covered only if it has been stable for at least 6 months prior to departure from your home country. If you submit a claim please make sure that you include proper documentation from a physician stating that the condition was not present 6 months prior to the start of the policy. You can find detailed information in your general insurance conditions available at the organization you are traveling with.

FREQUENTLY ASKED QUESTIONS

4. Why is the ID-Card so important?

Your insurance ID-Card summarizes all necessary information you need if you have to go to a doctor or a hospital. Here you find the emergency phone numbers for a hospitalization and for out-patient-treatment (e.g. doctor's office, walk-in clinic etc.), as well as a claims address and necessary information for the physician (e.g. co-payments). You always have to bring your ID-Card for any medical treatment you might need. When calling the emergency hotline the following information will be requested: the Customer Number (listed on top of the ID-Card), the name of the organization you are traveling with, your name and your date of birth.

5. When does the co-payment apply?

If your health insurance policy includes a co-payment it applies for out-patient treatments and has to be paid once per accident or illness.

Your physician will collect the co-payment directly at your first visit.

It does not apply in case of hospitalization.

6. Can I extend my coverage if I decide to stay abroad for a longer period?

Yes, you can extend your coverage if you decide to stay abroad for longer than planned. Contact your organization and inform them of the extension. You will be asked to pay an additional premium for the extra days.



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A UnitedHealth Group Company



A member of the BMA group

Customer Number: 712806

**FIEA - Forte International Exchange Association
Supreme50**

Name, First Name

Date of Birth (MM/DD/YY)

IHI Policy No.: 8360958-2090

OV/ER

Co-Payment per claim: \$50 / Emergency Room treatment: \$0

UnitedHealthcare Options PPO - United HealthCare Insurance Company

Please find all important
Insurance Information in
your Log-In Area at:
www.eSecure-login.com

Username: 8360958-2090
Password: fiea

This card does not guarantee benefits. Please confirm coverage.

Members/providers in the USA:

In case of **outpatient treatment** call UnitedHealthcare at:

1 800 753 2696

In case of **hospitalization or emergency ward treatment** call IHI at:

1 888 532 6627

or contact emergency@ihi.com

For providers in the US only: Payer ID #: 87726
UnitedHealthcare, P.O. Box 869045 Plano, TX 75086-9045

Members/providers in all other countries:

In case of **outpatient treatment, hospitalization or emergency ward treatment** call IHI at:

+45 33 15 33 00* or via skype: [emergency.help](https://www.skype.com/partners/emergency.help)
or contact: emergency@ihi.com

*Please use IHI's call-back service.

If you have to file a claim, please refer to your Insurance Information Brochure in your Log-In Area for all important contact details and instructions.