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## DECIDE IF IT IS A LIFE-THREATENING EMERGENCY SITUATION

If that's the case: Go straight to the emergency room! Once you are stable, contact Coris Assistance SRL, the assistance company, and explain what happened and where you were treated. They will advise you of the next steps. Phone +1 833 982 1333; Email: [corisclaims@dhig.net](mailto:corisclaims@dhig.net).



## IF NOT LIFE-THREATENING,

call Coris Assistance SRL and explain why you need to see a doctor. Coris Assistance SRL is the assistance company which will advise you in finding an appropriate level of service provider in your geographical area. Phone +1 833 982 1333; Email: [corisclaims@dhig.net](mailto:corisclaims@dhig.net). Coris will refer you to one of their preferred providers.

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Coris will send you any documents they may need in order to assist you, such as an authorization form. Please promptly respond to all requests for additional information.



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## PAYMENT ARRANGEMENTS MADE BY CORIS ASSISTANCE SRL

Depending on your location and medical services needed, Coris Assistance can usually arrange for the medical provider to bill the insurance company directly - this is called a Guarantee of Payment (GOP). GOPs can often be arranged for larger expenses such as hospitalization, surgery, CAT/MRI scans, and specialist consultations.



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## PAYMENTS MADE BY THE MEMBER & FILING A CLAIM FOR REIMBURSEMENT

When you visit a medical provider for an office visit, you should expect to pay at the time of service. You must ask for an itemized bill and a receipt as proof that you paid the bill, and a copy of your medical record. You will then submit the itemized bill, receipt, medical record, and a completed [claim form](#) to One Team Health (OTH), the claims administrator. Please see your insurance ID card for the address to submit- you can send to Buffalo, NY, USA or Vienna, Austria.



You must pay for prescriptions when you pick them up at the pharmacy. Complete a [claim form](#) and submit it along with the detailed prescription receipt (includes your name, name of medication, quantity, strength, date purchased, and price) and receipt showing proof of payment.

## HOW WILL YOUR CLAIM BE PROCESSED?



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If Coris is asked to provide a GOP to your medical provider, you must cooperate with Coris in making sure they receive your medical records and all other requested information. Please promptly provide all documentation they request - otherwise they may be unable to provide assistance and the GOP. Either Coris or OTH may contact you for documents such as a [claim form](#) or [accident questionnaire](#).

As the Assistance Company, Coris will issue the GOP, but the claims administrator, OTH, will process the claim and issue the payment to the medical provider. If you pay for the medical care at the time of service, please submit a claim directly to OTH. All questions regarding claim status after services have been rendered should be addressed to OTH.

If you receive any bills from medical providers, do not assume they have been previously submitted to OTH. Please forward all bills you receive to OTH until you receive documentation that they have been processed.

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## WHAT HAPPENS AFTER OTH HAS PROCESSED THE CLAIM?

OTH will email you an explanation of benefits (EOB) detailing for each invoice how much was billed; how much was paid; and how much you are responsible to pay. Amounts still owed are paid directly to the medical provider, not OTH.

Understand that the policy does NOT cover all expenses. If applicable, you will be responsible to pay the policy deductible, copayments, coinsurance, and any charges excluded by the policy. Once processed, the medical provider will rebill you for any charges you are responsible to pay directly to the medical provider.

If you disagree with a denial of charges, you need to send a written appeal to OTH explaining why you feel the claim was incorrectly denied. Please submit additional medical information, if applicable, which could assist with the appeal.

