

Submission of Claims by International Travelers and Students for the Medical Services

to

Tokio Marine HCC MIS, Claims Department

References:

Email: Service@hccmis.com | Customer Service: 1-800-605-2282 or 317-262-2132

[Claimant's Statement and Authorization Form Online](#) |

[Claimant's Statement and Authorization Form \(PDF Fillable\)](#) |

[Claimant's Statement and Authorization Form Annotated Sample](#)

Basics

Your travel safety and medical coverage begins when you depart your home country, and when you get back. However, some benefits are extended in your home country for certain duration of time in continuity of your insurance. Before you start your international travel, as traveler or student, and you did right to purchase insurance coverage, it is significant that you get to know how where and how to get medical help, incidents during your travel(s), and above all how to file claims of expenses with Tokio Marine HCC to clear your bills. Remember, the bills are yours and you have to be alert to keep them cleared.

Preparation for Insurance Coverage of Travel Safety and Medical Services

Here are a few tips to follow before you leave your home country and board a flight:

1. Download this PDF fillable form taken from Tokio Marine HCC site.
2. Fill this form with all relevant information as per sample instructions annotated on this form.
3. Keep printout(s) of your Claims Form with your important papers.
4. Familiarize yourself with the likely medical service providers you may access when you are abroad on PPO networks, make notes, and keep them with your important papers.
5. Open an account in a bank, which has facility of international transactions. Learn how to have your reimbursement claims transmitted to your account electronically, ACH or WIRE transfers. Schedule C of Claimant's Form refers. Get visa, or master card associated with your bank account to ensure you can do banking while traveling and staying abroad.
6. When in non-U.S countries, maintain log of medical visits and charges on Schedule D of Claimant's Form.

7. If you incur expense for services not related to medical service or treatment to you and believe it should be paid directly by Tokio Marine HCC, put in this claim in Section 'Third Party Form' in Supplement C of Claimant's Form.
8. Write and maintain a **log of events and notes** with dates and time as you go along with your journeys and stays abroad. This will come handy when you need, since just memory is not reliable source.
9. Keep your Claimant's Form (fillable PDF) updated.
10. Follow through to register your account with Tokio Marine HCC as follows:
 - a. [Open Help page here and familiarize yourself](#). This page is packed with information and action links for interaction with Tokio Marine HCC.
 - b. Click on button **ClientZone** and open page Client Zone. Register your account here starting with your email address that you used when you signed up to purchase policy. This email address, your Date of Birth, and Certificate Number identifies you. If you purchased policy as an international student, the registration process will [redirect you to Student Zone](#) based on the Certificate Number of your policy that you entered.
 - c. Follow the prompts and establish your account

If you are in the United States and the service provider is member of the PPO network

When you are in the U.S. as an international traveler or international student admitted on student visa (F-1, J-1, OPT, etc.), you have the privilege of two networks of medical service providers, often referred to as Preferred Providers Organization (PPO) as follows:

For non-U.S. and non-EU citizens traveling within U.S.: Affiliated network for you is [UnitedHealthcare Options PPO](#) , which is a PPO Network in the U.S.

For EU citizen traveling within the U.S.: [FirstHealth and Cofinity](#) are the affiliated PPO networks within the U.S.

- Every member and entity in these two networks has contracted with the insurance carriers affiliated to these two networks to provide discounted services to the policyholders of these carriers. The contract or discounted rates of services to the policy holders is typically about 20% - 25% of the Usual, Customary, and Reasonable (UCR) rates of services of the medical service providers.
- It is very important that policyholders use the providers of services on these networks. In addition to discounted services to policyholders, the providers take over filing of claims of services on behalf of the policyholders with the carriers, in this case Tokio Marine HCC MIS.
- It is still not sufficient to leave the filing of the claims for your bills on the providers in the PPO. You have to make sure that every incident of service to you is to be paid and closed.

If you are in the U.S. and the provider is not part of PPO networks

There are two scenarios here:

- a. **When the provider accepts to file claims for service on your behalf:** It may be with some partial payment from you, or no payment by you. A non-network doctor will be typically costlier to you than a PPO in-network doctor will. Show your Policy ID Card to the doctor's office and negotiate upfront if they would accept to be paid by the Tokyo Marine HCC by their standard payment rates of service. If they agree, have it endorsed and signed on the Claimant's Form, and you sign to authorize the doctor office to file and settle claims with Tokio Marine HCC Claims Department. Keep copy of records of all documentation.
- b. **When provider does not accept to file claim on your behalf.** In this case, you have to pay the bill upfront and file claim with Tokio Marine HCC MIS for reimbursement with supporting justification through an invoice or bill showing services. Prefer making payment with Credit Card or American Express. File claim with Tokio Marine HCC for reimbursement on [Claimant's Statement and Authorization form.](#)

If you are not in the U.S. (Refers Schedule D of the Claimant's and Authorization Form)

There are no networks of preferred providers organization in non- U.S. countries. The medical services are based on Usual, Customary and Reasonable rates of service. In this case, you have to pay the bill upfront and file claim with Tokio Marine HCC for reimbursement with supporting justification through an invoice or bill showing services. Prefer making payment with Credit Card or American Express. File claim with Tokio Marine HCC MIS for reimbursement.

If the provider insists that payment has to be in cash, make suitable arrangement to deliver cash for service, and then make claims for reimbursement in U.S. currency by filing claim on Claims Form. You must have all supporting bill of service and receipts of payments to support your claims.

You have discretion to engage services of medical practitioners.

Summary of How to Get Medical Service and Submit a Claim for Payments

- Make determination of which medical providers you will use when you need to wherever you are during your international travels and stays abroad.

- While in the U.S. use medical providers who are PPO in-network. Hand over pre-filled [Claimant's Statement and Authorization Form](#) to doctor's office to start process of accepting to file claims on your behalf, or else be paid by you upfront, and you file for reimbursement.
- Irrespective whether in-network PPO provider in the U.S. files for claims; keep tag on it your registered account in Client Zone.
- If you have to file claims for reimbursement for medical services obtained, file you claims for reimbursement on [Claimant's Statement and Authorization Form](#) with supporting details of services and receipts for reimbursement.

[Review here for more help and information here.](#)