

ExpatPlus – claims procedure - USA

For medical care in the **USA**, Vanbreda International cooperates with **Hygeia** (a UnitedHealth Group International Company), offering direct access to an extensive health services provider network at pre-negotiated rates resulting into considerable discounts.

Hospitalisations

Please always notify Vanbreda at least 5 days in advance. Kindly provide us with the following details:

- reason for hospitalisation/surgery;
- the hospital or clinic you wish to use;
- possible date of admission and discharge.

This provides you with the assurance that your treatment is eligible within the terms of your scheme and we can initiate a **direct payment** i.e. hospital sends invoice(s) directly to Vanbreda for settlement.

Emergencies

In case of emergency, please use your Vanbreda International/Hygeia ID card to identify yourself as a plan member of Vanbreda International.

Out-patient care

- Out-patient expenses (not exceeding 200 USD) are **first to be settled by the employee**, who can afterwards claim reimbursement by means of the appropriate claim form, accompanied by the original, detailed invoices, the proof of payment and - if possible - a detailed medical report. This claim form is available under the heading "Forms" on "My ExpatPlus" and can be filled out on line.
- For more expensive treatment (exceeding 200 USD), please present your Vanbreda International/Hygeia ID card so that **the provider can send the invoices** to Vanbreda International directly. Please note however that sometimes it depends on the goodwill of the medical provider whether he accepts direct payment.
- The above is also applicable for outpatient care such as lab tests and Dr's fees; however, we can not set up direct payment for dental expenses, hearing aids nor optical costs.

Hygeia's online directory

- The list of medical providers participating in the United Healthcare/Hygeia network is available under the heading "Provider List" on "My ExpatPlus":
<http://www.expatplus.com/English/My+account/default>
- You can use the online directory (http://www.hygeia.net/customer_tools/customers/hygeia/main.asp) to search for participating healthcare practitioners (chiropractic medicine, family practice, obstetrics/gynaecology) and participating hospitals and providers (acute care hospital, children's hospital, urgent care center)

Contact

- Contact Information for Medical Service Providers and Plan members:
Tel. Contact Center (24/24): **+ 32 3 217 69 72** and **+ 1 800 59 12 650** (toll-free USA)
- Please send all claims and invoices to:
 - Vanbreda International, P.O. Box 69, 2140 Antwerpen, Belgium; or
 - Hygeia Corporation, 15500 New Barn Road, Suite 200-BR78, Miami Lakes, FL 33014, USA.