

# CONSOLIDATED SERVICES, INC.

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**If you need assistance  
in obtaining documentation for your claim,  
please call us!**

## **DO NOT FILE YOUR CLAIMS UNTIL YOU READ THESE IMPORTANT SUGGESTIONS**

Your employer has made voluntary insurance protection available so that the benefit will be paid directly to you, not the medical provider.\* This is not a major medical plan and is not intended to be a substitute or replacement for your individual or group health plan coverage. You may spend your benefit dollars however you need to.

*\* Benefits are made payable to you, unless you request payment be made to the provider instead. Benefits may be claimed based on the nature of the injury and related services required. Policyholder disability may also apply, depending upon the coverage you selected when you enrolled in the program.*

To maximize benefits payable to you, be sure to include supporting documentation with your completed claim form:

- Copy of itemized billing statements\* WITH PROCEDURE CODE #S** showing actual charges for such expenses as physician's services, surgery, stitches, physical therapy, x-rays, ambulance, and/or hospital expenses.
- Copy of radiologist's report diagnosing fracture or dislocation.
- If a surgery was required, include a copy of the physician's post-operative report.
- Insurer may request a copy of police report if claim is result of a vehicular accident. Do not submit a copy unless the insurer asks for one.
- If the insurer requests more documentation to help pay your claim, please respond as quickly as possible.

**\*To request itemized billing statements:** Your physician's office should be able to send you a copy of a HCFA-1500 billing statement. When submitting hospital charges, request a UB-92 statement.

If your physician or the hospital asks if this is for another health plan, the answer would be "No". You need these forms so that you can file a claim on your personal supplemental health policy.

### **Suggestions:**

- Submit a separate claim form for each accidental injury (or sickness hospital confinement, if applicable).
- You must complete Parts A and B on page 1, then complete the Claim Processing Authorization section on page 2, including your signature and date where required.
- Your physician should complete the Attending Physician's Statement on page 3 of the claim form,— OR — you can submit a copy of your medical record (or Work Status report from work/comp for on-job accidental injury), whichever is the easiest for you to obtain.
- Include supporting documentation (itemized billing statements) so that the insurer will know what to pay you.

**TOTAL DISABILITY:** "is when an insured is unable, due to...accidental injury, to perform all the substantial and material duties of his/her principal occupation. ....".

- Complete claim form as suggested above. **Also complete Part C on page 1.**
- Your Physician should complete Physician's Statement on page 3, **OR**, you can submit a copy of your medical record indicating the days you were disabled and when you were released to return to work.
- **Your employer must complete page 4**, to verify your absence from work.

### **Final Notes:**

- ♥ You can usually file your own claims much quicker than the provider will.
- ♥ Copies of your itemized medical bills or medical records may be obtained by calling the provider, such as the hospital, doctor's office or ambulance service. Any cost involved in obtaining the requested medical information is your responsibility. If you request the records yourself and ask that those records be sent directly to your home address, often the provider will provide them as a courtesy (at no charge) to the patient.
- ♥ You are not required to send all medical bills in at the same time. Generally, the insurer will accept copies of your bills and/or medical records. It is always a good idea to keep a copy for yourself, too.
- ♥ Mail all claims directly to the insurer, the address is on the claim form.
- ♥ If you have any questions on how your claim was paid, don't hesitate to ask your agent/representative to look into the matter for you.