

Claims process for:

- **Continued Personal Medical Exclusions (CPME) members.**
- **Full Medical Underwriting (FMU) members for symptoms that first occur AFTER the first 12 months of Membership.**



Step 1

Visit your GP. If your GP refers you for tests or treatment and you wish to go private call the Claims Helpline on 020 8410 0440^.

Please ensure you have the following details:

- **Date symptoms started**
- **Date you first visited your GP regarding this condition,**
- **Your policy number**



Step 2

One of our Claims Advisers will take details of your claim and talk you through your cover, what you can claim, and what happens next.

Please refer to your Registration Certificate which confirms your level of cover.



Step 3

After we have confirmed cover over the telephone we will send a Claim Form for completion by your Consultant Specialist/Therapist/GP (as advised and detailed on the form). The Claim Form needs to be returned to CS Healthcare in support of the treatment proposed (including day-patient or in-patient treatment).

A pre-authorisation certificate will be sent to you as confirmation of cover.



Step 4

When we receive invoices for treatment we will settle them directly with your provider. If you have a co-payment or excess on your policy we will advise what you need to pay.



And Finally...

If you require further treatment, please call us again.

Please Note:

On occasion we may need further information to confirm that this claim does not relate to a pre-existing condition. If this is the case it may be necessary to speak to a member of our underwriting team who may request that you send us copies of medical reports or documentation about the treatment you are claiming for.