

**Claims process for:**

- **Moratorium (MOR) or Continued Moratorium (CM) members.**
- **Full Medical Underwriting (FMU) members for symptoms that first occur in 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 please ask your GP for a copy of the referral letter and then 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**

**The referral letter needs to be sent to CS Healthcare so that we can assess the details of your condition and whether your claim is valid.**

**Step 3**

**On assessment of a valid claim we will send a Claim Form for completion by your Consultant/Specialist and will preauthorise your initial treatment.**

**Step 4**

**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 5**

**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.**