First Health **Provider Network**

ACI has joined forces with First Health to bring you the First Health Provider Network. You have access to nearly 1.5 million quality healthcare professional service locations and 5,500 hospitals, plus two ways to keep your medical costs in line:

1. Whether in or outside the local area, a First Health logo on your insurance card tells you and your provider that a First Health discount applies.
2. Your out-of-pocket costs will be based on your plan's coinsurance levels, but you benefit from significantly discounted claim costs.

HOW DO I FIND A DOCTOR?

We can help you find the provider of your choice. Simply call **800**-226-5116 Monday through Friday from 8 a.m. to 8 p.m. (Eastern Standard Time) and identify yourself as a health plan participant accessing First Health Network. You may also search online at **www.m**yfirsthealth**.com**:

• Click on the "Start Now" button
• Follow the prompts to enter your search criteria

Before your appointment

It is your responsibility to confirm your providers' continued participation in the First Health Network and accessibility under your benefit plan. Please also be sure to follow any required preauthorization procedures (usually a telephone number on your ID card), and always present your benefits ID card upon arrival at your appointment.

If you need assistance

If you encounter issues when scheduling appointments with the First Health Network providers, call **800**-226-5116.

Please note: First Health and its subsidiaries are not insurance companies, do not pay claims and do not guarantee health benefit coverage. For information about your benefits, please refer to your health plan booklet or contact ACI.

HOW DO I FILE AN INSURANCE CLAIM?

The Process

- **Download** a claim form from www.visit-ACI.com
- **Follow the instructions** on the claim form
- **Fill out** the claim form completely
- **Be descriptive** in regards to the service the doctor performed. Past medical history, dates of the condition and/or symptoms were first experienced and addresses of prior physicians. Remember, if a question applies to your particular situation, please answer it! Please make sure to include your email address.

Claim Reimbursement Request

- **Attach** your paid receipt, itemized bills, statements and invoices for services and supplies.
  - Please make sure that all documents indicate claimants name, date of service, diagnosis and the itemized charges.
  - If you are requesting the payment on behalf of someone else such as for your parents or a minor child, please write that the payment should be made out to you. Add payment information to the claim form itself, or attached a separate cover letter with explanation.

Mail the claim form and the accompanying documents to the address listed in the top right hand corner of your claim form. **Or by email at: aciclaims@visit-aci.com**

ACI ADMINISTRATIVE CONCEPTS, INC.
994 Old Eagle School Road, Suite 1005
Wayne, PA 19087-1802
www.visit-ACI.com
Within the US & Canada: 1-888-293-9229
Outside the USA & Canada: 1-610-293-9229
Fax: 1-610-293-9299

The claim form can be found at www.visit-ACI.com (*Insured* ➧*Claim Form* ➧ *RCM&D Accident & Sickness*). You may also fax or email the documentation to 610-293-9299 if the information is clear & legible and does not appear to be altered.

RX

When submitting prescription drug charges for reimbursement, you are required to send more than a cash register receipt. Please submit the Pharmacy receipt listing the Pharmacy name, your name, date, drug, and amount dispensed.

TIPS

- Keep copies of all the documents submitted. There is no guarantee that your submission will always make it to our office via postal service.
- You need to submit a new claim for each family member and for each new medical condition being treated.
- You need to file the claim within 90 days. However, you are recommended to file as soon as you avail the medical service.
- After you submit the claim, you should follow up with ACI periodically to make sure the process is going smoothly.

➢ If you want someone to speak with ACI on your behalf by calling (888)293-9229, please complete an "Authorization to Disclose Personal Health Information" and submit to ACI. This form can be found on the ACI website www.visit-ACI.com (*Insured* ➧ *Authorization*).

Claim Processing Procedure

The insurance company will process complete claims within 2 to 4 weeks after receiving the claim information. If additional information is required, you will be informed with the explanation of benefits (EOB). You should follow the instructions carefully and arrange for the documents to be submitted back to the requestor. Many claims are pending for a long time solely because the insurance company is waiting for the provider to send medical documentation. Please follow up with your provider to make sure that they have provided the required information.

Once the claim is processed, for all eligible claims, ACI will make the payment. If you paid at the time of service, reimbursement will be made to you.

In either case, you will receive and EOB that will describe the services rendered and filed for the claim, what charges were covered, what charges were not covered and why. The EOB may also list your due amount that you should pay to the provider if you have not already paid.

All claims (original medical bills, completed claim form, and original receipt for prescription charges, if applicable) should be submitted to:

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www.visit-ACI.com
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Outside the USA & Canada: 1-610-293-9229
Fax: 1-610-293-9299
Or by email at: aciclaims@visit-aci.com

If you have any questions concerning claims processing, please contact the ACI office.
It is the Insured Person's responsibility to make sure that the claim form, original bills, supporting claim documentation, etc. are submitted timely and completely.

AXA Assistance USA

One of the benefits to your insurance plan is the inclusion of Assistance Services provided by AXA Assistance. AXA Assistance is available 24 hours per day, 7 days per week, and you are encouraged to call them for any and all medical emergencies. They may be reached toll-free at 1-855-327-1414 or from overseas call direct or collect to +630-694-9764. AXA Assistance *must be involved in any Emergency Medical Evacuation, Emergency Reunion or Repatriation of Remains procedures.* In addition, AXA Assistance may be of assistance in locating medical providers in the area of the world the Insured Person will be visiting.

E-Mail: medassist-usa@axa-assistance.us