

## Guidelines for Out of Network Treatment

- All claims for reimbursement should be submitted **within 90 days** of treatment.
- Before submitting a claim, please keep a **photocopy** of your claim documents for future reference.
- Please fill section A of the claim form completely and use the original currency while mentioning your claimed amount. You will be responsible for providing us with a legal translation for all the documents if the originals are in any language other than Arabic or English. NGI shall not reimburse the cost of such translation.
- Always get section B of the claim form filled by your treating doctor (or get a medical report) and attach it with other reimbursement documents.
- The following documents have to be attached to your claim:
  - a. Original Itemized Bills
  - b. Original Payment Receipts/Credit Card Slips
  - c. Original Prescriptions
  - d. Original Discharge Summary (in case of hospital admission)
  - e. Copies of Laboratory and Radiology Reports
  - f. Copies of Operative notes and Histopathology Report (in case of Surgery)
  - g. Copy of Birth Certificate (in case of child birth)
  - h. Copy of Pre authorization letter from Health Net
- Please note that for all second-line treatments/investigations you have to take a **pre-authorization** from Health Net otherwise your claims will not be reimbursed. These treatments/ investigations are inclusive of but not limited to the following:
  - a. Any kind of In-patient treatment / hospital admission
  - b. MRI and CT scan
  - c. All Surgical procedures including Daycare surgeries
  - d. Echocardiogram
  - e. Endoscopy
  - f. Stress ECG and Stress Perfusion Scans.
  - g. Physiotherapy
  - h. Chemotherapy
  - i. Mammography
  - j. Radiotherapy
  - k. 3 D or 4 D Ultrasound
  - l. Doppler Scans
  - m. EEG
  - n. Nerve Conduction Studies
  - o. Nuclear Imaging
- In order to take a pre-authorization, to notify us of an emergency treatment (not later than 48 hours), and for any other information or assistance, please contact NGI Customer Service Department at: [customerservice@ngiuae.com](mailto:customerservice@ngiuae.com) Tel: +971 4 2215800 Fax: +971 4 2980396
- Claims should be submitted to: Health Net Medical Claims Department, 5<sup>th</sup> Floor, Union House Building, Port Saeed Road, next to Dutco House, opposite Deira City Centre, P.O.Box 154, Dubai.
- NGI office timings are 8 am to 5 pm, Sunday through Thursday. Kindly note that your emails can be accessed on working days only.