

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 Tel: +971 4 2115800 Fax: +971 4 2980396
- Claims should be submitted to: Health Net Medical Claims Department, 5th Floor, NGI 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.