



Meet Michelle. She was on holiday in Europe and was taken ill.



Hold in there Michelle, they'll look after you.



Her doctors don't bill insurance companies directly so Michelle needs to pay for her treatment out-of-pocket and then will have to submit a claim directly to Tokio Marine HCC.



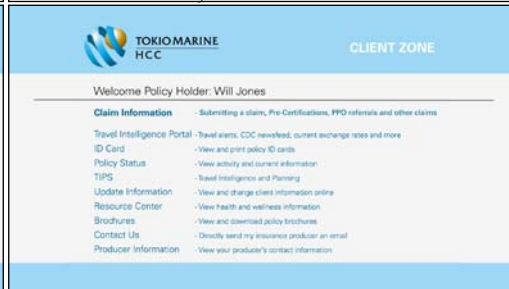
Are you feeling better Michelle? Good! Michelle's claim will be viewed by Tokio Marine HCC and she'll be reimbursed for eligible expenses.



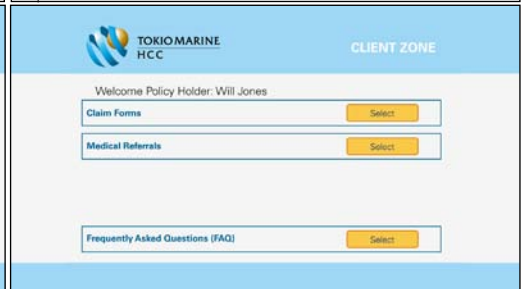
Ok Michelle lets get this claim filed.



Firstly you need to log into the client zone on the Tokio Marine HCC website



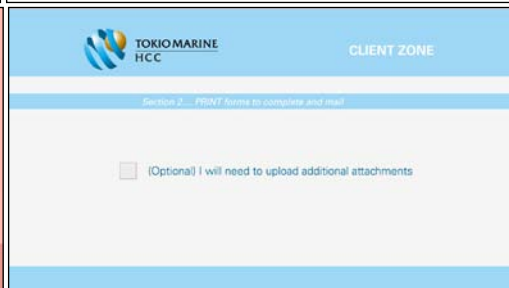
to access the correct forms to submit your claim.



Now you'll need to complete a Claimant Statement and Authorisation Form.



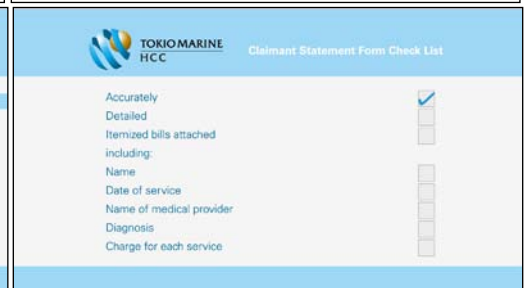
Sounds official hey Michelle!



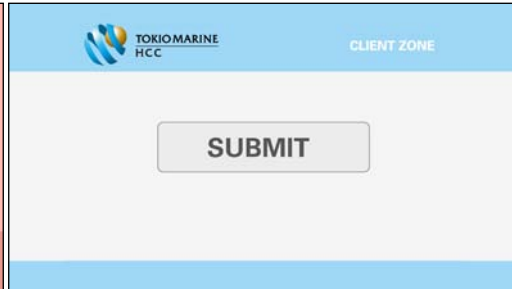
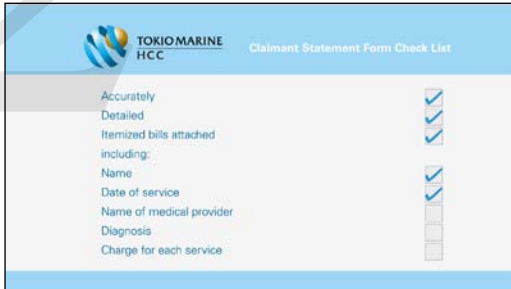
Don't forget to include all original itemised bills for the treatment you received from the doctors.



You can include these as attachments. That's it Michelle!



Make sure you complete your Claimant Statement and Authorisation form as accurately and as detailed as possible,

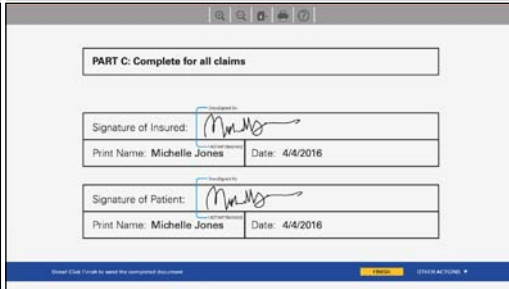
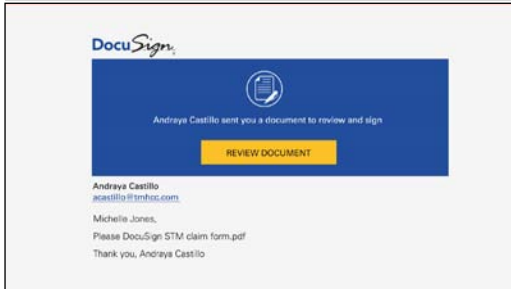


and that all your attached itemised bills include name, date of service, name of the medical provider, diagnosis and charge for each service.

Now submit your Claim.



Wait up... We're not finished yet Michelle. You need to go to your email and provide your signature via DocuSign

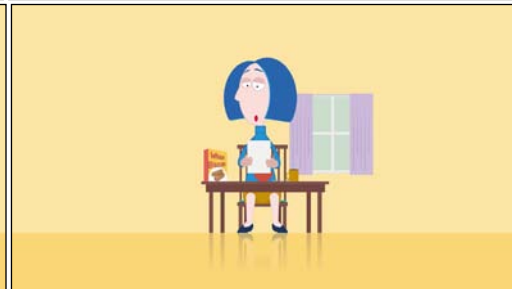
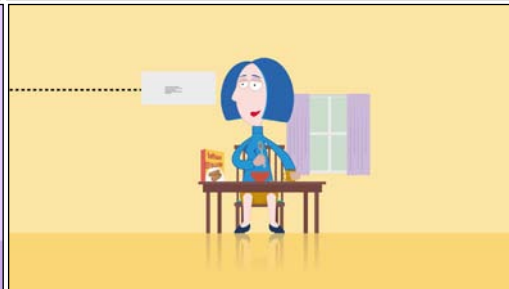


otherwise your Submission isn't complete and Tokio Marine HCC will not receive your claim,

and we don't want that!

Now enjoy that coffee Michelle.

A claims examiner over at Tokio Marine HCC reviews all the documents, but sometimes there isn't enough information.

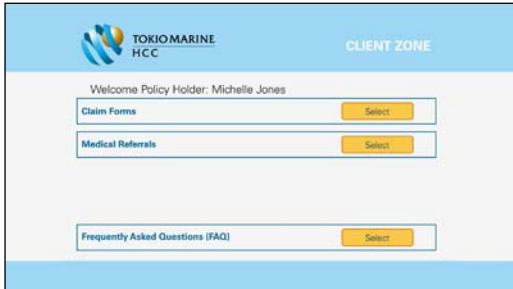


If that's the case, then Tokio Marine HCC will request more information from you before your claim can be paid or denied.

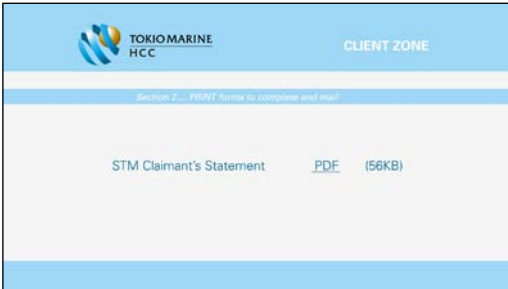
What's that Michelle?

Is that a letter from Tokio Marine HCC asking for more information about your claim?

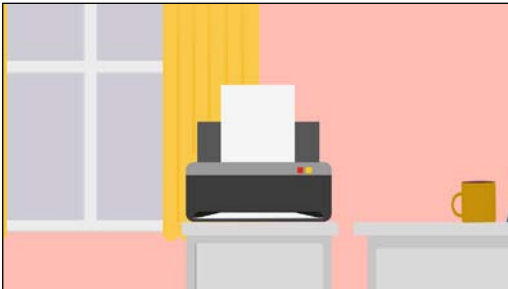
Don't worry Michelle, you can answer these specific questions either online



in the Client Zone or



print off the form, fill it in and then mail it directly to Tokio Marine HCC.



So what are you waiting for, here's a pen. Oh and make sure you answer all the questions and include any additional receipts they need.



Once all the requested information is received, the Tokio Marine HCC Claims Examiner will review your claim again.



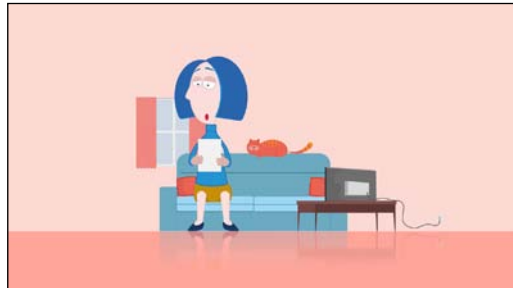
However, sometimes more information is still needed and another request will be sent out to you.



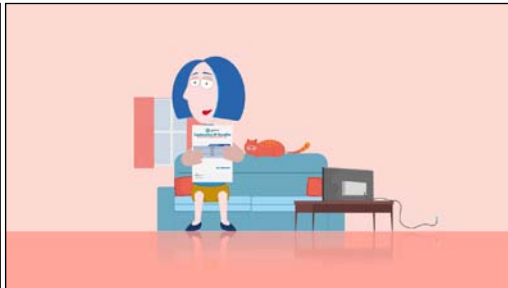
Looks like Tokio Marine HCC needs some more information Michelle but that's cool. The claims process does take time.



Once the Tokio Marine HCC Claims Examiner has all the information he needs then the benefits can be determined and the claim processed



and you'll receive an Explanation of Benefits or EOB.



Don't be alarmed Michelle an EOB isn't a bill, it's just a breakdown of your claim and how it was processed.



And it tells you if your claim is paid or denied.



And there you go Michelle, that wasn't too painful was it! And now you're as good as new...



Don't forget your passport!