HOW TO MAKE SURE YOUR CLAIM IS APPROVED

There are a variety of ways for you to submit claims for reimbursement. Whether you're submitting your claim online, on a printed claim form, or on our mobile app, there are a few things you can do to make sure your claim doesn't get denied.

DO:

- Attach documentation—the Explanation of Benefits from your insurance company is best, but other acceptable documentation includes itemized receipts or statements.
- Receipt of statement must include a description of the product or service provided, the date that product or service was received, and the amount charged for the product or service.
- Check your statement or receipt before you leave the office or store—if it doesn't contain all of the above information, ask your provider to supply it.
- Enter the exact amount of the expense.
- Make sure to capture the entire receipt when photographing receipts.
- Make sure all claims for over-the-counter items include the name on the receipt as well as on the claim form.
- Include a Letter of Medical Necessity completed by your medical provider for all dual-purpose items. You can download this form at www.advantageadmin.com.
- Keep a copy of your claim materials for your records to sign or submit.

DON'T:

- Use a highlighter on your claim form or receipts.
- Round up amounts or write "balance of account"—a dollar amount is required.
- Submit cancelled checks, credit card slips, statements showing only a balance due, or payment slips as documentation.
- Submit claims for services not yet received—prepayment of claims is not allowed.

NOTES

Daycare plan participants may have their provider sign where indicated on the claim form as proof of the services rendered. This will qualify as a receipt.

Exceptions exist for orthodontia services, and reimbursements may be based on your contract with your orthodontia service provider. Please call Advantage Administrators with any questions you may have regarding orthodontia reimbursements.

If your claim is denied, you will receive written notice of the decision at your address of record or by e-mail on file. The notice will contain the reason your claim was denied and any steps you may take to correct the situation.

Contact us TODAY with any questions!

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Advantage™ ADMINISTRATORS