



# CS healthcare

quality cover for less

**Claims process for:**

- Continued Personal Medical Exclusions (CPME) members for symptoms that first occur **AFTER** the first 3 months of membership.
- Full Medical Underwriting (FMU) members for symptoms that first occur **AFTER** the first 12 months of membership.

**Step 1**

**Visit your GP. If your GP refers you for tests or treatment and you wish to go private call the Claims Helpline on 020 8410 0440.**

**Please ensure you have the following details:**

- Date symptoms started,
- Date you first visited your GP regarding this condition,
- Your policy number.

**Step 2**

**One of our Claims Advisers will take details of your claim and talk you through your cover, what you can claim, and what happens next.**

**Please refer to your Registration Certificate which confirms your level of cover.**

**Step 3**

**After we have confirmed cover over the telephone we will send a Claim Form for completion by your Consultant Specialist/Therapist/GP (as advised and detailed on the form). The Claim Form needs to be returned to CS Healthcare in support of the treatment proposed (including day-patient or in-patient treatment).**

**A pre-authorisation certificate will be sent to you as confirmation of cover.**

**Step 4**

**When we receive invoices for treatment we will settle them directly with your provider. If you have a co-payment or excess on your policy we will advise what you need to pay.**

**And finally...**

**If you require further treatment please call us again.**

**Please Note:**

**On occasion we may need further information to confirm that this claim does not relate to a pre-existing condition.**

**If this is the case it may be necessary to speak to a member of our underwriting team who may request that you send us copies of medical reports or documentation about the treatment you are claiming for.**

**A mutual, not for profit, health insurer specialising in the civil and public services**

President: Sir Gus O'Donnell, KCB

Chairman: Michael Legge, CB CMG

Chief executive: David Royle

Civil Service Healthcare Society Limited incorporated in England and Wales Registered Office: Princess House, Horace Road, Kingston upon Thames, Surrey, KT1 2SL.

Civil Service Healthcare is a registered friendly society authorised and regulated by the Financial Services Authority (FSA) reg. no. 205346. Our products are covered by the Financial Services Compensation Scheme (FSCS). Please note: to assist us in improving our service, telephone calls may be recorded and may be monitored.