

TAKE THE EXPRESS

TRANSCONNECT® SUPPLEMENTAL MEDICAL EXPENSE INSURANCE CLAIMS

CLAIMS MADE EASY

Your *TransConnect* supplemental medical expense insurance can help bridge the gap between deductibles and out-of-pocket expenses. After enrollment, you will receive a welcome package containing your certificate of insurance, and *TransConnect* ID card. It also will provide information to sign in to your member website featuring self-service tools designed to save you time and effort.

CLAIM FILING

Present your ID card to your medical provider at your next visit. The ID card contains a payer ID for the provider to submit electronic claims.

- Your provider will ask you to sign a claim assignment form
- Your provider submits claims on your behalf

WHAT HAPPENS WITH CLAIMS FILED ELECTRONICALLY

- If the primary carrier's explanation of benefits (EOB)/payee information does not accompany the *TransConnect* claim submission, a request for the EOB will be sent to provider and insured
- Eligible payment will be made to provider upon receipt of EOB

WHAT HAPPENS WITH CLAIMS SENT VIA PAPER OR FAX

Claim forms **WITHOUT** primary carrier's explanation of benefits:

- If the primary carrier's EOB/payment information does not accompany the claim, a request will be sent to provider and insured
- The EOB may be mailed or faxed

Claim forms **WITH** primary carrier's explanation of benefits:

- Eligible payment will be made to provider

HOW DO I SUBMIT A NON-ASSIGNED CLAIM

When you submit a claim containing an itemized statement with procedure, diagnosis code, and an EOB from the primary carrier, the claim will be considered non-assigned and the insured will be paid eligible benefits. The insured will be responsible for paying the provider if the claim is not assigned.

HOW IT WORKS


- 1 Present your *TransConnect* ID card to your medical provider at your next visit.
- 2 Your provider files the claim using the payer ID number on the *TransConnect* ID Card.

An insured may also file a claim online via paper or fax to the address or fax number on the *TransConnect* ID Card. Provider is paid for all assigned claims.
- 3 If the primary carrier's explanation of benefits (EOB) payment information does not accompany the claim, the necessary information will be requested from the insured with notification to the provider.

Missing documents may be mailed or faxed.
- 4 Eligible payment will be made to the provider upon receipt of EOB.
- 5 Please note, there may be instances where additional forms and information are needed to make a decision on a claim. In these scenarios, you may be asked to supply more documentation and this may require extra review time.

Questions?

 **Visit:** tebcustresp@transamerica.com

 **Customer Service:** 888-763-7474
Monday - Thursday from 7 a.m. - 6 p.m. CT
Friday from 7 a.m. - 5 p.m. CT

Product underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA.

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