

NexStep Claims Procedure

Please Note: Although the claims process is simple, it does require **YOUR INVOLVEMENT** in order to ***PAY YOUR CLAIM ON A TIMELY BASIS.***

Hospital Stay

- 1) **Present your NexStep ID Card AND your Group Medical ID Card** to the hospital admitting office. The **ID Card** gives instructions as to where the **itemized bill** is to be sent and a phone number to **verify your benefits**. Encourage the provider to call SIS customer service.
- 2) **Sign the “Assignment of Benefits”** form provided by the hospital. This will allow SIS to **pay the hospital for all or part of your deductible/coinsurance expenses that would otherwise come out of your pocket**. The facility should not require you to write a check or use your credit card to be admitted.
- 3) Once your group medical plan pays their part of the claim, you will be sent an **Explanation of Benefits (EOB)**.

**FAX OR MAIL EOB to: SPECIAL INSURANCE SERVICES, INC.
ATTN: CLAIMS DEPARTMENT
P.O. BOX 250349
PLANO, TX 75024-0349
FAX: (972) 960-0377**

- 4) **If this is your first claim for the year, please complete a NexStep Claims Form and submit by fax or mail to SIS.**
Only one claim form per person, per year is required.

Once SIS receives the **Itemized Bill** and **Assignment of Benefits** from the hospital and the **EOB** and **Claim Form** (if necessary) from you, then your claim will be processed.

Out-Patient Claims

For larger out-patient claims please follow the same procedure outlined above for hospital stays.

Out-Patient Benefits are per insured person, “**per Sickness or Injury**”, subject to a maximum of **four conditions per person/family per Calendar Year**.

In order to maximize this benefit, you should **pay the small claim**, such as minor treatment in a doctor’s office, **out of your pocket**. Then, **at the end of the year submit your receipt, itemized bill** from the facility and the **EOB** to SIS for payment to you. This will insure that you not “use up” one of your four conditions in case you/your insured dependents have other larger out-patient claims during the year.

Questions? SIS Customer Support: (800) 767-6811 or (972) 788-0699