



Member Guidelines for Pre-certification, Referrals and Overseas Care

Prior Authorisation For Overseas Care

Prior to seeking medical services outside of Bermuda, Members should contact a Coralisle Medical Clinical Administrator at 296-3200 in order to obtain Prior Authorisation. Prior Authorisation must be obtained to be eligible for the Commercial air transportation and Overseas allowance benefits. In order to qualify for these benefits:

- a completed HIAB referral form must be sent by a physician in Bermuda to a Coralisle Medical Clinical Administrator prior to travel and commencement of services; and
- the services must be medically necessary and not be available in Bermuda.

Commercial Air Transportation Benefit

Once the HIAB referral is received it will be reviewed to see if you are eligible for this benefit and, if so, if the benefit will apply to a support person or only for the patient. This is based on the diagnosis and the treatment that is planned during the upcoming appointments.

If a Member is approved for the Commercial air transportation benefit, they will receive an approval letter from Coralisle outlining their benefit and approval to obtain the airline tickets from Worldview Travel if they so chose. There is an agreement in place for Worldview Travel to directly bill Coralisle for the Member's air travel. Please refer to your Schedule of Benefits for the annual maximum benefit for Commercial air transportation.

Overseas Allowance Benefit

This benefit provides reimbursement of food, accommodation and/or local transportation costs while you are receiving medical services overseas.

Upon receipt of the completed HIAB referral form, a Coralisle Medical Clinical Administrator will provide a response in writing confirming if the services the Member is having rendered qualify for the overseas allowance and outlining the Overseas allowance benefits available for the proposed treatment plan. Please note that you are only approved for medically necessary days, which will be outlined in the correspondence you receive from Coralisle. In order to submit a claim for the Overseas allowance benefit, the Member must submit a completed Travel Claim Form along with the itemized receipts from the hotel and for any local transportation and food expenses while overseas for treatment.

Reimbursement of Costs

For prompt reimbursement of Commercial air transportation and/or Overseas allowance claims, ensure that a completed Travel Reimbursement Form is sent in with the itemized receipts. The Travel Reimbursement Form is sent to all Members by the Clinical Administrators when the Member's overseas referral has been approved.

Medical Necessity

All services must be medically necessary, regardless of treatment location, in order to be considered for reimbursement. We encourage our Members or their service provider to contact Coralisle Medical to verify benefits and/or request a pre-determination of eligibility prior to services commencing.

Medical Emergencies

In the event of a Medical Emergency, the Member should seek treatment at the nearest facility, which can be worldwide, and in or out of Network. The Member or a family member must contact Coralisle Medical if in Bermuda at 441-296-3200. If in the USA, call the case management provider at 1-800-423-9130. For all other countries, call 312-935-3758 (collect). Contact should be made within 48 hours of the medical emergency.

Emergency Air Evacuations

An Emergency Air Evacuation requires authorization and is requested by the treating physicians at King Edward Memorial Hospital in conjunction with Coralisle Medical and is for medical emergencies only. Air Evacuations for medical emergencies can be coordinated 24/7 and are subject to the benefits outlined in your Schedule of Benefits. We encourage our Members to ensure they have their travel documents in order, and ensure that a friend or family member knows where these documents are, in the event you or a dependent require an emergency air evacuation. One of the main delays that can occur during an emergency air evacuation is when the travel documents for the patient are unable to be produced at the hospital. The air ambulance will not be able to complete a flight plan until the patient's travel documents have been confirmed and verified.

Pre-Certification For Overseas Care

Pre-certification is required for all overseas in-patient hospital stays and all in-patient and out-patient chemotherapy and/or radiation therapy.

For care within the USA: Please have your US service provider contact the case management/utilisation manager provider at 1-800-423-9130 for pre-certification of these services within the USA.

For care outside of Bermuda and the USA: Please have your provider contact the worldwide assistance line at 312-935-3758 (collect) for pre-certification of these services while outside of Bermuda or the USA.

Letter of Referral

A letter of referral from the prescribing physician, including the medical diagnosis, is requested for the following services:

- Physiotherapy
- Speech Therapy
- Occupational Therapy
- Acupuncture
- Massage Therapy

The Member or their physician can fax a letter of referral to Coralisle Medical Insurance, Attention: Clinical Administration Department to fax no. 441-298-2861. Not providing this information in advance could result in delays in receiving your claim reimbursement.

Overseas Pharmacy Claims

Those Members who are eligible for major medical outside of Bermuda with Coralisle are also eligible for overseas pharmacy benefits. The overseas pharmacy ID card has a phone number on the back which either the Member or a pharmacist in the USA can call if assistance is needed in having a prescription filled. By using a pharmacy that is part of the Pharmacy Network, Coralisle can be billed directly for our portion of eligible pharmacy charges. The Member would then only have to pay their portion at the time of filling the eligible prescription. Some prescriptions will require authorization which may require the prescribing doctor to call in order to obtain prior approval.

USA Preferred Provider Network

Coralisle Medical Insurance Company Ltd. utilises a Preferred Provider Organization Network in the USA. The Network's website is located on the back of your Medical ID Card. In the event a provider who is a participating provider within the Network requests you to pay for services at the time of service, you can contact a Coralisle Medical Insurance Customer Service Representative at 441-296-3200 prior to making any payments.

Please refer to your Schedule of Benefits for a description of your Group Health Benefits.