

XSI Plan CLAIMS Guidelines for POLICY HOLDERS

XSI **Signature Plans** (EmergencyCare Plus) pays benefits per the specified injury schedule attached to your policy less any adjustments or discounts up to the maximum benefit amount, per insured, per calendar year, as shown in the policy schedule, regardless of whether those costs are covered under another insurance plan.

XSI **Platinum Plan** (Accident Expense Plus) pays benefits, once any deductible is met, less any adjustments or discounts up to the maximum benefit amount, per insured, per calendar year, as shown in the policy schedule, regardless of whether those costs are covered under another insurance plan.

In order to determine the appropriate claim benefit, an **Explanation of Benefits statement** (EOB) will be required by the claims department in addition to the **medical expense billing**.

The XSI Plans also have some **time limits on treatments**.

The following are based on the generic policy version.

- Initial care must be received within 72 hours of the accidental injury.**
- Accident Emergency Care** Benefit – such treatment or attention must be received from an Emergency Room, Hospital, Urgent Care Center or Physician’s office and in the United States.
- Accident Follow-up Care** Benefit is also covered, up to **three visits** which must be completed within 30 days of the accidental injury or discharge from the hospital. **Outpatient surgery** is covered as one of the three visits under the Follow-Up Care Benefit.
- Fractures** sustained as a result of a covered accidental injury must be diagnosed within **14 days of the accidental injury**.
- One **Major Diagnostic Exam** per accidental injury will be covered if completed within **14 days of the accidental injury**.
 - Major diagnostic Exam is limited to:
 - CT (computerized tomography) scan, or
 - MRI (magnetic resonance imaging), or
 - EEG (electroencephalogram)
- Physical Therapy** visits received as a result of an accident as prescribed by a physician, rendered by a physical therapist must **begin within 30 days of the accidental injury or discharge from the hospital**.
- X-ray** benefit covers an X-ray or set of X-rays due to an accidental injury if completed **within 14 days of the accidental injury**.

It is important to understand the requirement of immediately seeking care after an accidental injury, not only for your own well being, but to assure eligibility for benefits from their policy. Knowing these time limits for treatments will assist in working with doctors and medical professionals to schedule tests and treatments within the appropriate time frame.

Another question that has been frequently asked is how an accident and accidental injury are defined in the policy contract.

- An **ACCIDENT** means the unforeseen occurrence of an event that results in an accidental injury to an insured person wholly independent of disease, bodily infirmity, illness, infection or any other physical condition.
- An **ACCIDENTAL INJURY** means a bodily injury to an insured person as the result of an accident, after coverage under this policy takes effect and while this policy is in force, which results in care **within 72 hours** after the injury is sustained.

The following are **EXAMPLES** that help **describe the difference between an injury and an accidental injury**:

- A common winter activity in the north is shoveling snow. During the regular course of this activity an individual may strain their back or even develop a herniated disk; this would not be an accidental injury. However, if while shoveling snow, an individual slips on a patch of ice and falls, breaking their arm, an accidental injury has occurred.
- Sporting events are another activity where an accidental injury may occur. A baseball pitcher who develops a rotator cuff injury during the act of pitching would not qualify as an accidental injury. However a batter who is hit on the wrist by a pitch, which causes a fracture, has sustained an accidental injury.
- Joggers who develop ligament strain and tears during the course of their running routine have not suffered an accidental injury. However, if they misstep off a curb and fracture their ankle they have suffered an accidental injury.

Clearly the demonstration of the “accidental” event within the course of normal participation in an activity can be made and an injury associated with that event would be covered if “care” as defined within the terms of the policy contract is provided.

How to File a Claim:

The claims process begins when an Insured contacts XSI to request health claim forms or prints them from this site. This may be done via our Customer Service phone number 801.331.8503.

The insured must complete the form and submit it, along with any documentation, **including Explanation of Benefits (EOB)**, to XSI claims, PO Box 1078, Draper, UT 84020 or fax 877.335.2684. After receiving all required documentation, XSI will forward the documents to the AG claim department for review of the claim. Normal processing time is 10 business days from receipt of all required documents.

You will be contacted by phone, mail or email if additional documentation is required.

Please review the following prior to submitting any XSI Plan claim:

1. When you are injured go directly to seek medical treatment within 72 hours of the injury.
2. Print claim forms from the claims tab at xsinow.com or call 801.331.8503 to receive claim forms by fax or email.
3. Complete all required information. Give VERY GOOD DETAIL as to the EVEVT which caused the ACCIDENTAL INJURY.
4. Sign all required areas.
5. Have Physician sign all forms as indicated.
6. Include any bills and EOBs from the treatment of your injury. **If you do not have any other insurance**, please state that in a brief letter and include with your claim.
7. Return all forms to XSI for review and submission.
 - a. Mail: POB 1078, Draper, UT 84020
 - b. Fax: 877.335.2684
 - c. Email: cs@xsinow.com
8. Contact XSI at 801.331.8503 with any question or concerns and to confirm receipt of claim forms.