

# YOUNG ADULT VOLUNTEERS

## Here's how your medical insurance works!

Your insurance coverage works on a reimbursement basis. That means you pay for your medical care and then submit receipts to be repaid according to the terms of your coverage. So when you go to a doctor, hospital, or pharmacy, it's important to keep the receipts. And then –

### (I)

Fill out an International Medical Group claim form and send it with the receipts to the address listed on the claim form. If you need additional information about your coverage, consult your handout on IMG coverage or check the website [www.imglobal.com](http://www.imglobal.com) or send e-mail to [insurance@imglobal.com](mailto:insurance@imglobal.com). You must meet a \$250 deductible before IMG will reimburse any expenses. However, it is essential that you submit receipts and claim forms for all expenses so that IMG will know when you have met your deductible.

**YOU SNOOZE, YOU LOSE!** Remember that all claims must be filed within 90 days of the time of treatment. Feel free to copy blank claim forms so you'll have extras when you need them. Your Group ID# is MPI0000000778 and your certificate ID is your Social Security Number. Convert all receipts to U.S. dollars and send completed form and receipts to the address printed on the form or fax or email as instructed below.

**International Medical Group**  
2960 North Meridian Street  
Indianapolis, IN USA 46208-4715  
Telephone: 1.317.655.4500 or 1.800.628.4664  
Fax: 1.317.655.4505

### Send claims:

International Medical Group  
Claims Department  
PO Box 88500  
Indianapolis, IN 46208-0500

### (II)

After the International Medical Group tells you how much they will pay, (they will send an Explanation of Benefits (EOB) statement), then you can file a claim with the Self-Insurance Fund (SIF) through the Risk Management Office in Louisville, using a Self-Insurance Fund Claim Form. Remember that the SIF deductible is \$25 per **each claim item** (a visit to the doctor and resulting medication or needed tests are each considered a separate claim). By making use of the SIF coverage, you may be able to recover part of your \$250 deductible! Send a copy of the paperwork showing how much IMG will pay with the SIF claim form to:

Risk Management Self-Insurance Fund  
Presbyterian Church (USA)  
100 Witherspoon Street  
Louisville, Kentucky 40202 USA  
FAX: 502-569-8033 Phone: 502-569-5530 or 1-888-728-7228, Ext. 5530  
E-mail: [sandra.charles@pcusa.org](mailto:sandra.charles@pcusa.org)

At the end of your term, if you want to consider continuing insurance coverage with the International Medical Group after the Presbyterian Church (U.S.A.) stops paying for your coverage, contact the company directly. The Self-Insurance Fund coverage stops at the end of your appointment.