



FAQs: Getting the most from your benefits

Whom do I contact if I have questions about my policy and benefits? What if I have questions about claims?

GBG Assist, our customer service team, operates 24/7 and has multilingual assistance available at all times. International Claims Services (ICS) is GBG's claims administrator. Contact information for GBG Assist and ICS is available below.

How do I know if my services require Pre-authorization?

Your policy has requirements regarding certain services and obtaining Pre-authorization. Obtaining prior authorization ensures that you are receiving appropriate treatment and that billing arrangements with your provider/facility have been confirmed.

By contacting GBG Assist, you can expedite service and possibly avoid additional payment or penalties. Contact information for GBG Assist is listed below.

How can I submit my claims for services to receive reimbursement?

First, look for direct-bill providers in your area, to avoid the need to pay and claim. GBG's online provider directory is available at: www.gbg.com/members/providerdirectory.aspx

In the event that a direct-bill provider is unavailable, the fastest and simplest way to submit your claim is filing online, at www.gbg.com. You will need to log in to the Member Services Portal to

submit your claim and will receive a confirmation email once it has been successfully submitted.

I submitted my claim form and received a response that asked me to complete a questionnaire for additional information. Why is this questionnaire necessary?

Every claim is unique and during the claim adjudication process it may be determined that additional information is needed to complete processing the claim. To submit the questionnaire, scan and email the questionnaire to ICS at customerservice@gbg.com.

Note: Completing the questionnaire thoroughly and returning in a timely manner will avoid delay during processing of your claim.

I want to view my processed and past claims history. How do I access my Explanation of Benefits (EOB)?

You can access your claims history online at our website, www.gbg.com. Using your ID card, you will be able to register online to access your claims history. In addition to reviewing your claims, you will be able to download your EOB to your computer.

Note: Only processed, denied or pending for additional information claims can be viewed online. You can check the status of claims that have been recently submitted and not yet processed by emailing customerservice@gbg.com.

What if I do not agree with the outcome of a claim or other benefits issues?

First, review your claim outcome and policy to ensure your claim should have been covered. If you still do not agree with the processing decision on a claim or benefit, you have the opportunity to formally appeal this decision through a Claims Appeal Form and have it reviewed by the Appeals Department.

Complete and submit the online Claims Appeal Form at www.gbg.com, or download the form and submit to customerservice@gbg.com.

In the event that I submit a claim, what are my payment options available for reimbursement?

EFT (electronic funds transfer):

Direct deposit into a bank in the U.S. Note: on all U.S. bank deposits, the account must match the Primary Insured, as ICS uses the name of the Primary Issued when issuing benefits.

Wire Transfer: For non-U.S. accounts.

Note: GBG does not charge a sending fee for this option, but some banks will charge the member a receiving fee. Members should check their local bank for details.

Check: Simple to deposit into U.S. and non-U.S. accounts. This can be noted by selecting the preferred address in the Payment Type section of the claim form.



GBG Assist

For Pre-authorization, emergencies:
U.S. toll-free: +1.866.914.5333
Worldwide collect: +1.905.669.4920
Email: gbgassist@gbg.com



International Claims Services (ICS)

To submit or inquire about claims:
Email: customerservice@gbg.com
Online: www.gbg.com
Fax: +1.949.916.7943
Mail: 26000 Towne Centre Drive, Ste 130
Foothill Ranch, CA 92610 USA