

## SPECIFIC REINSURANCE IMMEDIATE REIMBURSEMENT

### GUIDELINES

---

1. Immediate (simultaneous) reimbursement of Specific Benefits is available for eligible claim payment requests in excess of \$2500.00 which exceed the Specific Deductible at the time of the actual payment. Requests must be submitted at least thirty (30) days prior to the end of the treaty period. Please Note: The full amount of the Specific Deductible must have actually been funded by the group and all premiums must be paid current to date for a request to be considered eligible.
2. Claims should be adjudicated in the usual fashion, including checks being run. However, the checks should be held pending completion of the advancement process.
3. Immediate Reimbursement requests must include the exact dollar amount.
4. In order to indicate the group's desire for Immediate Reimbursement, please make a note on the specific claim form that this is an advance request. If this is the initial filing, please provide documentation as to which checks have actually been paid and which are pending Immediate Reimbursement.
5. If a claim involves a negotiated discount that has definitive time restrictions, this should be brought to our attention at the time of filing.
6. Immediate Reimbursement is intended solely for the purpose of advancing funds for the specific claim submitted for review.
7. These Guidelines are to be used in conjunction with the Specific Excess Loss Reimbursement General Guidelines.