

# Claim form for dental treatment reimbursements

Please complete clearly in **BLOCK CAPITALS**.

Are you submitting this claim as a scanned copy?  Yes  No

One form must be completed for each patient.

Further information about how to complete this form can be found on the reverse of this form.

**Your claim will be processed by Aetna Global Benefits (UK) Limited for claims outside Bahrain and by Bahrain National Life Limited ('BNL') for claims inside Bahrain. Failure to complete all sections of this form may result in delays.**

## Section A: Patient details

Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other:	
Family name (surname):		First name(s):	
Date of birth (dd/mm/yyyy):		Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Member number:		Plan number:	
Correspondence address:			
Town:		Postcode:	Country:
Email:			
Daytime phone:		Evening phone:	

## Section B: Main member details (if different from section A)

Family name (surname):		First name(s):	
Member number:		Plan number:	

## Section C: Claim details

Detail the symptoms/dental condition that the patient received treatment for:

Is this claim for a dental checkup?  Yes  No

Provide the breakdown of the invoices being submitted with this claim:

Date of treatment (dd/mm/yyyy)	Invoice date (dd/mm/yyyy)	Invoice reference	Amount (including currency)

Use a separate sheet if you need more space.

Does the patient have another insurance plan or policy that covers dental costs?  Yes  No

If 'Yes', provide the other insurer's details including the name of the insurer, the insurer's address and the patient's plan or policy number with that insurer:

Is the claim as a result of an accident?  Yes  No

If 'Yes', provide the circumstances of the accident including how it happened, the location, the time and the date, using a separate sheet if you need more space:

If the patient has suffered an injury as the result of an accident, are they claiming from a third party?  Yes  No

**Section C: Claim details (continued)**

If 'Yes', provide the other insurer's details including the name and the plan number below:

**Section D: Data Protection and Declaration – the Declaration must be signed by the patient or the main member if the patient is a dependant under the age of 18**

**Data Protection Notice**

We are committed to protecting your personal data and privacy. Any personal information that we collect from you will be kept confidential and will be processed in accordance with relevant legislation and our own strict internal policy.

We will use any personal data to process your claims, administer your plan, service our relationship with you, provide you with products and services and evaluate their effectiveness, provide you with better customer services and for statistical analysis.

Your information may also be used for the detection and prevention of fraud and for audit purposes. If you give us false or inaccurate information and we suspect fraud, we will record this. We may pass such information to Law enforcement or other legal agencies, governmental or judicial bodies, or to regulators.

Your medical information will only be disclosed to those involved with your treatment or care, including your medical practitioner, or their agents. If you ask us to, we will also send your medical information to any person or organisation that may be responsible for meeting your treatment expenses, or their agents. Your information may be discussed with your agent or broker if you have requested the broker to assist you in handling your claims and you have authorised us to provide them with such medical information.

If you want us to disclose your medical information to another individual or next of kin, you must tell us. In exceptional emergency situations, and in accordance with medical confidentiality guidelines and relevant law, we may be required to disclose such information to relatives, family members or other third parties.

We will communicate directly with you about your claim if you are aged 18 or over, or with the main member if you are under 18 unless we are advised otherwise. Claims information may be discussed with your agent or broker if you have requested the broker to assist you in handling your claims and you have authorised us to provide them with such medical information or to another person that you have authorised us to provide such information.

If you want us to disclose your medical information to another individual or next of kin, please complete the section below.

I would like information about this claim to be provided to:

Name:

Relationship:

**Declaration**

I declare that all the details given on this Claim form are true and accurate and that I have not missed out any details important to this claim. I understand that if this claim is found to be fraudulent, in whole or part, I may be committing a criminal offence and that this may invalidate the plan and make me liable to prosecution. For this medical claim I authorise any medical practitioner, specialist, therapist or other relevant establishment who has attended me/the patient in the past, or is attending me/the patient at present, to give any details that may be asked for by the insurer or its duly appointed administrators or authorised agents.

I confirm that I give explicit consent (on behalf of myself and any family members specified in this form) for the insurer or its duly appointed administrators or authorised agents to process our personal information with respect to our membership and I confirm that I have brought this Data Protection Notice to the attention of these family members.

I authorise and request any hospital, specialist, physician or other health provider to furnish the insurer or its duly appointed administrators or authorised agents with such information as they may seek from them in connection with any treatment or other services provided to me or my dependant/s for the purpose of the consideration of this claim.

Patient's/main member's signature:

Date (dd/mm/yyyy):

**Section E: Dental treatment – must be completed by the dental practitioner**

**1. Contact and registration details**

Name of dental practitioner:										Qualifications:									
Phone:					Fax:														
Email:																			
Date the patient first registered with you/the clinic/the hospital (dd/mm/yyyy):																			

**2. Symptoms**

a) Provide full details of the symptoms presented:

b) Are the symptoms related to a previously diagnosed dental/gum/orthodontic condition?  Yes  No  
If 'Yes', specify the dental/gum/orthodontic condition:

c) On what date did the patient first notice these symptoms (dd/mm/yyyy)?

d) On what date did the patient first present these symptoms to you (dd/mm/yyyy)?

**3. Treatment**

Complete the dental chart by using the abbreviations below:

Dental chart																		
	Right								Left									
Treatment																		
Finding																		
Upper jaw	18	17	16	15	14	13	12	11	21	22	23	24	25	26	27	28	Upper jaw	
Lower jaw	48	47	46	45	44	43	42	41	31	32	33	34	35	36	37	38	Lower jaw	
Finding																		
Treatment																		

**Finding:**

b = bridge  
c = crown  
ca/da/dn = caries/decay/dental necrosis  
cl = calculus  
g = gap closure  
gb = gingival bleeding  
gi = gingivitis

gs = gingival swelling  
i = implant  
in = inlay  
m = missing tooth  
p = periodontis  
pu/od = pulpitis or odontitis

**Treatment:**

AF = amalgam filling  
CF = composite filling  
D = denture  
E = extraction  
I = implant  
IN = inlay

M = metal ceramic crown  
NB = new bridge  
NC = new crown  
O = orthodontics  
ON = onlay  
OR = oral radiograph

PR = panoramic radiograph  
RB = replacement bridge  
RC = replacement crown  
RCT = root canal treatment  
S&P = scale and polish

**4. Breakdown of costs**

Invoice reference	Treatment (itemised)	Amount (including currency)

**5. Declaration**

I declare that to the best of my knowledge and belief the information given in this section of the Claim form is full, true and complete.

Dental practitioner's signature:	Practice stamp:
Date (dd/mm/yyyy):	

**Section F: Payment details – must be completed**

Have you personally had to pay costs for the treatment that you are claiming for?  Yes  No

If 'Yes', and you are personally seeking reimbursement, you must tell us how you wish to be reimbursed by ticking either 1, 'Bank transfer' or 2, 'Foreign draft', and completing the required information.

We will only issue payment to:

- the patient if they are 18 or over;
- the planholder if the patient is under 18 and is a dependant under the plan; or
- the parent or legal guardian named as the planholder, if the patient is the main member and is under 18.

If another person or entity has paid on your behalf please give their name:

Failure to complete all information for the chosen reimbursement method may result in you, the named person or entity:

- experiencing delays in receiving the claim settlement; and
- incurring additional bank charges.

1. Bank transfer – this is the quickest and safest method of payment

Name of account holder:

**If the patient's name (as given in section A) is different to the account holder name, please provide the following details:**

Address of account holder:

Email address of account holder:

Telephone number of account holder:

**Bank account details:**

Bank name:

Bank address (including town and city):

BIC/SWIFT code:

Currency of bank account: Account number:

To help us direct your payments efficiently, supply the following as relevant:

IBAN number (mandatory for all payments to bank accounts in countries that have adopted IBAN):

Sort code (mandatory for UK located banks):

Routing Code/Branch Code (as available):

ABA number (mandatory for transfers to US located banks):

2. Foreign draft

Name to appear on the draft: Currency of the draft:

## Important information

Please remember these important points when completing your Claim form:

- Assessment of your claim may be delayed if you and your dental practitioner do not complete all the necessary sections of this form.
- Send your claim to us as soon as possible. We recommend that you do so within a maximum period of six (6) months of the first treatment date.
- Always send us the original invoices with this form. Photocopies, receipts and credit card statements will not be accepted.

## Section A – Patient details

- If the patient is a dependant under the age of 18, the main member must complete the form and sign the declaration for them. If the patient is a member under the age of 18, the parent or legal guardian named as the planholder must complete the form and sign the declaration for them.

## Section C – Claim details

- If you have another insurance plan or policy that covers you for medical costs, we will need to know the details as it may affect the amount we pay in respect of your claim.

## Sections D and E

If the declarations have not been read and signed, we will not be able to process your claim.

## Section F – Payment details

If you are not personally seeking reimbursement we will pay the treatment provider directly, as long as the payment instructions are shown clearly on the invoice. If you are personally seeking reimbursement, you need to tell us how you wish to be reimbursed.

- Ensure that you are able to receive payment in the method and currency you have requested.
- We reserve the right to pass on any payment charges incurred by us for cancelling the original payment due to inaccurate information submitted to us.
- We will not be responsible for any payment shortfall due to exchange rate fluctuations and/or bank service charges. Please contact your bank for further details.
- If you do not give us the sort code/routing code, BIC/SWIFT code and/or IBAN number, you may incur additional bank charges and it will result in a delay in us paying your claim. You can find the payment information on your bank statement.
- Payment by foreign draft in certain currencies can result in long delays. These delays are beyond our control. We will not pay any bank charges incurred in encashing a foreign draft. We strongly recommend that, wherever possible, you choose to be reimbursed by bank transfer as this is the quickest and safest method of payment.
- We can make payment in most readily traded currencies and to most countries. In the event that we are unable to make payment in the currency or to the country you have specified, we will contact you to confirm an alternative currency. If you do not specify a payment currency, we will pay your claim in the currency of your plan.
- We cannot issue foreign drafts to banks based in Qatar.
- Your bank may ask you to complete additional paperwork before they can release our payment to you. This may delay your receipt of the payment and is outside our control.

## No-claims discount

The no-claims discount applies to individual and family plans only. Claims made under the dental benefit will affect your no-claims discount.

The no-claims discount does not apply to groups.

## Deductibles

Any applicable excesses and co-insurances will be deducted from any reimbursement.

## Checklist

There are two ways to send your claim to us:

1. By post – check you have included:

- a fully completed Claim form with signed and dated declarations
- original itemised invoices

Photocopies, receipts and credit card statements are not acceptable. We are unable to return original documents, but are happy to provide certified copies on request.

2. By email – have you read the scanned claims acceptance criteria?

You will find the criteria for accepting scanned claims in your Claims procedures or in the Members section at [www.interglobalpmi.com](http://www.interglobalpmi.com)

**Please call us on (+973) 1758 7339 or email [bnlassistance@bnhgroup.com](mailto:bnlassistance@bnhgroup.com) if you require any further assistance.**

Send your claim to: Bahrain National Life Assurance Company BSC, PO Box 843, Manama, Kingdom of Bahrain.

F: +973 17 567 193 Email: [bnlassistance@bnhgroup.com](mailto:bnlassistance@bnhgroup.com)

If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit [www.treasury.gov/resource-center/sanctions/Pages/default.aspx](http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

Policies are underwritten by Bahrain National Life Assurance BSC. All claims and claims related activity occurring outside of Bahrain will be administered by Aetna Global Benefits (UK) Limited.

InterGlobal Limited has changed its name to Aetna Global Benefits (UK) Limited. The company will continue to trade under the 'InterGlobal' brand until further notice.

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