

IMS/ IWC shall provide for the reimbursement of medical expenses in any of the following cases:

1. Emergency confinement in non-accredited hospital as provided in IWC's emergency availment policy (up to 80% of hospital bill but not to exceed the benefit balance of the plan coverage).
2. Emergency/Non-emergency cases and or medical confinement in non-accredited hospital in area/s where there is NO IWC accredited service provider. (100% of plan benefit but not to exceed the benefit balance of the plan coverage)
3. Availment in area/s where there is NO accredited specialist at the accredited hospital (100% of the treated member's hospital bills but not to exceed the benefit balance of the plan coverage)
4. Emergency, medical confinement and or any availment in accredited hospital but for some technical and/or other issues, said hospitals fail to honor IWC card. (100% of plan benefit but not to exceed the benefit balance of the plan coverage)

REIMBURSEMENT PROCEDURES

- 1** The member has to file his reimbursement claim to any IMS/IWC offices nationwide and submit the following:

ORIGINAL COPIES OF THE FOLLOWING:

1. Itemized statement of account;
2. Official receipts;
3. Professional fee receipts;
4. Charge slips or breakdown of charges;
5. Clinical Abstract;
6. Medical Certificate;
7. Hospital Report/ surgical report (if procedure is done);
8. Incident report from member (stating reason why not covered by IMS Wellth Care); or
9. Police report, if confinement is due to accident.



- 2** The member has to file his claim within sixty (60) days from date of availment/ hospital discharge to any IMS/IWC offices nationwide.



- 3** The check payment for the reimbursement claim maybe released within forty-five (45) days from receipt of complete requirements.



- 4** For clarification/ assistance or follow up, the member may visit any nearest IMS/IWC offices or call/ send a text message or send an email to the following contact details:

Main Office Address:

Penthouse, Burgundy Corporate Tower
252 Sen. Gil Puyat Avenue, Makati City

IMS CLAIMS Department Contact Details:

In-Charge: Ms. Ann Torres, Claims Officer
Contact Numbers: (632) 845-4767 / 0917-8699705
Email address: imsclaims@gmail.com