Medex Protect

PMI EXCESS AND SHORTFALL COVER

HOW TO CLAIM GUIDE

0800 787 9304 www.medexprotect.co.uk claims@medexprotect.co.uk

A step by step guide to making a Medex Protect claim, once you have completed your treatment

SUBMIT A CLAIM TO MEDEX PROTECT

1 OBTAIN YOUR PMI STATEMENT

After your treatment, request a PMI statement from your provider if you have not already received one.

You can get a statement from your PMI provider's online portal or by contacting them directly (we do accept screen shots).

Examples of PMI statement titles:

- Statement of Account
- Claim Notification
- Your Billing Statement
- Your Claim Update

2 COMPLETE THE MEDEX PROTECT CLAIM FORM

Download and complete the claim form in full. You can download the form by clicking HERE. On the form, ensure you indicate who Medex are making the payment to. For example, yourself or direct to the treatment provider.

3 SUBMIT YOUR CLAIM

Submit your completed Medex Protect claim form, along with your PMI statement. Your claim form needs to be received by us within *90 days* of your initial claims statement letter from your private medical insurer. All claims must be submitted by email to claims@medexprotect.co.uk.

4 CLAIM REVIEW AND PAYMENT

We will review your claim form and PMI statement. Once approved, we will reimburse the excess and/or shortfalls (based on policy terms) to either you, or the treatment provider.

FAQ.

1. **What does my Medex Protect Policy cover?**
   Medex Protect covers eligible PMI excess and shortfall amounts only, up to your employer-selected annual policy limit. It does not replace your private medical insurance. Cover is subject to policy terms and eligibility criteria.

2. **Why is my employer giving me this cover?**
   Because it helps you avoid unexpected out-of-pocket excess and shortfall costs. It also helps your employer manage PMI premiums by choosing an excess, without passing an unnecessary financial burden on to you.

3. **Will my Medex Protect affect the treatment or healthcare provider I can use?**
   No. Medex does not affect your PMI benefits, medical underwriting, or your hospital options. It simply covers the excess portion of your PMI claim.

4. **Do I always need to pay my excess and/or shortfall upfront?**
   No, we can pay your treatment provider direct, however you will need to find out your applicable providers payment details and ensure they are correct.

5. **Is there a limit to how many excess and/or shortfall claims I can make?**
   There is no limit on the number of claims you can submit, provided total reimbursements do not exceed your annual policy limit. For example, you can submit up to 20 claims of £25 if they have a limit of £500.

6. **Does my Medex Protect cover include dependants?**
   It depends on the policy your employer has selected. Please check with your employer if you are on a single, single parent, couple and family cover.

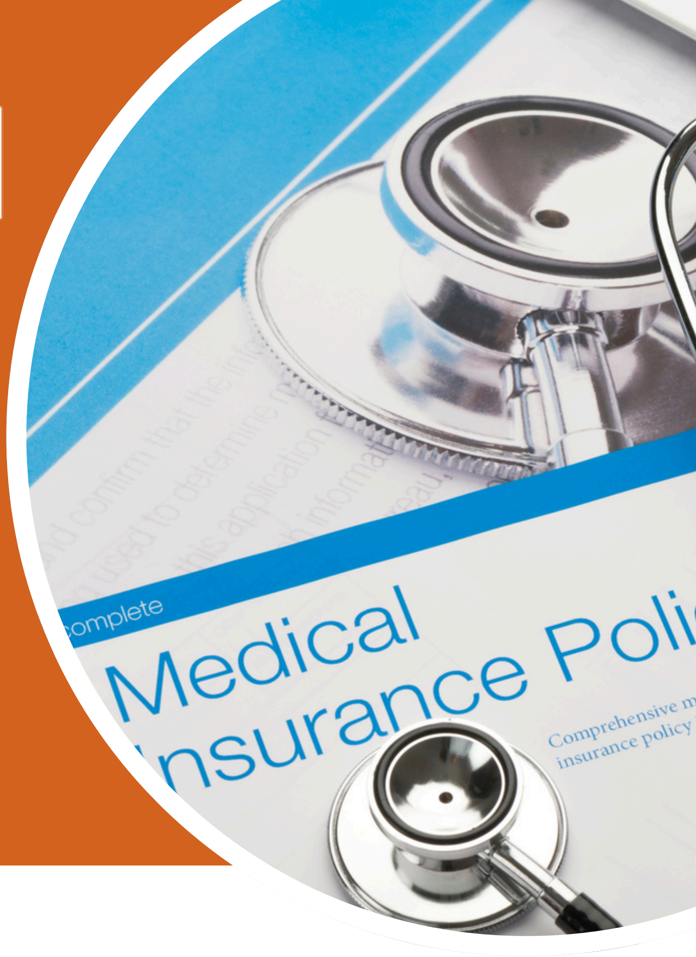
7. **Do I need to complete medical forms when making a Medex Protect claim?**
   There is no medical underwriting. However, cover is subject to policy terms and conditions, eligibility criteria, and annual reimbursement limits.

8. **What happens if I don't claim all year?**
   Nothing changes, you're simply covered if you need it.

9. **If I leave the company, can I keep my Medex Protect cover?**
   No. It is only provided as a company scheme benefit.

Medex Protect

USEFUL INFORMATION



Contact Us

Call our friendly team on:
0800 534 5224

Submit your claim to:
claims@medexprotect.co.uk

98%

Claims paid within 10 days*

*Medex Protect insights: Based on internal data from January to January 2025, 98% of valid claims were paid within 10 working days of receiving complete supporting documentation