

# How to claim

## A. In-patient and day-case treatment inside Egypt

For all planned hospital admissions inside Egypt, please contact Medmark at least one week before the admission.

Tel: +20 (0)2 330 390 44  
Medical Emergency hotline: +20 (0)12 221 09494 or +2 (02)19247 (inside Egypt)  
E-Mail Pre-authorisation: preauthorization@medmark.eg

## B. In-patient and day-case treatments outside Egypt

Please notify **Allianz Care** of all planned **hospital admissions outside Egypt**, by sending a completed Pre-authorisation Form.

We will arrange for direct settlement with the medical provider if possible. With direct settlement you can take advantage of cashless access to treatment and we will settle the bill directly with the hospital.

To arrange for direct settlement, we can assist you more quickly and efficiently when the following steps are taken:

### For treatment planned in advance:



You and your doctor will need to complete the relevant sections of the Pre-authorisation Form (included in your Membership Pack and available on request).



Once fully completed, the form must be sent to us **at least one week before treatment** so that we can ensure there will be no delays at the time of admission. You can submit it by:

Email to: [IGOMedical@allianzworldwidecare.com](mailto:IGOMedical@allianzworldwidecare.com)  
Fax to: + 32 2 2106597, or  
Post to the address shown on the Pre-authorisation Form.

If treatment is taking place within 72 hours and all the required information is available, our Helpline can take the Pre-authorisation Form details over the phone.

Please note that our Medical Services Team requires the information provided in the Pre-authorisation Form to assess if the proposed treatment corresponds to the diagnosis, and if the estimated cost can be considered to be reasonable and customary for the selected city and provider. This will allow us to adjudicate each case correctly and to facilitate prompt direct settlement.

If the treatment is approved we will send a Payment Guarantee to the medical service provider, confirming that you are covered and that we will settle the invoice.

If our Medical Team feels that the estimated costs are not reasonable and customary, we will provide advice or suggest an alternative provider, where possible. This advice will be submitted to Medmark and, if required, also to the Ministry. Provided that all parties have endorsed our advice, we will communicate it to you. If you decide not to follow this advice, or if you fail to submit a Pre-authorisation Form, we will pay only 80% of the eligible benefits.



### For emergency treatment:

While Pre-authorisation is not required in advance of emergency treatment, either you, your doctor, one of your dependants or a colleague needs to call our Helpline (**within 48 hours** of the emergency) to inform us of the hospitalisation. We can take pre-approval details over the phone when you call us. This gives us the opportunity to arrange for the direct settlement of your hospital bills, where possible.

## C. Out-patient treatments anywhere in the world

When you visit a doctor, dentist, physician or specialist on an out-patient basis, you can simply pay the bill and claim the expenses from us. In this case, follow these steps:



Get an invoice from your medical provider. It must state your name, treatment date(s), the diagnosis/medical condition that you received treatment for, the date of onset of symptoms, the nature of the treatment and the fees charged.



If you submit your claim by post or Online Claim Portal, please complete sections 1-4 and 7 of the Claim Form (included in your Membership Pack and available on request). Sections 5 and 6 only must be completed by the doctor/dentist if their invoice doesn't state the diagnosis and nature of treatment.



You can claim and submit your claim in a number of ways:

- **Using our Medmark Mobile App**

Through our MedMark Mobile App you have access to your cover and additional useful features, as:

- Membership Details
- Claim submission and Claims status review
- Pre-authorisation request submission
- Customer Support:
- Inquiries
- Complaints
- Request

The Medmark Mobile App is available in English and Arabic for Android and IOS.

- **Sending the Claim Form and all original supporting documentation, invoices and receipts to Medmark by post to:**

Medmark  
Mohandessin office: 21 Tanta St., Aswan Square, Cairo, Egypt or  
Heliopolis office : 97 Omar Ibn El Khattab Street, Cairo, Egypt

- Using Online Claim Portal:  
<https://www.emfa-medmark.com>



A. When new claims are uploaded through the portal, members should remember to:

- Upload scans of a completed claim form including the diagnosis.
- Upload scans of all supporting receipts and/or invoices, any prescriptions and any medical reports relating to the treatment.
- Upload scans of proof of payment (receipts, credit card slips etc.)



B. Members must ensure that the payment details section is completed so we can pay them without delays.



C. Once the claim has been submitted members will receive an email as proof of submission.



D. Uploaded documents are only accepted in PDF format and there is a maximum of 20MB per claim.



E. When you send us copies of supporting documents (e.g. medical receipts), please make sure you keep the originals.

Medmark reserves the right to request original supporting documents/receipts for auditing purposes up to 6 months after settling your claim.

Alternatively members can send their claims via email at [Claim@medmark.eg](mailto:Claim@medmark.eg)

- Please insert the membership number on your card in the subject line of the email.
- Members must remember to send scans of a completed claim form including the diagnosis .
- They will also need to send scans of invoices with all required information, including any prescriptions and any medical reports relating to the treatment.
- Members have to send scans of proof of payment (receipts, credit card slips etc.).
- Members must ensure that the payment details section is completed so we can pay them without delays.

**We advise you to submit your claims through the portal rather than the email. It will allow Medmark to deal with your claims more efficiently.**