



FAQ –Medical

Q1/Searching for the Medical Network (Hospitals, Pharmacies, Dental and Optical Centers):

- **Call the Customer Service NO.2980**
- **Scan the QR Code behind the Medical Card.**
- **Visit United Insurance Website link www.unitedinsurance.ws**

Q2/ Heading to a hospital in the medical network but find that the service suspended by provider without notice:

- **Call the Customer Service NO.2980**
- **Raise your complaint.**
- **request agent to assist with nearby hospital available in the network.**

Q3/The processes that requires a pre-approval:

- **All types of Surgeries-Laparoscopic operations- Admission-MRIs-CTs-Physiotherapy-Eye Operation-Lithotripsy-Glasses-Dialysis and Dental.**
- **Medical Treatment Abroad within medical network outside Sudan**

Q4/Questions about the Ceiling: (Ex. Optical ceiling for glasses)

- **Call the Customer Service NO.2980**
- **Provide the medical card number to agent to review the remaining ceiling.**

Q5/How to request an additional claim form, when and where to receive:

- **Each member eligible to 16 claim forms through the whole insurance year, divided as 4 claims forms every 3 months. (In case of need extra claim forms will be given after approval)**
- **Request for extra claims to be send by the client insurance office/HR Either by email or official Letter.**
- **Individual requests are not acceptable**



Q6/Questions about the lab tests not covered by insurance:

- *Review the policy*
- *Review the Exceptions Lists behind each claim form*

Q7/Re-imbusement Procedures: (Restrictions of reimbursement)

- *Invoices should be from hospitals /pharmacies out of medical network.*
- *Refund will be only for covered procedures/medicines as following:*
 - *In case of inpatients reimbursement, stamped report by consultant showing the diagnose with admission /operation details and medical discharge reports stamped by consultant must be attached.*
 - *In case of Lab tests reimbursement, stamped report showing the diagnose with lab details, results and bills must be attached (not only the final cost).*
 - *In case of medications reimbursement, stamped report showing the diagnose and medicine prescription must be attached.*
 - *In case of Radiology reimbursement, stamped report showing the diagnose must be attached.*
- *Refund will be by only 80% of the network prices.*
- *Refund will be only for acute medicines; chronic medicines must raise the pre-authorization on the original invoices.*
- *Only original stamped invoices and copy of report. (invoice Copies and pro-forma invoices will not be accepted)*
- *Re-imbusement bills exceeding more than 3 month of service date will not be accepted.*

Q8/Questions about chronic medications receiving date:

- *Chronic medications will be provided to all members in need according to their accredited prescriptions. (all prescriptions should be signed/stamped by consultant).*
- *All prescriptions must be handled after signing the contract to be able to send the order to our partner pharmacies and deliver the medications on an agreed upon date.*

Q9/Questions about medical treatment abroad:

- *Medical report showing the necessity of the treatment abroad must be attached*
- *Request and Medical report to be submit to Approval section – Medical insurance department.*
- *Approval Case subjected to policy T& C after case to be approved by united insurance doctors.*