***Claim procedures***

Payment of claims from insurance companies could take up to months. For legitimated claims submitted to Johnson Fu Insurance, JF’s claims department will reimburse the claim from its own funds within 10 days.

**Out-Patient Services – Pay first and obtain reimbursement within 10 days**

Students can go to any clinic or doctor’s office for medical treatment under the coverage.

They must pay first and send the payment receipt for reimbursement for legitimate claims.

Here is the simple procedure:

1. Go to any clinic or doctor’s office
2. Obtain a copy of
* The doctor’s report which should indicate the purpose of the visit
* Payment receipt for the visit
* Pharmacy receipt for any prescription medications
1. Complete and sign
	* the Medical Claim Form – 2 signatures required
	* Consent form – one signature
2. Send Item 2 and 3 to

 Johnson Fu Insurance Agency Inc.

128-6061 No. 3 Road

Richmond, BC

V6Y 2B2

**Hospitalization -**

Students should go to the nearest hospital and show their student Medical card. Authorisation may be required. Student should contact the medical provider such authorisation.

The hospital will submit the bills directly to the insurance company.

After coming out of the Hospital the student should send in a Claim form and consent form to Johnson Fu Insurance Agency – same as Out-Patient services.

**Designated doctors – Medical Network Provider’s services**

If assigned doctors are available in your area or province, a list will be provided in the student package.

Students should go to the assigned doctor and there is “**No Charge**” for this service.

The student must provide their Medical Card and the Student ID.

Notes –

**It is important that the claim form and consent form must be completed, signed and sent to Johnson Fu Insurance Agency Inc. as soon as possible after the medical treatment. The forms can be signed by the student, guardians, school counsellor, school administrator or the school nurse.**

**Reimbursement from JF can be made payable to the student, guardians, school counsellor, school administrator, the school nurse or the school.**