



How to File a Claim for your Dental, Vision and Hearing Policy

Vision

PURCHASES AND VISION EXAMS AT A RETAIL STORE

Most vision care (exams, eyeglasses, frames, lenses, and contacts) are purchased at retail locations, such as Pearl, EyeMed, Lenscrafters, Costco, Walmart and independent retailers. Most of these locations require you to pay at the cash register, requiring you to file the claim yourself.

PURCHASES MADE FROM AN ONLINE STORE

Sometimes vision care (eyeglasses, frames, lenses, and contacts) are purchased from online stores, such as 1800contacts.com, coastal.com, or lens.com. If you purchase online you will need to print out the itemized paid receipt provided by the retailer.

CLAIM FILING

We accept the HCFA 1500 (Health Care Financial Administration) standardized health insurance claim form or the Vision Claim Form at www.gomedico.com.

Your policy/certificate will consider charges for *basic* eye exams, refractions, eyeglasses and contact lenses.

In the information section of the form, you or your physician must fill in the following information.

- Insured's full name and address
- Insured's ID Number
- The name and date of birth of the insured receiving the vision services

IF YOUR VISION CARE PROVIDER FILES THE CLAIM FOR YOU

Many ophthalmologists and optometrists will file the claim on your behalf. Many may ask that you pay your share of the cost at the time of the visit. Show your Medico Insurance Company ID card to your vision care provider.

Hearing

CLAIM FILING

We accept the HCFA 1500 (Health Care Financial Administration) standardized health insurance claim form or the Hearing Claim Form at www.gomedico.com.

Your policy/certificate will consider charges for hearing exams due to hearing loss and the cost of hearing aids.

In the information section of the form, you or your physician must fill in the following information.

- Insured's full name and address
- Insured's ID Number
- The name and date of birth of the insured receiving the hearing services

IF YOUR HEARING CARE PROVIDER FILES THE CLAIM FOR YOU

Many audiologists and otologists will file the claim on your behalf. Many may ask that you pay your share of the cost at the time of the visit. Show your Medico Insurance Company ID card to your hearing care provider.

ATTACHMENT OF SUPPORTING DOCUMENTATION FOR VISION AND HEARING CLAIMS

You should substantiate your claim expenses by attaching itemized bills and receipts, which contain the following information.

- Insured's full name and address
- Insured's ID number
- Provider's name and address
- Dates that care or treatment was provided
- Physician's and/or Retailer's Tax ID Number
- Dates that hearing aids and/or glasses/contacts were purchased
- ICD diagnosis codes
- CPT/HCPCS procedure codes
- Description of each treatment
- Charge for each service.

Dental

CLAIM FILING

Many dental offices will file the claim on your behalf. Show your Medico Insurance Company ID card to your dental care provider. If your provider will not file on your behalf, we will accept the ADA's (American Dental Association) standardized dental insurance claim form or an invoice/statement of services from your provider.

On the ADA form or if you are filing with an invoice/statement of services, please include:

- Insured's full name and address
- Medico Insurance Identification number

- Date of Birth
- Provider's name and address
- Dates of service
- Provider's Tax Identification number
- Tooth surface(s) and tooth number(s), arch, quadrant
- ADA (American Dental Association) procedural codes
- Description of each treatment
- Charge for each service

All claims should be submitted to Medico Insurance Company by mail or by fax.

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