Information on How to claim and Procedures for admission to hospitals for St. Georges University
How to claim

➤ You are responsible for payment of your medical bills
➤ All expenses must be supported by detailed receipts
➤ Only original receipts are acceptable
➤ Hospital receipts should state the number of days spent and the charge for each day as well as itemized charges for other hospital services
➤ Drug receipts should show
  ✓ Date of purchase
  ✓ Prescription number
  ✓ Name of doctor
  ✓ Name of drugs and cost of each
Receipts of x-rays should show:
- Date
- The cost
- Type of x-rays taken

Do not send receipts alone as they can be easily misplaced.

All claims must be submitted within 90 days from the date on which expenses were incurred.
Overseas Treatment (for cases diagnosed locally)

- The services or treatment must not be available in Grenada.
- Referrals are required from two (2) specialists qualified and practicing in the relevant field of medicine.
- ALICO must approve treatment prior to insured’s departure.
- Treatment must be administered within 72 hours of arrival.

ALICO’s arrangement with our Case Manager facilitates and monitors our clients treatment while overseas and provide definite advantages to utilizing certain associated institutions that are willing to provide plan members with substantial discounts.

It is important to notify ALICO of any intention to seek medical attention abroad (even if voluntary) so that proper advance arrangements can be made.
Overseas Treatment (Emergencies)

If while abroad, a medical emergency occurs, a telephone call to the number on your I.D. card will connect you to our Case Manager who will:

- Advise (what to do, where to go)
- Arrange (admission and credit if necessary)
- Monitor (treatment and charges)
- Handle payment (where necessary)