MEMO

TO: Group Medical Plan Members, S.G.U.
FROM: Human Resource
SUBJECT: Insurance Processing
DATE: 18th June, 2014

Dear Medical Plan Member:

Our Group Medical Provider, Pan American Life Insurance Company (P.A.L.I.G.), has informed of the following to take immediate effect:-

- All original Claims must be submitted to P.A.L.I.G., Trinidad, within 90 days from the ‘Date of Service’ on the Form. Late submissions of Claims will result in that Claim being denied or ‘time-barred’. This means that the Claim will not be honoured.

- Explanation of Benefits returned by P.A.L.I.G. with query(ies) should be submitted to P.A.L.I.G., Trinidad, within 30 days of receipt by HR, S.G.U. Late re-submissions of Explanation of Benefit’s (E.O.B.’s) with accompanying adjusted Claim will result in that Claim being denied.

- Coverage & Termination of Overage Child/Children:
  Children are covered up to the age of 19. Coverage may be extended up to 25 years, if your child is enrolled in school.

  1) Proof of enrollment will be required every semester/term to guarantee continued coverage.

  2) It is your responsibility to notify the Human Resource Office of the removal of your child/children, as dependent on your plan, upon his/her 19th birthday and/or upon completion of school, as well as to provide proof if enrolled at a school.

- Enrollment of Dependent (Child/Spouse):
  P.A.L.I.G. guarantees coverage for dependents added to your plan as per the following:-

  1) Enrollment of baby within 30 days of birth.

  2) Enrollment of spouse within 30 days of marriage.

  Requisite Forms must be received by P.A.L.I.G., Trinidad, within 30 days.