

HOW TO SUBMIT CLAIMS FOR BENEFITS

- A notice of claim must be reported directly to the Foremost Insurance Company Grand Rapids, Michigan.
- Foremost Insurance Company Grand Rapids, Michigan will notify Consolidated Services Group, Inc. (CSG), our Utilization Review Organization partner.
- Please be sure to provide all information required by the notice of claim, including the Policy number and the Policyholder's name and number.
- If you receive a bill for medical services, send it to Foremost Insurance Company Grand Rapids, Michigan together with the notice of claim. Make copies of all documents you are submitting for your records.
- Bills must be complete. **Each bill must be an original** and should show:
 - Name of eligible person
 - Date(s) of service or supply
 - Charge for each service or supply
 - Diagnosis (reason for treatment)
 - Type(s) of charge(s) (CPT-4 code, if any, and/or description of service(s) provided)

PLEASE NOTE: The following will not be acceptable:

- Canceled checks
- Cash register receipts
- Balance due bills (bills that show only the amount owed)
- Photocopies

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