

DIRECT BILLING AGREEMENTS A GUIDE

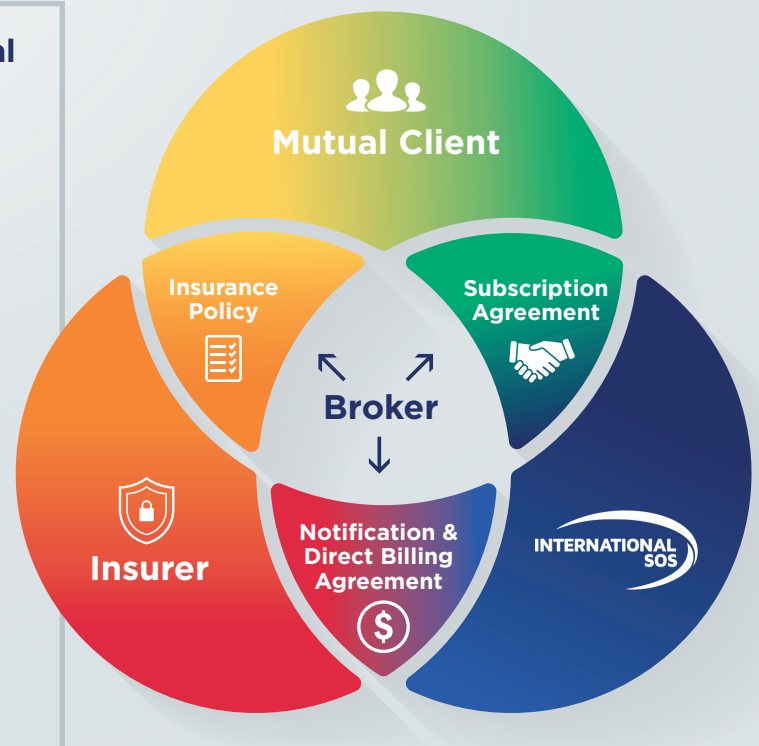
INTERNATIONAL
SOS

WHAT IS A DIRECT BILLING AGREEMENT (DBA)?

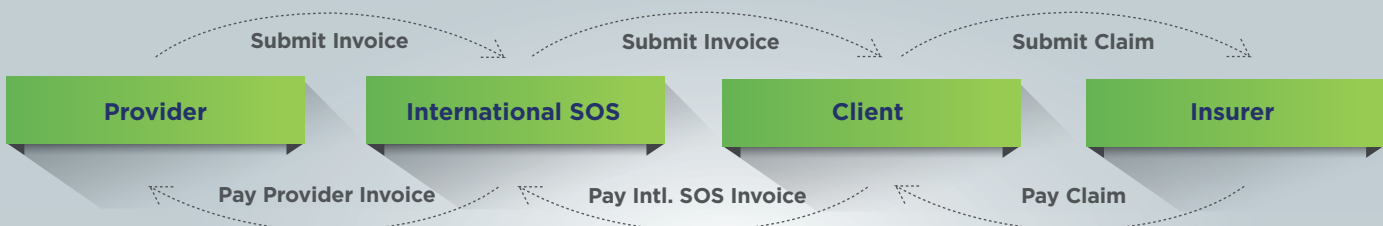
A DBA is an agreement between insurance companies and International SOS. It is available for organisations who contract with International SOS directly, who prefer assistance and insurance services to be fully integrated for employees. Direct billing helps deliver this integrated experience for all three parties.

Under this agreement, and with the approval of all parties:

- 1 International SOS will notify the insurance company when a case is opened which may incur insured costs.
- 2 The insurance company will advise International SOS regarding policy coverage.
- 3 International SOS will keep the insurance company informed of the case and expected costs.
- 4 For those costs that are covered under the policy, International SOS will send invoices direct to the insurance company claims managers for payment. These include third party costs and any case fees.
- 5 For costs which are not covered under the policy and are approved by the client, International SOS will send invoices direct to the client.



WITHOUT Direct Billing Agreement (DBA)



WITH Direct Billing Agreement (DBA)



CASE STUDY

The value of a specialist opinion:

Employee is in a hotel room while in China on business and experiences sudden heartburn and vomiting.

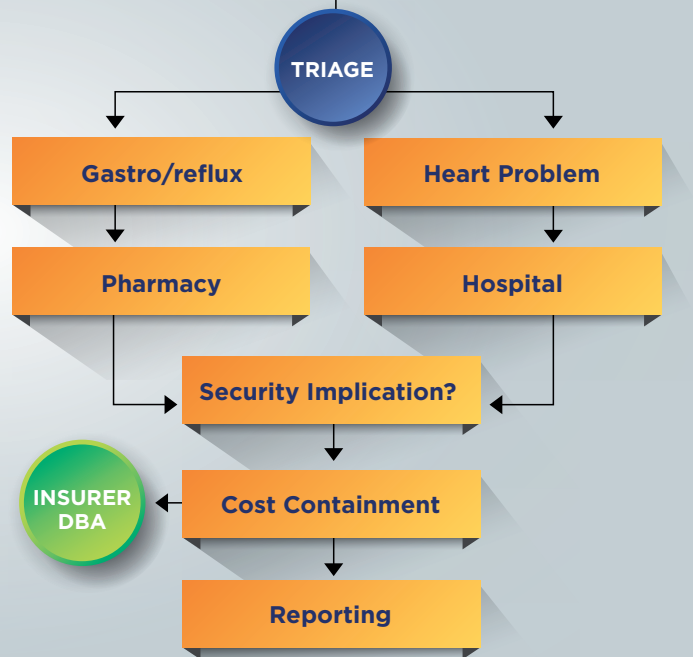
Accurate triage and care delivered in the first 'golden hour' of symptoms is critical to the medical outcome.

The patient's location will dictate where and how they get help. Local knowledge is very important.

Having a direct billing agreement in place will save precious time and money.

Fast reporting and ongoing support during the patient's recovery eases the burden on staff, and helps smooth their return to work.


Call to International SOS Assistance Centre for instant access to quality care and to positively influence outcomes



What does this mean for you and your organisation?

If you have an expatriate and/or business travel policy with one of the insurance companies that work with International SOS, this means:



Direct, smooth communications between International SOS and your insurer.



You don't need to process or pay invoiced costs covered under your policy.



You remain in control of cases and how your staff are cared for.

How to make this happen:

- 1 You and/ or your broker sends a request to both International SOS and your insurer requesting a Direct Billing Agreement (DBA).
- 2 At the discretion of the insurer, you are added to the DBA. Often the insurer will issue an amendment of the insurance policy or 'endorsement' to reflect the DBA.
- 3 International SOS may coordinate a meeting with all parties to discuss and agree upon an operations and billings procedure if required. Most DBA's however have standardised procedures in place and follow-up meetings are not necessary.
- 4 International SOS will draft and implement an operations procedure that is approved by each party.