



REQUEST FOR CREDITABLE COVERAGE

Dear Insured:

Your group health plan contains pre-existing condition limitations and waiting periods. If you have had continuous coverage through a previous employer or through an individual health insurance policy, the prior coverage may be applicable to your current plan.

A Certificate of Creditable Coverage may be obtained from your former health insurance carrier. Please contact your previous health carrier and request them to provide you with a certificate. This certificate may partially or fully apply to your new coverage and alleviate pre-existing situations.

This letter is a courtesy reminder, *if you have not provided Certificates of Creditable Coverage on all covered members of your family to date*; please forward these documents to IMG® (International Medical Group®), Inc. for consideration. Address all correspondence on this matter to the attention of International Underwriting. For faster processing, you may fax the documents for consideration to 1-317-655-4505. However, the originals must be submitted for completion of your file.

IMG has currently begun a pre-existing investigation regarding charges submitted for payment. These charges will remain pended until we are provided with proof of Creditable Coverage or upon outcome of the pre-existing investigation.

Should you have any questions regarding this subject, please do not hesitate to contact our office at 1-800-628-4664.

Sincerely,

International Claims Department
IMG