

How to Submit a Claim to RGA

If you select an out-of-network provider, you may be asked to pay the bill upfront. If your procedure or service is covered under your health plan, you can receive reimbursement according to your Plan's available out-of-network benefits, subject to any applicable deductibles or co-pays. Below you will find steps to follow to submit your claim.

Step 1. Check to make sure that the service is covered by your health plan.

View your benefit plan information, which is available on the RGA member portal at www.accessrga.com. As an option, you can always confirm benefits with RGA's Customer Care team by calling **1-866-738-3924** or sending them a secure message on the member portal.

Step 2. Download and print a copy of the RGA Medical Claim Form.

1. Go at www.accessrga.com then click the Member button.
2. Select "Download Member Forms" then click "Medical/Dental/Vision Claim Form."

Step 3. Take the form *and* your RGA member ID card to your healthcare provider.

1. Complete Sections 1, 4, 5, and 7 of the Medical Claim Form before arriving at your appointment.
2. Have your healthcare provider complete Sections 2 and 3.
3. Show your member ID card to your provider. Make sure they make a copy for their records (even if they "don't take insurance").
4. Discuss payment arrangements with your provider. Sign and date Section 6 if you are required to pay for services up front.

Step 4. Submit the completed Medical Claim Form, your itemized bill* and receipt to RGA.

You can do this one of three ways:

- Upload to the RGA member portal.
- Mail to the address on the top of the form.
- Fax to the number on the top of the form.

**An itemized bill is one that contains the provider's name and address, their Federal Tax ID Number, date of service, procedure(s) performed, and the nature (diagnosis) of the accident or illness being treated.*

How to submit a claim using the RGA member portal:

1. Visit www.accessrga.com and then select the myRGA Member Login button on the top of the page.
2. After logging in to the myRGA member portal, on the top header of the screen, select "Manage Claims and Deductibles."
3. Select the "Submit a Claim" button.
4. To submit a claim, you will first need to attach the following three (3) documents:
 1. The completed Medical Claim Form
 2. The itemized bill from your healthcare provider
 3. The itemized receipt showing proof of payment
5. After your claim is submitted, you can visit the "Manage Claims and Deductibles" page to view your claim status.

Note: Claims may take up to 25 days to appear in your myRGA portal.

All claims for reimbursement must be submitted within one year of the date the service was provided. Select an in-network provider to avoid submitting a claim and unexpected bills. To check the network status of a provider, visit accessrga.com/find-a-provider.