



# Supplemental Gap Medical Insurance Claims Process

Administered by MWG Administrators

After enrollment, each enrollee will receive an ID card for the Supplemental Gap Medical Insurance, along with instructions for registering on the [my.mwadmin.com](http://my.mwadmin.com) portal, where they can access their claim data.

## Claims Process



Insured gives provider their major medical and Supplemental Gap Medical Insurance ID cards at the time of service.



### Provider files the claim – Yes

1. Claim is filed by the provider under the insured's major medical insurance. Once the major medical carrier processes the claim and sends the provider an explanation of benefits (EOB), the provider will then file the claim for the Zurich Supplemental Gap Medical Insurance by submitting the itemized bill and the major medical EOB to MWG Administrators.
2. If the major medical carrier's EOB/payment information does not accompany the claim, MWG Administrators will request the necessary information from the insured and notify the provider.



### Provider files the claim - No

1. An insured may file a claim online through the claims portal or they may send it by mail. Provider will still be paid for all assigned claims.
2. Notification of any missing documents will be sent to the insured and to the provider (if assigned). Any missing documents may be submitted through the member portal or by mail.

## Claims Payment

1. For all claims with an assignment of benefits, eligible payments will be made to the provider upon receipt of all required documents, unless proof of payment has been received.
2. If proof of payment has been received or for claims submitted without an assignment of benefits, the payment will be made to the insured.

## Required documentation

To consider a claim, we must have:

- 1) Itemized bill which includes:
  - a) Diagnosis code
  - b) Procedure code
  - c) Date of service
  - d) Provider tax ID number
- 2) Major medical EOB that shows the amounts applied to the deductible or coinsurance.

## Submit Claims to:

Zurich American Insurance Company  
c/o MWG Administrators  
P.O. Box 21203  
Eagan, MN 55121  
Phone: 1-888-518-6500

Electronic filing  
Healthcare EDI Payor ID# 36423

Member/Employee portal  
[my.mwadmin.com](http://my.mwadmin.com)

The balance due statement typically received by the patient is not considered an itemized bill and may not be sufficient to pay a claim.

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A1-P0727796-A (03/24) P0727796

