



RAILROAD MARKETING SPECIALIST, LLC

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COMMONLY ASKED QUESTIONS WHILE OUT ON CLAIM:

How long does it take to process my claim?

Once we send the claim paperwork to the insurance company it can take them 10-15 business days to process the paperwork. Delays can happen if any paperwork is missing or incomplete

Who do I send my paperwork back too?

We advise sending it back to our office Railroad Marketing because we review the paperwork and make sure it is all correct before sending to the insurance company. We can also verify that the paperwork has been received. Any missing or incorrect information can possibly delay the claim.

Do I need to wait for my elimination period to send paperwork back?

No send it back to us as soon as completed so we can submit to insurance company to begin the claim review.

What is pre-existing condition and how will that effect my claim?

A claimant will be considered to have a pre-existing condition if:

The disability begins in the first 12 months after the insured's effective date and he/she has received medical treatment, consultation, care or services, including diagnostic procedures, or took prescribed drugs or medications for the sickness or injury whether specifically diagnosed or not, causing such disability, during the 12 months prior to the insureds effective date of insurance.

When filing a claim during the first 12 months of a new policy the insurance company will do a pre-existing check which could delay the normal processing of a claim due to the fact that they will request records and cannot move forward until all of the records are received back from your doctors and then reviewed.

Is there any clause in my policy for mental health/ drug alcohol claims?

You will need to verify with Railroad Marketing which policy you have but we do have policies that have a clause that if you were to go out on a mental health/drug or Alcohol claim the benefit amount is reduced by 50% and the length of time to collect would only be 3 months. To verify if your policy has this you can contact Railroad Marketing.

How often do I get paid and how do I get paid?

Our polices pay every 7 days. Once approved you will receive a letter with the date you are approved to. Once your elimination period is met, benefits will start that next day. The insurance company does not pay in advance so for example If you have a 30-day elimination period and your claim has been approved ,7 days after the 31st day will be when you should receive payment. If you have any questions, please contact Railroad Marketing

How often do I need to send paperwork to the insurance company?

We suggest that every time you visit your doctor request the office visit notes/ medical records for that visit to submit to the insurance company. By doing this the insurance company will always be up to date at where you are with your disability. The biggest delay in processing claims is lack of information from doctor to the insurance company. The insurance company bases their determination of your claim with the paperwork they receive which normally are records. The more information we provide the faster they can process the claim.

Who do I contact if I need help with my claim?

Please feel free to always contact the claims department at Railroad Marketing. We are here to assist you from the beginning of your claim to the end. We will do everything in our power to advocate and make the claims process as easy as possible.