General

Who is the "Medical Advisor" who has to approve all medical expenses before coverage is approved for each event?

That would be the TPA (third Party Administrator) for the insurer. The contact details of the TPA would be printed on the policy document. In case of a claim, TPA has to be intimated asap and then they advise you on what documents are required and general procedure.

Unique solution ID: #1250 Author: Admin Last update: 1970-01-01 01:00

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