

# Group GAP Claims: Step-by-Step



After enrollment, each enrollee will be given a Welcome Package that will include a Certificate of Insurance and ID card for the GAP plan. You can choose to assign benefits to your health care provider at time of service, giving them permission to submit the claim on your behalf. If you choose to file the claim you can elect to have payments sent directly to you or assign benefits to your provider.

## Claims filing directions for Healthcare Providers:

1. Insured gives provider their major medical ID card and the GAP plan ID card at the time of service.
2. The claim is filed by the provider under the major medical plan.
3. The primary carrier will process the claim and send the provider an Explanation of Benefits (EOB).
4. The provider will then file the claim for the GAP plan by submitting the itemized bill (HCFA 1500 or UB04) and the major medical EOB to ManhattanLife.

### Mail:

ManhattanLife VB Claims Department  
P.O. Box 926169  
Houston, TX 77292  
Fax: 1(502)-405-7107  
E-Mail: [VBClaimsSubmissions@ManhattanLife.com](mailto:VBClaimsSubmissions@ManhattanLife.com)

5. Once all information is received payment will be made directly to the physician's billing address listed on the itemized bill.

**Note:** A GAP Claim form or Assignment of Benefits form is not required if the healthcare provider submits a claim on the member's behalf.

**Note:** If a claim was received without all required documents, a formal written request will be submitted to you and your healthcare provider if benefits are assigned. The claim will be reviewed for benefits once all necessary information has been received from you.

If you have any questions regarding claim submissions or to verify benefits, please contact Customer Service at 1-855-448-6982.