



Dear Valued Client,

It is recommended that you carry your MultiNational Underwriters (MNU) Identification card with you at all times. Please note that your policy has Pre-Certification requirements. Eligible medical expenses will be reduced by 50% if MNU is not pre-certified before any of the following treatments or conditions.

**Pre-Certification Requirements (Please refer to Article 10 of your CitizenSecure contract for more detailed information)**

1. Inpatient care
2. Surgery or Surgical procedure
3. Care in an extended care facility
4. Home nursing care
5. Durable Medical Equipment
6. Artificial Limbs
7. CAT Scan
8. MRI
9. Maternity: Contact MNU as soon as possible but always during the first 90 days of pregnancy, immediately upon any change in status during pregnancy and upon admission to the hospital for delivery.
10. Newborn care
11. Human Organ / Tissue Transplant

**Emergency Medical Evacuation**

Your policy offers an Emergency Medical Evacuation benefit. This benefit will provide emergency medical evacuation if approved by an attending physician and if all policy provisions are met by ground or air to the nearest facility suitable to treat a life threatening condition.

\*This document is only a short synopsis of the pre-certification requirements and the emergency medical evacuation benefit of your policy. Please refer to your Master Policy Contract for detailed information.

**Submitting a Claim to MNU**

At the time of a claim, you must complete a claim form and send it along with copies of your itemized bill(s) of services from a medical facility to MultiNational Underwriters. A claim form can be found in your confirmation package or downloaded here:

<http://www.mnui.com/downloads/claimform.pdf>

**Contact Information**

The MultiNational Underwriters Client Relations Department is available 24 hours per day. They can be reached by email via [insurance@mnui.com](mailto:insurance@mnui.com) or collect at **1-800-605-2282**. If you are outside of the US, please dial **1-317-262-2132** to call MNU collect (Be sure to mention the appropriate country code (1) and area code when calling.)

**MultiNational Underwriters®**  
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