

**PRE-CERTIFICATION**

From February 1st, 1998, our insureds must pre-certify any Hospital admission in order to obtain a faster service in the claim's process, and to receive a 100% coverage according to the policy's schedule of benefits.

Pre-certification is not a guarantee of payment. Pre-certification means that the insured or the attending physician have to report to Morgan-White Adm.'s Medical Department the medical condition(s) for which the insured is going to be hospitalized and treated to properly evaluate if it is medically necessary. In order to speed the process the following information must be provided:

- . Medical report from the assisting physician, stating: diagnosis, date of occurrence, beginning of the symptoms, treatments previously received for the same condition, evolution, complications, and current medical/surgical procedures recommended.
- . Results of lab tests, x-rays, and all medical tests performed.
- . Copy of past medical history.
- . Copy of past surgical history.

Once the medical department has received the medical information above mentioned, one of our Doctors will contact the physician to request the additional information needed, in order to determine if the treatment is medically necessary. On the case that the procedure is considered as medically necessary, the company will send the verification of coverage (that it is not a guarantee of payment) which is subject to the coverage, provisions and definitions and the general and specific exclusions of the policy.

In elective cases, the complete required information must be submitted to Morgan-White Adm. Inc. at least 10 days prior to the admission of the insured to a hospital.

In emergency cases, the insured or the hospital must contact the Company during the first 48 hours of admission to the hospital.

Failure to comply with the above procedures will result in a reduction of benefits by 40% as stated on the policy.