Group Voluntary Cancer: NCFlex Claim Filing FAQs

Q1. What information do I need to file my initial cancer claim?

A1. You will need your policy number and a copy of the clinical information that confirmed your cancer diagnosis. In most cases, this is a pathology report. When in doubt, please include all the clinical evidence that established the cancer diagnosis. If you do not know your policy number, please contact the Allstate Benefits NCFlex Customer Service Line at 866-232-1517. You can complete a claim form online at www.allstate.com/mybenefits or visit the NCFlex Website to download and print a claim form.

Q2. What information do I need to file a claim for an inpatient hospital stay?

A2. You will need to submit the itemized hospital bill from your stay and information about the diagnosis that led to that specific hospital stay. This is necessary even if you have already submitted information to confirm your cancer diagnosis. The itemized hospital bill will help Allstate Benefits ensure that you are reimbursed for every possible covered charge.

Q3. What information do I need to file a claim for surgery?

A3. You will need to submit a copy of the surgeon's bill with procedure codes (also known as CPT codes). These codes will help Allstate Benefits make sure you receive the correct reimbursement for your surgery.

Q4. My policy contains a Non-Local Transportation & Lodging Benefit. What do I have to send you to get reimbursed for these expenses?

A4. You will need to send bills from the place where you and/or your family member stayed and bills for airfare, if applicable. If you drove, include the roundtrip miles from your home to the hospital where you received treatment. You also need to provide your dates of travel (date you left home and the date you returned home) and medical verification of the treatment during these dates. Sending all of this information at the same time will help Allstate Benefits get you your full reimbursement more quickly.

Q5. I had a second surgery to make certain the cancer was fully removed. How can I submit a claim for this surgery?

A5. You will need to submit a claim form along with the surgeon's bill with procedure codes (also known as CPT codes) and the pathology report for this specific surgery.

Q6. Where should I send claims and supporting documents?

A6. You can submit all claims and any supporting documents by fax, mail or through www.allstate.com/mybenefits. The fax number and mailing address are printed at the top of the NCFlex Cancer Claim form, which is available on the NCFlex Website.

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This coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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