

Claim Payment Overview

To receive your health insurance benefits, you or your doctor must file a claim with Nippon Life Insurance Company of America (NLIA). If your provider is in your plan's network, the billing office will generally file the claim for you. If you see a doctor outside the plan's network, you may have to file the claim yourself. All claims should be submitted on a UB-92 or a HCFA-1500 Claim form along with any pertinent information related to the services being billed. These items may include, but are not limited to, other insurance explanation of benefits, office notes, medical records or receipts for services paid out of pocket. A claim form may also be obtained at the following link: <http://www.nipponlifebenefits.com>. All claims should be sent to the below address:

Nippon Life Insurance Company of America – Claims
P.O. Box 25951
Shawnee Mission, KS 66225-5951
EDI Payer ID: 81264

Nippon Life Insurance Company of America – Claims
6240 Sprint Parkway Ste. 400
Overland Park, KS 66211

Claims are processed per your specific employer benefits. All benefits, processes and limitations are outlined in your plan booklet including but not limited to the below services:

- If an Insured Person undergoes two or more procedures during the same anesthesia period, Covered Charges for the services of the Physician, facility, or other covered provider for each procedure that is clearly identified and defined as a separate procedure will be based on:
 - 100% of Prevailing Charges for the first or primary procedure; and
 - 50% of Prevailing Charges for the second procedure; and
 - 25% of Prevailing Charges for each of the other procedures.
- Benefits will be payable for the services of an assistant to a surgeon if the skill level of a Medical Doctor or Doctor of Osteopathy would be required to assist the primary surgeon. Covered Charges for such services will be paid up to 20% of the Prevailing Charge of the covered surgical procedure if the procedure is performed by a Physician or Health Care Extender.
- Immunizations that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force will be allowed at 100% with no cost sharing.
- Specialty injectable medications are subject to your plans medical deductible and coinsurance benefits.

All services are subject to medical necessity and may be subject to a medical review. NLIA utilizes Independent Review Organizations to determine whether services are generally accepted and/or medically necessary. NLIA will request the required documentation needed and you will be notified if a review is being conducted. After a claim is processed you and your provider will receive an Explanation of Benefit (EOB) form. This will explain how the claim was adjudicated. If you disagree with the processing of a claim, you have the right to appeal. The form for submitting an appeal is included for you in the EOB and can be sent to:

Grievances and Appeal Review
Nippon Life Insurance Company of America
P.O. Box 25951
Shawnee Mission, KS 66225-5951

If you have further questions you can reach NLIA customer service at:

- English and Spanish Toll-Free Telephone Number:
1-800-374-1835 7am - 7pm CST Monday - Friday
- Japanese Toll-Free Telephone Number:
1-800-971-0638 8am - 7pm CST Monday - Friday
- Korean Toll-Free Telephone Number:
1-877-827-8713 8am - 5.30 pm CST Monday - Friday