



Pinnacle Claims Management, Inc

How to Use Services Outside the Panel

1. Obtain PCMI claim form from your employer or a PCMI field office.
2. Present this claim form to your physician. (A claim form is not necessary if you can obtain an itemized bill.)
3. PCMI requires that the physician indicate the following information on the claim form or bill.
 - Diagnosis
 - Date of Service
 - Type of Service and Charges for each type of service.
(Itemized list of all services)
4. In case surgery was performed, you need to submit the following information:
 - Diagnosis
 - Date of surgery and hospital discharge date
 - Description of Surgery
 - Medical report explaining the necessity of the surgery
 - Surgery Charges
 - Anesthesia Charges
 - Hospital charges per day
5. If services include lab, X-rays or prescription medication, physician must attach an itemized bill of the services provided. The bill must be an official receipt with R.F.C. (Contributors Federal Register Stamp).

Following the above procedures will insure that you are reimbursed accurately with the least amount of problems.

Medical Claims

Non-Panel medical claims are mailed directly to the Irvine office and forwarded in the normal process to the México area Claims Examiner. If field offices should receive any claims for Non-Panel cities in México, they should forward these claims to the Irvine office immediately for handling.

Any claims in pesos are converted to dollars using the conversion factor obtained on the first business day of each month the claim is processed. Subsequent benefits paid for services within that month are based on the same conversion.

The schedule for Non-Panel claims is used to determine payable benefits. Benefits paid are always assigned to the participant and mailed directly to the address registered on our system.

Appeals are handled in the same manner as all Trust appeals.