

SmartCare Optimum Individual Health Insurance User Guide

Dear Policyholder,

The following information provides useful guidance when you need hospitalization, outpatient medical and/or emergency assistance services. Please study this guide carefully. Should you have any queries or require further advice, please call us on **2867 8686**.

Hospitalization Benefits

If you incur hospitalization expenses, you can choose either:

- A) To pay for the hospitalization expenses first and then claim reimbursement from us or
- B) Apply for In-Hospital Credit Arrangement

A) To claim reimbursement, you should:

- Complete the attached Hospitalization & Surgical Claim Form (Section I to be completed by you and Section II to be completed by your attending physician)
- Submit the original hospital settlement/receipts with the completed claim form to AXA General Insurance Hong Kong Limited within 90 days from the date of your discharge from hospital

Please remember to request for a referral letter (authorized by a registered medical practitioner) when claiming for expenses incurred for treatment with specialist.

B) To apply for In-Hospital Credit Arrangement, please follow the procedures listed below:

- Notify UCMG 24-hour hotline at **2710 8105** to arrange for credit facility and hospital admission
- Complete the attached **Application for In-Hospital Credit Arrangement** and send it to our coordinator by fax on **2710 8289** or **3010 0210** (after office hours from 6:00pm to 9:00am). The application is to be completed by your attending physician and yourself.

Upon approval of application, you will receive an Approval Form and Letter of Guarantee by fax from our coordinator. Please present the Approval Form and the Letter of Guarantee to the hospital for admission.

Notes:

- Prior to your discharge from the hospital, you and your attending physician are required to complete the attached Hospitalization & Surgical Claim Form (Section I and II)
- Prior to your discharge from the hospital, please sign all the hospital statements and/or bills and settle the deductible (if applicable)
- Please note that the approval of Letter of Guarantee for inpatient credit arrangement is simply the direct settlement of hospital bills by our company on your behalf and not an approval of your medical claim or admission of our liability. The final eligibility of your medical claim is subject to the submission of all claim documents and upon our assessment of complete claim documents according to Policy Terms, Conditions and Exclusions.
- You will receive a Claim Settlement Advice and Debit Note for the shortfall (if applicable). You are required to settle the Debit Note within two weeks from the date of the Debit Note

Remarks:

- Hospital credit facility is available in the hospitals as per the attached **Hospital List**
- For policies that have a deductible, please note that
 - The hospital credit facility does not apply if the estimated medical expenses are lower than the deductible amount
 - If your deductible amount has not been fully deducted from previous claims and you would like to arrange for In-Hospital Credit Arrangement, you are liable to pay for the full deductible first
- The hospital credit facility does not apply to pregnancy and maternity-related hospital admissions, dental and preventative treatments, and all items under the Exclusions of the Policy
- You would need to reimburse AXA General Insurance Hong Kong Limited if you incur any amount which exceeds the benefit you are entitled to or under the Exclusions of the Policy

Outpatient Benefits

If you are entitled to Outpatient Benefits, you can go to a doctor of your choice for outpatient treatment and claim reimbursement for the outpatient medical expenses incurred or simply present the **AXA Card** to our panel doctors for outpatient treatment (please refer to the information overleaf on how to use the **AXA Card**).

To claim for outpatient medical expenses, **You should:**

- Complete the attached **Outpatient Claim Form**
- Submit the original receipts showing the date of treatment, patient's name, and diagnosis with your attending physician's stamp and signature together with the completed Outpatient Claim Form to AXA General Insurance Hong Kong Limited within 90 days from the date of consultation

Please remember to request for a referral letter (authorized by a registered medical practitioner) when claiming for expenses incurred for treatment with specialist, physiotherapy, chiropractor, x-ray, laboratory test or prescribed medicine.



The AXA Card

The **AXA Card** is accepted by AXA's panel of doctors for general or specialist consultation. Please refer to the attached **AXA Panel Doctors List**.

Present your **AXA Card** to the panel doctor's receptionist for registration who will then request for you to sign a claim voucher with your name and policy no. imprinted on it.

Normally, you are not required to pay for the treatment received. However, you may be required to pay to the panel doctor immediately under the following circumstances:

- the amount has exceeded the benefit you are entitled to or
- the consultation is under the Exclusions of the Policy

Specialist consultation requires advanced booking by telephone. Referral letter by a registered medical practitioner is also required.



24-Hour Emergency Assistance Services

The 24-hour Worldwide Emergency Assistance Service is provided by AXA Assistance. If you suffer any accidental bodily injury or sudden illness outside your country of residence whilst you are on an overseas trip not exceeding 90 consecutive days, you can contact AXA Assistance for Emergency Assistance Service. A special **Membership Card** is enclosed.



General Procedures for request for Emergency Assistance Services:

- You or your representative should **call collect** AXA Assistance's Worldwide Alarm Centre on **(852) 2861 9285**
- You are requested to provide the following information to our Alarm Centre:
 - Policy number, name and identity card no. of the Insured Person
 - Place and telephone number where the Alarm Centre can reach you
 - Brief description of the accident and the nature of help required

Emergency Assistance Services & Benefits:

- Medical Advice, Evaluation and Referral Appointment
- Medical Evacuation
- Repatriation After Treatment
- Repatriation of Mortal Remains/Ashes
- Compassionate Visit
- Travel Information
- Legal Assistance
- Hospital Deposit Guarantee
- Settlement of Medical Expenses Abroad

Notes on Emergency Assistance Services:

- You should contact AXA Assistance within 3 days of the occurrence of such emergency. In the absence of such notice, AXA Assistance may hold the Insured responsible
- All services and benefits must be arranged by AXA Assistance
- Other than the cost of repatriation or medical transfer which will be paid by AXA Assistance, you shall be responsible to pay for your medical expenses first and claim reimbursement thereafter
- Request for hospital deposit guarantee or settlement of medical expenses is subject to the approval of AXA General Insurance Hong Kong Limited. You are required to submit an application, letter of undertaking and medical report for our evaluation purpose. Please call our Alarm Centre if you require any clarification or for an application form.

For full details on the services, benefits, procedures and general exclusions, please refer to the attached **Emergency Assistance Services**.