

CLAIM INSTRUCTIONS



PRE-AUTHORISATION

The following services on the Benefits Schedule require pre-authorization from us:

- Hospital benefits
- Surgery performed while a day-patient in a clinic or a physician's office
- Rehabilitation treatment

Services not pre-authorized by us will be subject to a 20% co-payment.

The co-payment for non-pre-authorized services will not apply where you can show the service was medically necessary due to an emergency and you contacted us within 24 hours after admission.

To obtain pre-authorization, you must submit your request at least 5 working days in advance before admission or treatment. Please complete an Advance Request Form to submit your pre-authorization request.

For details on pre-authorization, please refer to your Policy Terms and Conditions

LETTER OF GUARANTEE (LOG)

Hospital and Surgery benefits are subject to pre-approval. Please submit a request via our Easy Claim app or by emailing an Advance Request Form to us **at least 5 working days before your admission**.

If your treatment is covered, we will issue a **Letter of Guarantee (LOG)** to the healthcare practitioner. A LOG guarantees the healthcare practitioner that we will pay your medical expenses (procedure, hospital stay).

You will be responsible for the items not covered by your policy at the time of discharge.

OUTPATIENT DIRECT BILLING

Members can enjoy cashless service for eligible expenses in medical facilities that are part of our network. Download the full listing of medical providers at <http://healthbyapril.com/generalnetwork>

Visit a listed healthcare practitioner and present your **electronic insurance card**, available on your Easy Claim app.

If outpatient direct billing is used, we will pay the clinic directly for eligible services rendered.

If you are planning to receive any complex procedures such as outpatient surgery, scans, MRIs, laboratory tests, etc, please contact us at least 5 working days in advance of your visit to enable us to undertake the necessary verification and approval process (so that we can provide the treating facility with the necessary verification and approval) before your visit.

Please note that medical check-ups, dental treatment, medication, services, treatments excluded by the plan are not available for direct billing. Please refer to your Policy Terms and Conditions for the full list of exclusions.

To verify your eligibility for direct billing, please check your electronic insurance card:

- ✓ **If the code DB is displayed on it**, you may enjoy direct billing services within our **Asia outpatient direct billing network**
- ✓ **If the code PNW is displayed on it**, you may enjoy direct billing services within our **Panel Network**
- ✗ If there is no DB code displayed on your card, it means that direct billing is not available under your policy. You may refer to the outpatient pay and claim paragraph below.

Outpatient Direct Billing is not available to members who have moratorium policies and will have to pay and file a claim for reimbursement.

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OUTPATIENT PAY AND CLAIM

If your healthcare practitioner is not part of our direct billing network or if your treatment is not eligible for direct billing, please follow these simple steps to submit your claims for medical expenses.

1. See your healthcare practitioner and pay for your medical expenses
2. Send your documents via our Easy Claim app. To ensure quick processing of your claims, please make sure your request contains the following:
 - Diagnosis or reason for consultation
 - The detailed invoice with an itemised list of the prescribed medicine
 - Proof of payment
 - Referral Letter from your general practitioner when needed as per Terms and Conditions**Please keep your original documents for a maximum period of one year. Note that we reserve the right to request your original documents or additional information via a Claim Form at any time.**
3. In 5 to 10 days, you will receive an email letting you know that your claim has been processed, with an Explanation of Benefits (EOB) showing the breakdown of your benefits paid and, in some cases, a request for additional information.
4. You will be reimbursed in Hong Kong Dollars by bank transfer to your bank account. If you haven't provided us with your bank details, please arrange to do so by emailing ops.hk@april.com.

INPATIENT AND SURGERY PAY AND CLAIM

The procedure to pay and claim for inpatient services is similar to the procedure for outpatient claims. You will be required to complete the Claim Form fully to ensure prompt processing of your claim. You will also need to ensure the following information is provided.

- A fully completed and signed claim form
- The attending physician's contact information
- Name, contact details and location of the hospital
- Diagnosis or reason for the hospitalisation
- Admission date and length of stay
- Breakdown of the expenses incurred
- Proof of payment for the services rendered (e.g. receipt and statement of account from the hospital)
- Any supporting documents regarding the medical condition, including diagnosis, medical reports, admission letter

Even if you wish to pay and claim for inpatient or surgical expenses, please contact us 5 days prior to the procedure to verify that your hospitalisation is eligible for coverage and to comply with the pre-authorisation requirements of the policy.

Please submit your claims within 90 days of service. Claims submitted over 12 months from the date of service will not be considered.

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HOW TO FILE CLAIMS

Via the Easy Claim app

EASY CLAIM IS THE MOST CONVENIENT AND FASTEST WAY TO SUBMIT YOUR CLAIMS!

1. Download the APRIL Easy Claim app on your smartphone
2. Launch the app and log in with the email address and password you provided when you registered on your Online Portal. (If you haven't activated your account on the Online Portal, please go to <http://healthbyapril.com/portal> and click on "Register as a Member/Policyholder". Once your account has been activated, you will also be able to log in the Easy Claim app with the same email address and password. If you need a new PIN letter, just let us know by emailing us at contact.hk@april.com)
3. Follow the instructions on your smartphone to send us your claims.

Online claims submission

Please make sure that you have activated your account on your Online Portal to be able to use this service.

1. Go to claims.april.asia
2. You have 2 options to log in:
 - a. Log in with your email address and password (same credentials as your Online Portal and Easy Claim app)
 - b. Log in with your Policy number and Member number or with your Search ID. This information can be found on your electronic insurance card.
3. Simply follow the instructions on the screen to submit your claim.

By Email

1. Please email your claims to claims.hk@april.com
2. In the email, please provide the following information in the subject line of the email. This information can be found on your member card.
 - a. First and Last name
 - b. Policy Number
 - c. Member Number
3. Contact information where the member can be reached

By Mail

Please mail your original documents to the address below and retain a copy for your records:

APRIL Hong Kong Limited
9th Floor, Chinachem Hollywood Centre
1-13 Hollywood Road
Central, Hong Kong

Claim Status

You can easily track the status of your claims once they are submitted.

- **From your Easy Claim app:** from the Homepage, simply click on "Claims History".
- **From your Online Portal:** click on "Claims > Show All Claims" (If you haven't activated your Online Portal, please find the instructions above).

Once your claim has been settled, you will receive an email advising you that your claim has been processed. Your EOB (Explanation of Benefits) will be attached to the email and you will also be able to find it on your Online Portal and Easy Claim. Once received, please read your EOB carefully to understand how your claim has been paid. **Claim reimbursement may be pending if some mandatory documents or information are missing.**

If you do not understand your EOB or have trouble accessing it, please send an email to claims.hk@april.com for additional assistance.

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