

# 出院免找數服務 (適用於特選計劃及合資格醫院)

## Cashless Hospitalization Service

(Applicable to designated plans and eligible hospitals)

YFLife  
萬通保險

### 步驟一：下載申請書

請於萬通保險網頁下載「出院免找數服務評估申請書」：

香港: <https://corp.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>  
澳門: <https://corp.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

### 步驟二：遞交所需文件

填妥「出院免找數服務評估申請書」，並於計劃入院日期前最少四個工作天遞交申請：

- 請您／受保人填妥申請書第一部份，並提供完整之信用卡授權書以供收取差額
- 主診醫生填妥申請書第二部份

您可透過傳真(香港 (852) 2881 8702／澳門 (853) 2832 2042)或電郵(pos@yflife.com)遞交申請文件

### 步驟三：短訊確認批核

萬通保險會於您入院前，透過手機短訊通知您的申請已獲批核，包括批核之免找數金額及每年墊底費(如有)。醫院亦將會收到住院付款保證書

### 步驟四：入院時

請受保人出示身份證明文件核實身份，並向醫院展示萬通保險手機短訊

### 步驟五：出院時

- 您／受保人及主診醫生需填妥由醫院提供的「住院保障索償申請書」
- 您／受保人需向醫院繳付：
  - i) 每年墊底費金額(如有)；及
  - ii) 獲批核出院免找數金額和實際住院費之差額(如有)

### 步驟六：賠償審核

醫院將直接提交索償申請書及賬單予萬通保險作賠償審核。如有任何差額，萬通保險會寄出「繳付差額通知書」，並於十四天後透過您授權的信用卡收取差額(如有)

\* 如入住非香港／澳門的醫院，出院免找數服務的流程可能會就個別例子作出與上述不同的安排。

### Step 1: Download the form

Please download the Cashless Hospitalization Service Pre-Approval Form from YF Life's website:  
Hong Kong: <https://corp.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>  
Macau: <https://corp.yflife.com/en/Macau/Individual/Services/Claims-Corner>

### Step 2: Submit the relevant documents

Complete and submit the Cashless Hospitalization Service Pre-Approval Form at least 4 working days prior to the planned admission:

- Complete Part I by you / the Insured, with your Credit Card Authorization Form for shortfall collection
- Complete Part II by your attending doctor

You can submit the application by fax (Hong Kong (852) 2881 8702; Macau (853) 2832 2042) or via email (pos@yflife.com)

### Step 3: SMS confirmation

YF Life will inform you upon approval of your application via SMS before your admission, including the approved cashless amount and the Annual Deductible (if any). The hospital will also receive a Letter of Guarantee

### Step 4: Admission to the hospital

Present the Insured's identification document and YF Life SMS to the hospital for verification

### Step 5: Upon discharge from the hospital

- You / the Insured and the attending doctor should complete the Hospital Benefit Claim Form provided by the hospital
- You / the Insured should pay to the hospital:
  - i) Annual Deductible (if any); and
  - ii) the shortfall amount from the approved cashless amount (if any)

### Step 6: Claims Assessment

The hospital will provide YF Life with the Claim Form and invoice for the claim assessment. Any shortfall will be collected from your authorized credit card account. You will receive a Shortfall Notice 14 days prior to the collection

\* For hospitalization in non-Hong Kong / non-Macau hospitals, the arrangements for Cashless Hospitalization Service may vary from the above on a case-by-case basis.

## 合資格醫院：

### 香港

- 嘉諾撒醫院
- 播道醫院
- 港怡醫院
- 香港浸信會醫院
- 香港港安醫院(荃灣)
- 香港港安醫院(司徒拔道)
- 養和醫院
- 明德國際醫院
- 寶血醫院(明愛)
- 聖德肋撒醫院
- 聖保祿醫院
- 仁安醫院

### 澳門

- 鏡湖醫院

### 環球

- 請聯絡我們以了解合資格醫院資料

1. 特選計劃：VIP環球醫療保／VIP寰宇醫療保／優裕醫療保／豐裕醫療保。
2. 如有查詢，請聯絡本公司客戶服務主任(852) 2533 5555(香港)／(853) 2832 2622(澳門)。
3. 本公司有絕對決定權批核或拒絕任何出院免找數服務之申請。我們會於受保人出院後進行賠償審核。出院免找數服務不適用於保單持有人／受保人於本公司尚有任何未償還的賠償差額。
4. 出院免找數服務是一項行政服務並只適用於特選計劃及入住合資格醫院，並不屬於保單的保障內容，本公司有權隨時終止此項服務而不作另行通知。
5. 如申請非香港／澳門醫院的出院免找數服務，請於計劃入院日期前最少五個工作天遞交申請。

## Eligible Hospitals:

### Hong Kong

- Canossa Hospital (Caritas)
- Evangel Hospital
- Gleneagles Hong Kong Hospital
- Hong Kong Baptist Hospital
- Hong Kong Adventist Hospital - Tsuen Wan
- Hong Kong Adventist Hospital - Stubbs Road
- Hong Kong Sanatorium & Hospital
- Matilda International Hospital
- Precious Blood Hospital (Caritas)
- St. Teresa's Hospital
- St. Paul's Hospital
- Union Hospital

### Macau

- Kiang Wu Hospital

### Worldwide

- Please contact us for details of the eligible hospitals

1. Designated plans: VIP Worldwide MediCare / VIP Global MediCare / Prestige MediCare / Supreme MediCare.
2. For any queries, please contact our Customer Service Officer at (852) 2533 5555 (Hong Kong) / (853) 2832 2622 (Macau).
3. We have absolute right to approve or reject any Cashless Hospitalization Service. Claims assessment will be performed after the Insured's discharge of the hospital. This Service is not applicable to Policy Owners / Insureds with outstanding shortfall with us.
4. The Cashless Hospitalization Service is an administrative arrangement under designated plans and hospitalization in eligible hospitals. We reserve the right to terminate this service anytime without giving prior notice.
5. For Cashless Hospitalization Service in non-Hong Kong / non-Macau hospitals, please submit your application at least 5 working days prior to the planned admission.

## 常見問題：

### 1) 我可以申請出院免找數服務嗎？

所有特選計劃的客戶均可申請，惟是項服務不適用於保單持有人／受保人於本公司尚有任何未償還的賠償差額、申請項目為保單的不保事項或賠償金額已超出限額等。萬通保險(「本公司」)會就申請作出評估，並有絕對決定權批核或拒絕任何出院免找數服務之申請。

### 2) 如我的出院免找數服務不獲批核，出院後我可怎樣申請索償？

出院後，您可向本公司遞交索償申請表、正本收據及其他所需文件以作賠償審核，本公司將儘快審核並賠償合資格之醫療費用。

### 3) 我的出院免找數服務獲批核後，萬通保險會否從我已授權之信用卡收取費用？

本公司將於授權之信用卡保留5,000港元的信用額作保證金，請預留足夠信用額。請留意，如入住非香港／澳門的醫院，我們可能會在批核出院免找數服務後，預先於授權之信用卡扣除每年墊底費(如有)。

此外，經過賠償審核後，如有任何差額，我們會寄出「繳付差額通知書」，並於十四天後透過您授權的信用卡收取差額。

## FAQ:

### 1) May I apply for the Cashless Hospitalization Service?

All customers of designated plans may apply for the Cashless Hospitalization Service. This Service is not applicable to Policy Owners / Insureds with outstanding shortfall with us / the claimed loss is an excluded item of the policy or the payment amount exceeds the benefit limit, etc. YF Life ("The Company") has the absolute right to approve or reject any application of Cashless Hospitalization Service, subject to our assessment.

### 2) If the Cashless Hospitalization Service is not approved, how can I apply for reimbursement of the hospital charges upon discharge from the hospital?

You can submit the claim form, the original hospital receipts and bills, and all necessary documents to The Company for assessment upon discharge from the hospital. The Company will assess your case and will reimburse the eligible expenses to you as soon as possible.

### 3) Will my authorized credit card be debited after the approval of the Service?

The Company will withhold a credit limit of HK\$5,000 from the authorized credit card as guarantee. Please reserve sufficient credit limit. Please note that for hospitalization in non-Hong Kong / non-Macau hospitals, we may collect the Annual Deductible (if any) in advance from the authorized credit card immediately after the approval of the Service.

In addition, if there is any shortfall after the claim assessment, you will receive a Shortfall Notice 14 days prior to the shortfall collection and the shortfall amount would be debited from the authorized credit card.

**4) 享用出院免找數服務後，出院後我仍需要遞交任何文件給萬通保險作賠償審核嗎？**

您／受保人須於出院前填妥索償申請書的第一部份。醫院將直接將填妥的索償申請書、相關文件及醫院賬單交予我們處理。除每年墊底費(如有)外，如您／受保人曾額外繳付任何住院開支，請遞交索償申請書的第一部份及正本收據予我們作賠償審核。

**4) After enjoying the Cashless Hospitalization Service, what documents should be provided upon discharge from the hospital for claims assessment?**

You / the Insured should complete part I of the claim form before discharging from the hospital. The hospital will send the completed claim form, relevant documents and hospital bills to us directly for our claims assessment. If you / the Insured have additionally paid any hospital expenses except for the Annual Deductible (if any), please submit the claim form part I and original receipts to us for claims assessment.

**萬通保險國際有限公司 YF Life Insurance International Ltd.**

**客戶服務**

香港尖沙咀廣東道9號港威大廈6座12樓1208室

澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座

**Customer Service**

Suite 1208, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong

Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau

客戶服務熱線 Customer Service Hotline: 香港 Hong Kong (852) 2533 5555 | 澳門 Macau (853) 2832 2622

傳真號碼 Fax No.: 香港 Hong Kong (852) 2591 1612 | 澳門 Macau (853) 2832 2042

www.yflife.com