

出院免找数服务 (适用于特选计划及合资格医院)

Cashless Hospitalization Service

(Applicable to designated plans and eligible hospitals)

YFLife
萬通保險

步骤一：下载申请书

请于万通保险网页下载“出院免找数服务评估申请书”：

<http://corp.yflife.com/sc/Individual/Services/Claims-Corner>

步骤二：递交所需文件

填妥“出院免找数服务评估申请书”，并于计划入院日期前最少四个工作天递交申请：

- 请您／受保人填妥申请书第一部份，并提供完整之信用卡授权书以供收取差额
- 主诊医生填妥申请书第二部份

您可透过传真(香港 (852) 2881 8702／澳门 (853) 2832 2042)或电邮(pos@yflife.com)递交申请文件

步骤三：短讯确认批核

万通保险会于您入院前，透过手机短讯通知您的申请已获批核，包括批核之免找数金额及每年垫底费(如有)。医院亦将会收到住院付款保证书

步骤四：入院时

请受保人出示身份证明文件核实身份，并向医院展示万通保险手机短讯

步骤五：出院时

- 您／受保人及主诊医生需填妥由医院提供的“住院保障索偿申请书”
- 您／受保人需向医院缴付：
 - i) 每年垫底费金额(如有)；及
 - ii) 获批核出院免找数金额和实际住院费之差额(如有)

步骤六：赔偿审核

医院将直接提交索偿申请书及账单予万通保险作赔偿审核。如有任何差额，万通保险会寄出“缴付差额通知书”，并于十四天后透过您授权的信用卡收取差额(如有)

Step 1: Download the form

Please download the Cashless Hospitalization Service Pre-Approval Form from YF Life's website:

<http://corp.yflife.com/en/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

* 如入住非香港／澳门的医院，出院免找数服务的流程可能会就个别例子作出与上述不同的安排。

* 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.

合资格医院:

香港

- 嘉诺撒医院
- 播道医院
- 港怡医院
- 香港浸信会医院
- 香港港安医院(荃湾)
- 香港港安医院(司徒拔道)
- 养和医院
- 明德国际医院
- 宝血医院(明爱)
- 圣德肋撒医院
- 圣保禄医院
- 仁安医院

澳门

- 镜湖医院

环球

- 请联络我们以了解合资格医院资料

1. 特选计划: VIP环球医疗保/VIP寰宇医疗保/优裕医疗保/丰裕医疗保。
2. 如有查询, 请联络本公司客户服务主任(852) 2533 5555(香港)/ (853) 2832 2622(澳门)。
3. 本公司有绝对决定权批核或拒绝任何出院免找数服务之申请。我们会于受保人出院后进行赔偿审核。出院免找数服务不适用于保单持有人/受保人于本公司尚有任何未偿还的赔偿差额。
4. 出院免找数服务是一项行政服务并只适用于特选计划及入住合资格医院, 并不属于保单的保障内容, 本公司有权随时终止此项服务而不作另行通知。
5. 如申请非香港/澳门医院的出院免找数服务, 请于计划入院日期前最少五个工作天递交申请。

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.

常见问题:

1) 我可以申请出院免找数服务吗?

所有特选计划的客户均可申请, 惟是项服务不适用于保单持有人/ 投保人于本公司尚有任何未偿还的赔偿差额、申请项目为保单的不保事项或赔偿金额已超出限额等。万通保险(“本公司”)会就申请作出评估, 并有绝对决定权批核或拒绝任何出院免找数服务之申请。

2) 如我的出院免找数服务不获批核, 出院后我可怎样申请索偿?

出院后, 您可向本公司递交索偿申请表、正本收据及其他所需文件以作赔偿审核, 本公司将尽快审核并赔偿合资格之医疗费用。

3) 我的出院免找数服务获批核后, 万通保险会否从我已授权之信用卡收取费用?

本公司将于授权之信用卡保留5,000港元的信用额度作保证金, 请预留足够信用额。请注意, 如入住非香港/ 澳门的医院, 我们可能会在批核出院免找数服务后, 预先于授权之信用卡扣除每年垫底费(如有)。

此外, 经过赔偿审核后, 如有任何差额, 我们会寄出“缴付差额通知书”, 并于十四天后透过您授权的信用卡收取差额。

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) 享用出院免找数服务后，出院后我仍需要递交任何文件给万通保险作赔偿审核吗？

您／投保人须于出院前填妥索偿申请书的第一部份。医院将直接将填妥的索偿申请书、相关文件及医院账单交予我们处理。除每年垫底费(如有)外，如您／投保人曾额外缴付任何住院开支，请递交索偿申请书的第一部份及正本收据予我们作赔偿审核。

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.

万通保险国际有限公司 YF Life Insurance International Ltd.

香港总公司：香港湾仔骆克道33号27楼

澳门分公司：澳门南湾大马路517号南通商业大厦16楼E2座

Hong Kong Head Office : 27/F, 33 Lockhart Road, Wanchai, Hong Kong

Macau Branch Office : Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau

客户服务热线 Customer Service Hotline: 香港 Hong Kong (852) 2533 5555 | 澳门 Macau (853) 2832 2622

传真号码 Fax No.: 香港 Hong Kong (852) 2591 1612 | 澳门 Macau (853) 2832 2042

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