

# Starter Kit & Claim Guide

## for eMedical Pass Takaful

**Important Note:**

The following information serves as a guide. Etiqa Family Takaful Berhad (hereafter in this document referred as Etiqa) reserves the right to request for other relevant document and information or to view the original of copied document submitted whenever necessary.

### Let's Get Started!

You will have **instant** and **easy access** to over **100 panel hospitals nationwide!**

Simply Download **Etiqa Healthcare App** from from OR to enjoy the following **perks!**

<p><b>No more Physical Medical Card</b></p>	<p><b>Easily locate the nearest Panel Hospitals with GPS</b></p>	<p><b>View Benefits Coverage:</b> Annual Limit Room &amp; Board Entitlement</p>	<p><b>Monitor Your:</b> ▪ Claim Reimbursement Status ▪ Guarantee Letter Status</p>
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### Frequently Asked Questions (FAQs)

**1) How to locate the nearest Panel Hospitals:**



Activate your GPS & launch Etiqa Healthcare App

OR



Visit Etiqa's website

<https://etiqa.com.my/v2/panels/panel-hospitals>

**2) How to use eMedical Pass Takaful at Panel Hospitals:**

Just follow these easy steps:



**\*Medical Settlement Process at Panel Hospitals (for approved Guarantee Letter (GL)):**

Your **eligible** medical bill will be settled by Etiqa with reference to your Takaful Certificate. Thus, it is recommended for you to **fully understand ALL the benefits** stated in the Takaful Certificate.

The following table described medical settlement scenario with the **assumption** that the medical bill incurred is as per the **eligibility** stated in eMedical Pass Takaful Certificate:

ZERO Deductible	WITH Deductible
<p><i>No worries. We will help you to settle the full <b>eligible</b> amount of medical bill as per your <b>eligibility</b> &amp; contracted <b>annual limit</b>.</i></p>	<p><i>You will need to pay the <b>contracted deductible amount</b>. Etiqa will help you to pay the <b>eligible</b> amount of medical bill as per your <b>eligibility</b> &amp; contracted <b>annual limit</b>.</i></p>
<p><b>Scenario:</b> Let's assume that you have eMedical Pass Takaful - Gold Plan with <b>ZERO deductible</b> and <b>Annual Limit of RM 80,000</b>. If you incur RM50,000 medical bill; you do not need to worry as Etiqa will settle the <b>eligible amount</b> of the medical bill in <b>full</b>. Your Annual Limit is now left by RM 30,000.</p>	<p><b>Scenario:</b> Let's assume that you have eMedical Pass Takaful - Platinum Plan with <b>RM 1,000 deductible</b> and <b>Annual Limit of RM 120,000</b>. If you incur RM50,000 medical bill; you will <b>first need to pay</b> your <b>RM 1,000 deductible</b>. Etiqa will <b>settle the remaining eligible amount of the medical bill</b> i.e. RM 49,000. Your Annual Limit is now left by RM 71,000.</p>

### 3) What happen if the hospital/ medical bill is LESS than the deductible amount?

No reimbursement, as you have to pay for the eligible medical expenses incurred up to the deductible amount per hospitalization.

### 4) How do I check my Annual Limit, Room & Board entitlement and Guarantee Letter (GL) request status?



View via Etiqua Healthcare App

OR



Talk to our friendly Etiqua Health Care Officer at **1-800-88-9998** (24 hours)

### 5) What are the common reasons for declined Guarantee Letter (GL)?

At Etiqua, we are strive our best to provide you with excellent service. However, we have to decline your GL under the following circumstances:

- Your eMedical Pass Takaful Certificate has **lapsed** or **expired**
- Hospitalization at **Non Panel Hospitals** (Refer to [Question No. 8](#) for details)
- **Diagnosis** (medical condition of the covered event) falls **within 30 days waiting period** or **120 days Specified Illness**
- **Diagnosis** (medical condition) falls under Certificate's "Exclusion"
- **Further verification is required:**

*We may require more time to confirm that your medical treatment does not fall under Certificate's "Exclusions".*

*Hence, in order not to delay your medical treatment; you will have to self-pay the treatment and then claim for reimbursement with complete documents/ reports. Kindly be reminded to submit your claim **within 30 days** from the treatment or discharge date. Refer to [Steps to Claim for Reimbursement Section](#) for details.*

### 6) Do I have to pay upfront deposit upon hospital admission?

Certain hospitals may require a deposit upon admission and the amount is varies from each hospital. This amount is used to off-set any non-covered items during discharge and any balance will be refunded to you.

### 7) Can I upgrade my Room & Board and do I have to pay for the difference?

Yes, you may upgrade your Room & Board and you are required to pay for the difference.

### 8) My Preferred Hospital is NOT Etiqua's Panel?

**Fret Not!** Proceed with the medical treatment required. We will assess your claim and reimburse you the **eligible amount** in full as per the contracted limit which is stated in your Certificate.

Kindly be reminded to submit your claim **within 30 days** from the treatment or discharge date. Refer to [Steps to Claim for Reimbursement Section](#) for details.

### 9) How do I pay for the medical bill of out-patient treatment which I received at Panel Hospitals?

**Outpatient benefit** for eMedical Pass Takaful is on **reimbursement basis**. Thus, you need to pay the medical bill first, and then claim for reimbursement from Etiqua.

You are advised to submit your claim **within 30 days** from the treatment date. We will reimburse you fully as per the contracted limit. Refer to [Claim Reimbursement Process Section](#) for details.

### 10) How many days do I will be reimbursed?

You will be reimbursed **within 9 (NINE) days** upon receipt of complete documents as stated in [Documents Checklist](#).

### 11) How do I check my claim reimbursement status?

You will be notified via SMS. Alternatively, you may use the following options:



View via Etiqua Healthcare App

OR



Talk to our friendly Etiqua Online Officer at **1-300-13-8888** (9 am to 6 pm weekdays)

### 12) How will I received the reimbursement?

We will transfer your eligible claim reimbursement into your preferred bank account via electronic payment.

## Steps to Claim for Reimbursement



### Important Note:

1. Download your Claim Form at <https://www.etiqa.com.my/v2/claims/life-family>
2. Timeframe for claims approval is **NINE (9) working days** start from Assessor receive complete information & mandatory reports
3. Claims payout will be directly bank-in to your preferred Bank

### Documents Checklist

The following are list of required documents which you have to submit to Etiqa:

- ✓ Completed Medical Claim Form
- ✓ Original Medical Bill(s) and/or Receipt(s)
- ✓ Completed Statement of Medical Examiner (i.e. Medical Report)
- ✓ All Investigation Report(s) e.g. Laboratory, X-ray, MRI, CT Scan, Ultrasound, HPE and others
- ✓ Medication breakdown if the total treatment is above RM500

## Quick Tips to Utilize Hassle Free eMedical Takaful Pass

- ✓ Know your eMedical Pass Takaful coverage and benefits
- ✓ Read and understand the information or documents required to support your claims
- ✓ Ensure the required documents as per Document Checklist are accurately filled-up & submitted to Etiqa
- ✓ Ensure your Claim Reimbursement Request is submitted within 30 days from treatment or Discharge Date
- ✓ Provide your (i.e. Certificate Owner) bank account and contact details accurately.

## Any Inquiries?

### Certificate OR Claims Related Matter:



Talk to our friendly Etiqa Online Officer at **1-300-13-8888** (9am to 6pm weekdays)



Email us at **info@etiqa.com.my**

### Guarantee Letter (GL) Related Matter:



Talk to our friendly Etiqa Health Care Officer at **1-800-88-9998** (24 hours)



Email us at **etiqahealthcare@etiqa.com.my**