

## "No Hospital Bills to Pay" Service

For the admission to 13 local private hospitals for Individual Medical Insurance Members

## Service Advantages

- ✓ Blue Cross pays the medical bills to private hospitals directly
- $\checkmark$  No hassle of claim submission
- ✓ Fast and easy application

Enjoy the service with the following Individual Medical Insurance Plans:

- 1. Blue Cross Dynasty VHIS Plan
- 2. CareForYou Super Flexi Plan for VHIS
- 3. CareForYou Flexi Plan for VHIS
- 4. CareForYou Standard Plan for VHIS
- 5. Tycoon Medical Insurance Plan<sup>1</sup>
- 6. Taipan Medical Insurance Plan
- 7. Super Medical Insurance Series

- 8. Caring Medical Protection Plus
- 9. HKPTU Healthcare Plan
- 10. Hospital Authority Staff Medical Scheme
- 11. Medical Scheme for Civil Servant/Non-Civil Service Contract Staff
- 12. Aeconomedical Plan
- 13. Comprehensive Family Plan
- 14. ProMedical Insurance

## **Application Procedure**

1. Obtain the "Hospitalisation Pre-registration Form"

Download at our website: www.bluecross.com.hk or call our Customer Service Hotline on 2839 6370

2. Complete the "Hospitalisation Pre-registration Form" and return it to Blue Cross at least 4 working days prior to admission

Send to mcuser@bluecross.com.hk or fax to 2263 7515

- 3. Blue Cross shall issue a "Letter of Guarantee" (LOG)<sup>2</sup> to the insured member and the related hospital for admission
- 4. Upon admission, present the "Letter of Guarantee" (LOG)<sup>2</sup> to the hospital for registration
- 5. Blue Cross shall advise policyholder the claim status in writing within 10 working days<sup>3</sup> after full documentation is received from hospital
- 6. If Blue Cross has settled any medical expenses which are not covered by the policy or exceed the eligible benefit limit, the amount will be charged to the designated credit card account automatically after the issuance of "Claim Charge-back Notice" <sup>4</sup>
- 1. "Cashless Priority Discharge" Services of Tycoon Medical Insurance Plan is same as "No Hospital Bills To Pay" Service.
- 2. If hospitalisation is due to any illness/disability suspect related to exclusion or policy with deductible, application for Letter of Guarantee (LOG) may not be accepted. Blue Cross reserves right to apply credit limit to the LOG on case by case basis. Blue Cross may withdraw or suspend any Credit Facilities Services anytime by giving a written notice. All matters and disputes in relation to Credit Facilities Services will be subject to the final decision of Blue Cross.
- 3. The actual date of claim notification will depend on the submission of required documents from hospital or on case by case basis.
- 4. You are required to provide the related treatment information to Blue Cross for assessment and authorise Blue Cross to collect chargeback, if any, from your assigned credit card account.

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