

Chubb Assured Medical Series (Customer Guide)

CHUBB®
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Chubb Assured Medical Series Customer Guide

Introduction

Thank you for choosing Chubb Assured Medical Series (“Chubb Assured”). Chubb Assured is a Hospital & Surgical plan providing comprehensive coverage for eligible medical expenses. On top of that, we provide value-added services to give you extra assurance when you need further medical information or assistance. Whenever and wherever you are, you can rest assured that you’ll be taken care of. In this Customer Guide, you will find all the necessary information about the services available to you.

Overview

Here is an overview of the services provided under Chubb Assured:

Service	How do I use this service?
24/7 Hotline⁽¹⁾	<p>You may contact our 24/7 Hotline when you need assistance on:</p> <ul style="list-style-type: none"> ▪ General enquiry on your benefits and coverage ▪ Cashless hospitalization ▪ Referral to Specialist <p>Contact us at: (852) 8103 3833</p>
Cashless Hospitalization⁽¹⁾	<p>The Insured can enjoy cashless hospitalization at designated private Hospitals in Hong Kong and overseas. We will pay the Hospital and surgical expenses directly on the Insured’s behalf subject to the pre-approved limit, so that the Insured can save the hassle of settling Hospital bills and making a claim.</p> <p>Please refer to “How do I apply for Cashless Hospitalization?” for more details on how to enjoy this service.</p>
Alternative Medical Advice Service⁽¹⁾	<p>Once diagnosis with Designated Critical illnesses, the Insured can use this service to access independent medical advice provided by a panel of world-class Specialists recommended by some of the leading medical institutions in the United States.</p> <p>Contact us at: (852) 3122 2688</p> <p>For details of this service, please refer to the terms and conditions of “Alternative Medical Advice Service”.</p>
Worldwide Emergency Assistance Services⁽¹⁾	<p>The Insured can travel anywhere in the world knowing his or her health and welfare needs are all taken care of.</p> <p>Contact us at: (852) 3122 2688</p> <p>For details of this service, please refer to the terms and conditions of “Worldwide Emergency Assistance Services”.</p>

How to apply for cashless hospitalization?

Step 1

- Simply call Chubb Life hotline (852) 8103 3833, or download the Cashless Hospitalization Pre-authorization Form from Chubb Life's website at the Form Library at Chubb Life's website: <https://www.chubb.com/hk-en/customer-service/form-library.asp>

Step 2

- Submit the completed pre-authorization form via fax (852) 3529 1027 or email (chubblife.hk@ip-assistance.com) at least 5 working days prior to hospital admissions
- Part 1: completed by the Policyowner/Insured.
- Part 2: completed by the attending physician/ surgeon

Step 3

- It takes 5 working days to process your application once we have received your completed form. We will inform you the result and detailed arrangements by phone once the cashless hospitalization has been successfully applied for.
- We will also issue a "Letter of Guarantee" (LOG) to the concerned hospital for admission.

Step 4

- Upon admission, please present your HKID card to the hospital for verification.

Step 5

- Upon discharge, you only required to sign the medical claim form provided by the hospital. We will settle the invoice on your behalf and calculate the claim entitlement.
- If the hospital expenses incurred have exceeded the eligible claim amount, a Shortfall Notice will be sent to you. If the shortfall is not paid within 21 days from the date of the Shortfall Notice, the shortfall amount will be automatically charged to the designated credit card 21 days from the date of the Shortfall Notice.

Note: If you do not apply for the cashless hospitalization service or the application is not approved, please follow the general claim procedure for making claims.

List of Hospitals

Cashless hospitalization will be available at the following list of hospitals:

Location	List of Hospitals
Hong Kong and Macau	Hong Kong: HK Island <ul style="list-style-type: none">▪ Hong Kong Sanatorium & Hospital▪ St. Paul's Hospital▪ Canossa Hospital (Caritas)▪ Hong Kong Adventist Hospital▪ Matilda International Hospital▪ Gleneagles Hong Kong Hospital Kowloon <ul style="list-style-type: none">▪ St. Teresa's Hospital▪ Hong Kong Baptist Hospital▪ Precious Blood Hospital (Caritas)▪ Evangel Hospital The New Territories <ul style="list-style-type: none">▪ Tsuen Wan Adventist Hospital▪ Union Hospital Macau: Kiang Wu Hospital
Overseas	Please contact us at (852) 8103 3833 for assistance.

Frequently Asked Questions

1. Will I still be eligible for cashless hospitalization under Accident and Emergency?

For medical services arising out of the context of an Accident and Emergency, if you want to be entitled to cashless hospitalization, Chubb Life shall subsequently receive the pre-authorization application form for such medical service on the next working day immediately after the day on which the medical service takes place. Cashless hospitalization will only be available if written approval is obtained from the Company before discharged from the Hospital.

2. Why was my application of cashless hospitalization not successful?

There may be a number of reasons why the application of cashless hospitalization could not be arranged, including but not limited to the following:

- a. The expense does not meet the definition of Medically Necessary or Reasonable and Customary charges as stated in the Policy provisions;
- b. The Hospital is not on the list of Hospitals for this service;
- c. Insufficient information on the pre-authorization form, such as missing credit card details, insufficient admission information provided by the attending physician or surgeon;
- d. The admission falls under an exclusion in the Policy provisions;
- e. There is an overdue shortfall from a previous cashless hospitalization arrangement;
- f. The planned Treatment to be received at a day-case centre of Hospitals or out-patient department of Hospitals; or
- g. No credit card authorization can be provided

3. Are there any situations when I need to settle charges before discharge?

You may need to settle your Annual Deductible or medical expenses not covered or any expenses in excess of the credit limit specified in the LOG at the Hospital before discharge.

4. Why would there be a shortfall?

A shortfall occurs when hospitalization charges incurred exceed the entitlement, or when a service listed in the invoice is not covered. An itemized list of charges will be attached with the Shortfall Notice.

5. How is a shortfall settled?

In case of a shortfall, a Shortfall Notice will be sent. The Owner will have to pay the shortfall to us within 21 days from the date of the Shortfall Notice by cash, cheque or electronic payments, failing which the shortfall amount will be automatically charged to the designated credit card provided during the application of cashless hospitalization arrangement. If for any reason the shortfall is not settled within 21 days, a Shortfall Reminder Notification will be issued. All of the Insured's and your further claim reimbursements and the cashless hospitalization services will be temporarily suspended.

Remarks

1. Currently, these services are arranged through third-party service provider(s) which are independent contractors and are not our agents. These services are not part of the Policy or benefit item under the Policy provisions of Chubb Assured. Both the Company and the third-party service provider(s) reserve the right to terminate or vary the services in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider(s). We make no representation, warranty or undertaking as to any service offered, provided or procured by the third-party service provider(s). For details, please refer to the respective terms and conditions applicable to the services.
2. This Customer Guide is for general reference only and is not part of the Policy. Please refer to the Policy provisions for the definitions of capitalised terms. This Customer Guide provides an overview of the value-added services of this product and should be read along with other materials which cover additional information about this product. Such materials include, but not limited to, Policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other Policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.