

免找數安排服務

Cashless Arrangement Service

服務適用之特選計劃

Service Applicable for Designated Plans

特選計劃 Designated Plans	住院或門診手術治療 (香港、澳門及中國內地) Hospitalization or Outpatient Surgery (HK, Macau, and Mainland China)	住院 (環球) Hospitalization (Worldwide)	門診診斷成像檢測 Outpatient Diagnostic Imaging Tests
住院醫療保障計劃 Hospital & Surgical Benefit	✓	-	-
住院醫療多重保 Hospital & Surgical Plus	✓	-	-
優裕醫療保 Prestige MediCare	✓	✓	-
豐裕醫療保 Supreme MediCare	✓	✓	-
VIP 環球醫療保 VIP Worldwide MediCare	✓	✓	-
VIP 寰宇醫療保 VIP Global MediCare	✓	✓	-
「稅」優惠醫療計劃 TaxVantage Medical Plan	✓	-	✓
「稅」安心醫療計劃 TaxVantage Plus Medical Plan	✓	-	✓
「稅」卓越醫療計劃 TaxVantage Prestige Medical Plan	✓	✓	✓

服務流程 How to apply?

下載申請書 Download the form

請於萬通保險網頁下載「出院免找數服務評估申請書」（適用於住院）或「門診手術治療及診斷成像檢測免找數服務評估申請書」（適用於門診手術治療及診斷成像檢測）

Please download the Cashless Hospitalization Service Pre-Approval Form (applicable to hospitalization) or Cashless Day Case Surgery and Outpatient Diagnostic Imaging Test Service Pre-Approval Form (applicable to Day Case Surgery and Outpatient Diagnostic Imaging Test) from YF Life's website.

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下載頁面 Download Page

香港 Hong Kong : <https://www.yflife.com/tc/Hong-Kong/Individual/Services/Forms-Library>

澳門 Macau : <https://www.yflife.com/tc/Macau/Individual/Services/Forms-Library>

遞交所需文件 Submit the relevant documents

填妥免找數服務評估申請書，並於計劃入院或接受門診手術 / 診斷成像檢測日期前最少四個工作天（如醫院 / 診所位於中國內地，請預留最少七個香港工作天。如醫院 / 診所位於香港 / 澳門 / 中國內地以外的地方，請預留最少十個香港工作天。）遞交申請至互康：

- 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

Complete and submit the Cashless Pre-Approval Form at least 4 working days (for admission in Hospital / clinic in Mainland China, please submit the Form at least 7 Hong Kong working days; for admission in Hospital / clinic outside Hong Kong / Macau / Mainland China, please submit the Form at least 10 Hong Kong working days) prior to the planned admission or date of outpatient surgery / diagnostic imaging tests:

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

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確認批核 Confirmation

互康會於您入院 / 接受門診手術或診斷成像檢測前，透過電子訊息或致電通知您的申請已獲批核，包括批核之免找數金額及出院 / 離開診所時需繳付之每年墊底費(如有)。醫院 / 診所亦將會收到「付款保證書」

HMG will inform you upon approval of your application via electronic message or phone call before your admission or outpatient surgery / diagnostic imaging tests, including the approved cashless amount and the Annual Deductible payable upon discharge of hospital / clinic (if any). The hospital / clinic will also receive a Letter of Guarantee

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服務流程 How to apply?

入院 / 接受治療時 Admission to the hospital / clinic

4

請受保人於醫院 / 診所出示身份證明文件核實身份

Present the Insured's identification document to the hospital / clinic for verification

出院 / 離開診所時 Upon discharge from the hospital / clinic

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您 / 受保人及主診醫生需填妥「住院保障索償申請書」，而且您 / 受保人需向醫院/診所繳付每年墊底費(如有)及獲批核免找數金額和實際住院費之差額(如有)

You / the Insured and the attending doctor should complete the Hospital Benefit Claim Form. You / the Insured should pay to the hospital/clinic Annual Deductible (if any) and the shortfall amount from the approved cashless amount (if any)

賠償審核 Claims Assessment

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請受保人提交住院保障索償申請書、正本收據(如適用)及醫療報告(如適用)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)

Please submit the Hospital Benefit Claim Form, original receipts (if applicable) and medical reports (if applicable) to us for the claim assessment. Any shortfall will be collected from your authorized credit card account. We will issue a Shortfall Notice 14 days prior to the collection

互康集團聯絡方式 HMG Contact Information

24小時熱線

香港 Hong Kong: (852) 3002 0839

24-hour Hotline

澳門 Macau: (853) 6262 6351

中國內地 Mainland China: (86) 400 616 0157

電郵

YFGO@hmg.com.hk

Email

WhatsApp

(852) 9580 6944

微信

HMG-YFLIFE

WeChat

常見問題

1) 我可以申請免找數安排服務嗎？

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免找數安排服務之申請。

2) 如我的免找數安排服務不獲批核，我可怎樣申請索償？

出院或完成日間手術治療後，您可向本公司遞交住院保障索償申請書、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) 我的免找數安排服務獲批核後，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。若批核之免找數金額不足 5,000 港元，我們將不會預留有關信用額。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。如本公司沒有在十四天內收到有關差額，本公司將有權把逾期末繳的差額款項從申請免找數安排服務之保單，及 / 或任何由本公司簽發並以您作為保單持有人或承讓人的保單下本公司所應支付的金額中抵銷扣除，包括但不限於任何將來獲得之理賠、身故賠償或保費退費，及就逾期末繳的差額採取任何合適及必須的進一步行動。免找數安排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。

FAQ

1) May I apply for the Cashless Arrangement Service?

All customers of Designated Plans may apply for the Cashless Arrangement Service. This Service is not applicable to Policy Owners / Insureds with any 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 Arrangement Service, subject to our assessment.

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

You can submit the Hospital Benefit Claim Form, the original hospital receipts and bills, and all necessary documents to the Company for assessment upon discharge from the hospital or clinic. 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 ensure there is sufficient credit limit available. If the approved cashless amount is less than HK\$5,000, no credit limit will be withheld. In addition, if there is any shortfall after the claim assessment, we will issue a Shortfall Notice and after 14 days the shortfall amount would be debited from the authorized credit card. If the Company do not receive the shortfall amount within 14 days, we shall have the right to offset the outstanding shortfall amount against the amount payable by the Company under policy applying Cashless Arrangement Service and / or any policy issued by the Company of which you are the Policy owner or Assignee including but not limited to any future claims, death benefit or refund of premium and take any further action as the Company deemed appropriate and necessary against any outstanding shortfall amount. This Cashless Arrangement Service is not applicable to Policy owners / Insureds with any outstanding shortfall with us.

4) 享用免找數安排服務後，出院 / 離開診所後我仍需要遞交任何文件給萬通保險作賠償審批嗎？

您 / 受保人須於出院前 / 離開診所前填妥住院保障索償申請書的第一部份及請主診醫生填妥索償申請書的第二部份，並將相關文件及正本收據（如您 / 受保人需繳付除每年墊底費外的任何額外住院開支）交予我們作賠償審核。

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

You / the Insured should complete part I of the Hospital Benefit Claim Form and your attending doctor should complete part II of the claim form before discharging from the hospital / clinic. Please submit the completed claim form, relevant documents and original receipts (if you / the Insured have additionally paid any hospital expenses except for the Annual Deductible) to us for our claims assessment.

重要事項

1. 互康集團被委任為處理免找數安排服務之服務商。免找數安排服務中的醫療服務乃由第三方服務供應商提供。本公司並非服務供應商或其代理。本公司對於上述服務之質素及其供應並不承擔任何的義務或責任，亦不會就服務供應商之任何行為或未履行行為而承擔任何責任。如有查詢，請致電(852) 3002 0839(香港) / (853) 6262 6351(澳門) / (86) 400 616 0157(中國內地)。
2. 服務只適用於醫療網絡內之指定醫院及診所，詳情請參閱本公司網頁上之免找數醫療網絡名單 (免找數醫療網絡：<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Forms-Library>)。本公司可對醫療網絡名單作不時的更新及更改，及任何變更將由發佈日起即時生效，而不作另行通知。
3. 本公司有絕對決定權批核或拒絕任何免找數安排服務之申請。無論任何原因，如免找數安排服務未獲批核，受保人則須先行繳付醫療費用，我們會於受保人出院 / 離開診所後進行賠償審核。
4. 免找數安排服務是一項行政服務並只適用於在申請時及使用建議的醫療服務時仍然生效的特選計劃及由指定醫院 / 診所提供醫療服務，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. 批核免找數安排服務並不表示本公司承認是次賠償責任。本公司會根據相關索償申請書、醫療文件進行賠償審核。賠償決定會因應保單條件、情況及保單條款所約束。
6. 如您於出院免找數服務評估申請書所提供的資料不足或不正確，或會令批核延遲。
7. 如您於香港 / 澳門 / 中國內地以外致電，須向電訊服務供應商繳付長途 / 漫遊電話費。
8. 本公司有權隨時更改此免找數安排服務條款及細則而毋須另行通知及對免找數安排服務引起的一切事項擁有唯一及絕對決定權。如有任何爭議，本公司保留最終決定權。
9. 免找數安排服務之條款及細則受香港法律管轄並按香港法律解釋，而且各方同意服從香港法院的專屬管轄。此條款及細則之中、英文版如有任何不相符或抵觸之處，概以英文版本為準。

Important Notes

1. HealthMutual Group Limited (HMG) is a service provider appointed to provide Cashless Arrangement Service. Medical services under this Cashless Arrangement are provided by third-party service providers. The Company is not the service provider or the agent of service providers. The Company shall not have any obligation or liability in relation to the quality and availability of the service and shall not be responsible for any act or failure to act for the service provided by the service providers. For enquiry, please contact Tel (852) 3002 0839 (Hong Kong) or (853) 6262 6351(Macau) or (86) 400 616 0157 (Mainland China).
2. The Service is only applicable to designated hospitals / clinics in our medical network. Details please refer to Medical Network List for Cashless Arrangement on our Company website (Medical Network List for Cashless Arrangement: <https://www.yflife.com/tc/Hong-Kong/Individual/Services/Forms-Library>). The Medical Network List may be updated and amended from time to time at the Company's discretion, and any change shall be deemed effective on the date of publication without prior notice.
3. We have absolute right to approve or reject any Cashless Arrangement Service. If, for any reason, the Cashless Arrangement Service is not approved, you will have to settle the bill first and claim reimbursement. Claims assessment will be performed after the Insured's discharge from the hospital / clinic.
4. The Cashless Arrangement Service is an administrative arrangement under Designated Plans which are in force at the time of application and medical services provided by designated hospitals / clinics. It is not part of the contract provision of the policy. We reserve the right to terminate this service anytime without giving prior notice.
5. The approval of the Cashless Arrangement Service is no way constitute an admission of liability. The Company will have claims assessment based on the relevant claim form and medical documents. The claim decisions will be made subject to the terms, conditions and provisions of the policy.
6. Please note that insufficient or incorrect information provided in the Cashless Arrangement Service Application Form may result in delay in the approval process.
7. You will be required to pay IDD/international roaming service fees to the telecommunications service provider if you call from outside Hong Kong, Macau or Mainland China.
8. The Company reserves the right to change any of these Cashless Arrangement Service Terms and Conditions without further notice and has the sole and absolute discretion in relation to all matters arising from the Cashless Arrangement Service. In the event of disputes, the decision of the Company shall be final.
9. The Cashless Arrangement Service Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong and the parties agree to submit to the exclusive jurisdiction of the Hong Kong courts. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.