



# Your Insurance Quick Guide



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### How to claim Pre-paid Medical Cost?

You must submit below documents within 90 days after the medical services have been rendered to us in order to process your claim.

- 1. All medical documents such as physician's summary and/or medical records.
- 2. Fully completed claim form.
- 3. All receipts such as *Fapiao*, invoices, medical expense receipts.

Please email to 

claims@pacificprime.com

#### Notes:

- Invoices must be issued with the patient's name.
- Turnaround time: Claims will be processed within 4-6 weeks from the receipt of claims.
- Payment time: Eligible claims will be paid within 10 working days after the claim been settled.

## How to enjoy Outpatient Direct Billing Services?

If you are entitled to a direct billing facility, we will provide you with a list of providers that will accept you.

### To find a list of providers:

- Visit the website
- **C** Give us a call

### Please follow below instruction:

- 1. Make an appointment with the treatment providers on the list
- 2. Show your membership card and photo ID (passport/ID card).
- 3. Pay any excess or coinsurance that applies to your plan.

### How to get Pre-authorisation and Guarantee of payment?

Certain treatment requires prior approval from insurer so they can issue an advance payment guarantee to the hospital. Such as following treatments:

- MRI, CT or PET scans
- All in-patient, daycare treatment and out-patient surgery
- O Chemotherapy or radiotherapy treatment (Please refer to your policy guide for more information)
- Non-emergency cases
   please contact BUPA
   immediately after treatment is
   prescribed. You must provide all
   below information at least 5
   days before the treatment date.
- In case of Emergency contact BUPA within 48 hours from hospital admittance on:
- 1. Pre-authorisation form completed by the treating physician. www.bupa-intl.com/membersworld
- 2. Scheduled treatment date.
- 3. The diagnosis and all relevant medical reports.
- 4. Name and all possible contact details of the medical facility.
- 5. Outline of Treatment/ Procedure with itemised breakdown of costs.





Once the treatment is authorised, BUPA will issue GOP (guarantee of payment) directly to the hospital enabling you to receive the treatment with no out of pocket expense.

You would just need to pay any relevant excess/deductible/copayment chosen.