

# IncomeShield

Hospital Admission Guide

## 康保双全

住院指南

# What I Need To Know Before My Hospital Admission

- 1 If you are covered under a **Medisave-approved Private Integrated IncomeShield Plan** (i.e. when your premiums are partially or fully paid by Medisave), please ensure that your treatment is done in a hospital or medical institution accredited by the Ministry of Health. For an updated list of hospitals/medical institutions, please refer to <http://mycpf.cpf.gov.sg/Members/home.htm>.
- 2 Please refer to your policy document to confirm the type of plan, coverage details for different treatments and the ward entitlements of your IncomeShield plan.
- 3 Your hospitalisation bills can be paid through the following methods:
  - a) Medisave account (if the hospital bill exceeds the allowed Medisave deduction limit, you will need to pay the excess amount by cash or credit card)
  - b) Cash or credit card
- 4 For policyholders who are covered under a **Medisave-approved Private Integrated IncomeShield Plan** (i.e. when your premiums are partially or fully paid by Medisave), the hospital will submit your claim directly to NTUC Income. NTUC Income will inform you of your claim outcome in writing after internal review. You may refer to the section on “How to submit my claim” for more details.
- 5 If you are covered under the **Non-integrated IncomeShield Plan** (i.e. when your premiums are fully paid by cash), you are required to settle your hospitalisation bills first. Claims can be filed subsequently with NTUC Income with relevant documents. Please refer to the section on “How to submit my claim” for more details.
- 6 As an IncomeShield policyholder, you may request for a Letter of Guarantee (LOG) if you intend to make payment using cash or credit card. The LOG will aid your hospital admission process by helping you to obtain a waiver of the deposit required (in full or part) during hospitalisation and/or surgery.
  - a) The LOG can be obtained through:
    - Our 24-hour IncomeShield Claims Hotline at 6789 6886
    - Hospital admission staff (if you are seeking treatment in a restructured hospital)

b) Information required for LOG application:

- Patient's NRIC number
- Date of admission to hospital
- Duration of stay in hospital
- Name of hospital to be admitted to
- Estimated bill size
- Class of ward (A ward, B1 ward, B2 ward or C ward)
- Surgical table (Provide only if applicable. Please consult the hospital staff for assistance.)
- Medical condition or symptoms experienced
- Estimated Medisave amount
- Hospital contact person, telephone number and fax number

**7** This LOG service is subject to the following key terms and conditions (not exhaustive):

- a) Hospitals reserve the right to request for additional payment as required by their internal practices even with the presentation of a LOG.
- b) The LOG is not a policy benefit and does not form part of your IncomeShield policy contract.
- c) The issuance of a LOG is subject to NTUC Income's review and discretion. NTUC Income has the right to refuse issuance of a LOG.
- d) The issuance of a LOG does not mean that NTUC Income approves or admits any claim made under your IncomeShield policy contract or any claim amount payable (if at all) in respect of any such claim.
- e) The maximum amount covered by the LOG is determined at NTUC Income's discretion based on various factors, including the interim admission information provided to NTUC Income.
- f) For more information regarding this LOG service, please visit our website at [www.income.com.sg/forCustomers/](http://www.income.com.sg/forCustomers/) and click on "Letter of Guarantee".

# How To Submit My Claim?

CLAIM SUBMISSION		
<b>Type of Plan</b>	Medisave-approved Private Integrated IncomeShield Plan	Non-Integrated IncomeShield Plan
Payment mode	Premiums partially or fully paid by Medisave	Premiums fully paid by cash
In-patient Hospital Treatment		
<b>Hospitalisation claim</b>	Hospitals/accredited clinics will submit the claim through the centralised claim system. Policyholders can approach the hospital administrators for assistance and do not need to provide any bills to NTUC Income.	Policyholders will pay the bills first. Claims can subsequently be filed with NTUC Income with relevant documents.  Required documents: <ul style="list-style-type: none"> <li>• Claim form</li> <li>• Original final bills</li> <li>• Available medical reports</li> <li>• Copy of settlement details from other insurers if applicable</li> </ul>
<b>Day Surgery claim</b>		
<b>Pre-Hospitalisation Treatment (including Pre-Hospital Specialist’s Consultation and Pre-Hospital Diagnostic &amp; Laboratory Services)</b> <b>- leading to hospitalisation within 90 days</b> Applicable to Enhanced and Standard IncomeShield Plans	Policyholders will pay the bills first. Claims can subsequently be filed with NTUC Income with relevant documents after hospitalisation, or when day surgery claims are approved.  Required documents: <ul style="list-style-type: none"> <li>• Claim form</li> <li>• Original final bills</li> <li>• Available medical reports</li> <li>• Copy of settlement details from other insurers if applicable</li> </ul>	
<b>Post-Hospitalisation Treatment</b> <b>- maximum 90 days after discharge</b> Applicable to Enhanced and Standard IncomeShield Plans		

### Out-patient Hospital Treatment

<b>Chemotherapy, Radiotherapy, Dialysis, Erythropoietin or Cyclosporin</b>	Hospitals/accredited clinics will submit the claim through the centralised claim system. Policyholders can approach the hospital administrators for assistance and do not need to provide any bills to NTUC Income.	Policyholders will pay the bills first. Claims can subsequently be filed with NTUC Income with relevant documents.  Required documents: <ul style="list-style-type: none"><li>• Claim form</li><li>• Original final bills</li><li>• Available medical reports</li><li>• Copy of settlement details from other insurers if applicable</li></ul>
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For further enquiries, please contact our dedicated  
**24-hour IncomeShield Claims Hotline at 6789 6886**  
or visit [www.income.com.sg](http://www.income.com.sg).

This guide is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of your IncomeShield Plan are specified in the policy contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure your IncomeShield Plan is appropriate to your financial needs and insurance objectives. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Information is correct as of 1 September 2011.

# 住院就医前所要了解的信息

- 1** 如您投保于保健储蓄批准的私人综合康保双全计划（即采用保健储蓄户口全额或部分缴纳保费），则请确保在卫生部认可的医院或医药机构中接受治疗。如需了解最新的医院/医药机构名单，敬请参阅<http://mycpf.cpf.gov.sg/Members/home.htm>。
- 2** 敬请参阅您的保单文件以确认计划的类型、各种治疗的保障细节以及康保双全计划 (IncomeShield) 中可以入住的病房。
- 3** 您的住院费用可通过以下方法支付：
  - a) 保健储蓄户口 (如果医疗费用超过保健储蓄户口允许的扣减限额，则您需要通过现金或者信用卡来支付超额部分)
  - b) 现金或信用卡
- 4** 对于保健储蓄批准的私人综合康保双全计划的保户（即采用保健储蓄户口全额或部分缴纳保费），医院将把您的理赔直接报送职总英康。职总英康将在审查后将书面通知您理赔结果。进一步的内容可参阅“如何呈报理赔”。
- 5** 如您投保于非综合康保双全计划（即采用现金全额支付保费），则要求您先预付住院费用。此后可与相关单据一道向职总英康呈报理赔。进一步的内容可参阅“如何呈报理赔”。
- 6** 康保双全保户如有意采用现金或信用卡付款，则可索取担保书。担保书有助于您在住院和（或）手术期间免交押金（全额或部分），从而简化您的入院过程。
  - a) 可通过以下方式取得担保书：
    - 职总英康的24小时康保双全理赔咨询热线 6789 6886
    - 入院处人员（在重组医院求治时）

b) 担保书申请所需信息:

- 病人的身份证号
- 入院日期
- 住院留治时间
- 待入院的医院名称
- 医院预估费用
- 病房等级 (A级病房、B1级病房、B2级病房或者C级病房)
- 手术目录 (仅在适用时提供。请医院员工协助。)
- 身体状况或症状
- 保健储蓄户口预估金额
- 医院联系人姓名、电话号码及传真号码

7 担保书服务应遵守以下关键条款 (并非全部条款):

- a) 即使出示担保书, 医院也有权按照其内部营运规例做法, 要求额外付款。
- b) 担保书不属于保障利益, 且不构成康保双全保险合约的组成部分。
- c) 职总英康将在审查后自行决定是否发布担保书。职总英康有权拒绝发布担保书。
- d) 即使发布担保书, 亦非意味职总英康已批准或承认您的康保双全保险合约中的理赔, 或批准或承认该理赔中的应付理赔金额。
- e) 担保书的 最大保障金额由职总英康基于各种因素而自行决定, 这些因素中包括临时向职总英康提供的入院信息。
- f) 如需进一步了解担保书服务的相关信息, 敬请参阅职总英康网站 [www.income.com.sg/forCustomers/](http://www.income.com.sg/forCustomers/), 然后点击“Letter of Guarantee”(担保书)。

# 如何呈报理赔?

呈报理赔		
计划类型	保健储蓄批准的私人综合康保双全计划	非综合康保双全计划
付款方式	采用保健储蓄户口缴纳全额或部分保费	采用现金全额缴纳保费
住院治疗		
住院理赔	医院/核准的诊所将通过中央索赔处理系统进行理赔呈报。保户可要求院方协助, 无需向职总英康提供账单。	保户先行付账。过后可与相关单据一道向职总英康呈报理赔。
日间外科手术理赔		
住院前的治疗(包括住院前的专科诊治和住院前的诊断及实验室服务) - 只限住院前90天 适用于增添康保双全(Enhanced IncomeShield)和标准康保双全计划(Standard IncomeShield)	保户先行付账。可在住院后或日间外科手术理赔获得批准后, 与相关单据一道向职总英康呈报理赔。  所需单据: <ul style="list-style-type: none"><li>• 理赔表</li><li>• 总账单原件</li><li>• 医疗报告(若有)</li><li>• 其他保险公司结单的副本(若有)</li></ul>	所需单据: <ul style="list-style-type: none"><li>• 理赔表</li><li>• 总账单原件</li><li>• 医疗报告(若有)</li><li>• 其他保险公司结单的副本(若有)</li></ul>
出院后的治疗 - 只限出院后90天 适用于增添康保双全(Enhanced IncomeShield)和标准康保双全计划(Standard IncomeShield)		

## 门诊治疗

化疗、放电疗、肾透析、红血球再生疗法或抗斥药

医院/核准的诊所将通过中央索赔处理系统进行理赔呈报。保户可要求院方协助，无需向职总英康提供账单。

保户先行付账。过后可与相关单据一道向职总英康呈报理赔。

所需单据:

- 理赔表
- 总账单原件
- 医疗报告 (若有)
- 其他保险公司结单的副本 (若有)

如您有任何疑问, 请拨电专设

**24小时康保双全理赔咨询热线 6789 6886**

或参阅 [www.income.com.sg](http://www.income.com.sg)。

本指南仅供一般参考, 并非保险合同。康保双全计划的准确条款及除外事项均于保险合同中规定。如有疑问, 请询问您的保险顾问, 否则应自行负责康保双全计划与您的理财需要和投保目标一致。购买不适合的健康保险计划, 可能影响您应付未来健康需求的财务能力。

到2011年9月1日为止, 本文所载信息均正确无误。

# NOTES



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