

# Hospital Alliance services

HAS is a service provided for all policyholders with a medical card.

A service provided for all policy holders with a medical card. Facilitate your medical insurance claims for hospitalisation from an accident or non-accidental reason, 4th month onwards of your policy cover rate.

Get pre-authorisation\* of medical-related claims incurred at any of our panel hospitals. Focus on your recovery while we manage your bills.

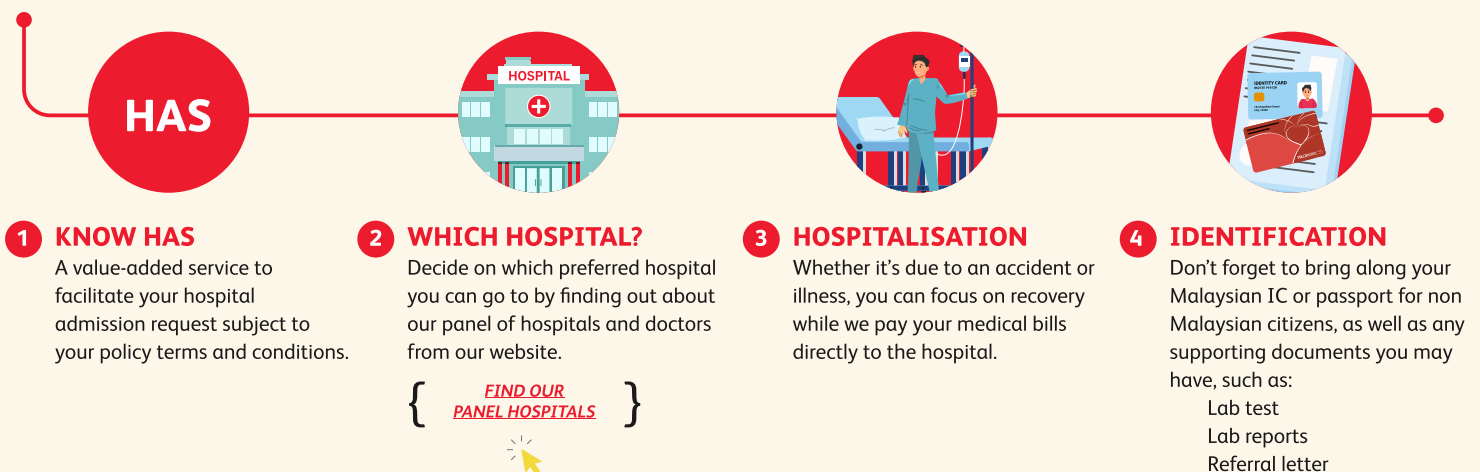
\*Payment does not include non-coverable items.

## 1 PRE-HOSPITALIZATION

Every PRU policy holder with our Medical Rider is entitled to **HAS (Hospital Alliance Service)**.

You can enjoy the benefit of pre-authorisation of claims for medical-related expenses while you're focusing on your recovery.

### The Road to Recovery



### FOUND YOURSELF IN A NON-PANEL HOSPITAL?

Don't worry! You can still submit the claim to us and will assess your claim through the T&C of your policy.

[CLICK TO LEARN MORE ABOUT OUR CLAIM PROCESS](#)

Need more information?

Reach out to our wealth planner for a more detailed explanation.

## At the hospital

# 2

## TYPES OF ADMISSION

There's normally two routes in a regular journey.

### Unplanned / Emergency

- 1 Before anything, go to the nearest hospital or clinic!
- 2 Register and meet with a medical officer to evaluate your condition.
- 3 If you need to be admitted they will complete the Pre-Authorisation form.
- 4 You may have to undergo medical diagnostic tests.
- 5 Bring your identification or passport.
- 6 Complete the authorisation and declaration form.
- 7 A deposit might be needed for non-medical related items and if the illness is not covered under your plan.
- 8 Wait for the issuance of the Pre-Authorisation Letter.
- 9 Stay calm as you go through the treatment.

#### Day Surgery

If it is possible to go through treatment without an overnight stay, you can choose to do so.

### Pre-Planned / Non-Emergency

- 1 Register from the comfort of your home.
- 2 Meet with a specialist to discuss your situation.
- 3 You may have to undergo medical diagnostic tests.
- 4 If you need to be admitted they will complete the Pre-Authorisation form.
- 5 Bring your identification or passport.
- 6 Complete the authorisation and declaration form.
- 7 Wait for the issuance of the Pre-Authorisation Letter & set a date to be admitted.
- 8 A deposit might be needed for non-medical related items and if the illness is not covered under your plan.
- 9 Stay calm as you go through the treatment.

#### Day Surgery

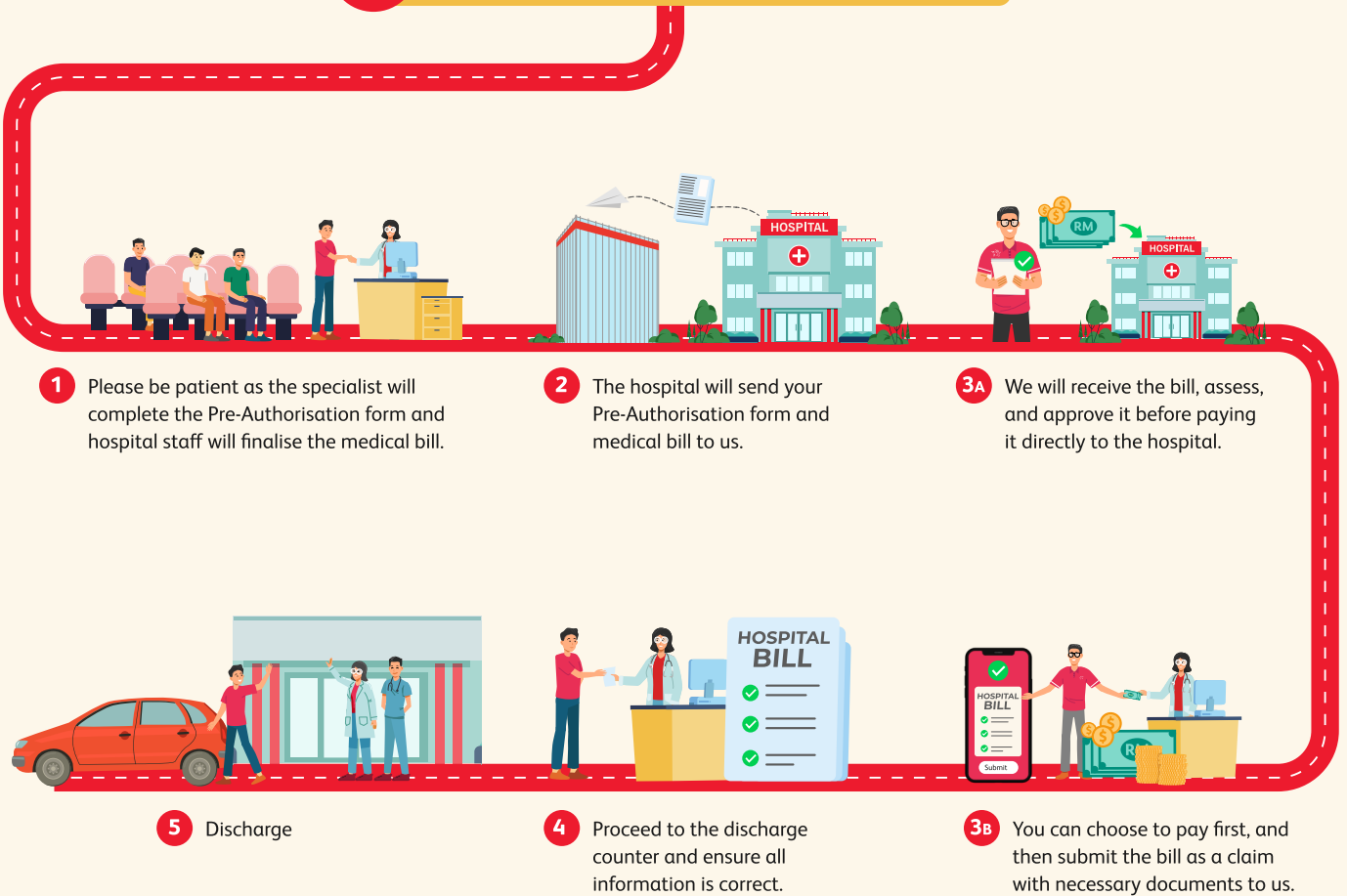
If it is possible to go through treatment without an overnight stay, you can choose to do so.



Reach out to our wealth planner to get more information on how to go through the admission process or your medical coverage.

# 3

## YOUR DISCHARGE PROCESS



### Incidental and non-medical-related expenses are not included with HAS

- Telephone charges
- Excess room and board
- Vitamins and supplements
- Co-insurance and deductibles

### Important Notes and Disclaimers:

PRUCare Family is a non-participating yearly renewable insurance plan underwritten by Prudential Assurance Malaysia Berhad (“PAMB”) 198301012262 (107655-U) which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. You should satisfy yourself that this insurance certificate will best serve your needs and that the premium payable under the insurance certificate is an amount that you can afford. This flyer contains only a brief description of the products and is not exhaustive. Please refer to the Product Disclosure Sheets, Frequently Asked Questions and policy documents for the full list of benefits, exclusions, waiting periods, terms and conditions and other information before purchasing the plan. You may also contact the insurance company directly for more information. PRUCare Family is not a Shariah-compliant product.