

Cashless Arrangement Service For Hospitalization





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Cashless Arrangement Service for Hospitalization is provided by TY Solutions Limited which offers the distinct advantage where the Policyowner would no longer have to worry about the immediate liquidity.

A. What is Cashless Arrangement Service for Hospitalization

Cashless Arrangement Service for Hospitalization is a one-stop hassle free service for complete peace of mind during the hospital stay of the Life Insured. Simply apply the Cashless Arrangement Service for Hospitalization prior to the hospital admission in a private hospital in Hong Kong. Once the Cashless Arrangement Service for Hospitalization is arranged, there is no need to go through the claim reimbursement process after discharging from hospital. On behalf of the Policyowner, Hong Kong Life Insurance Limited ("Hong Kong Life") shall settle the eligible medical expenses incurred.

Please call our Hong Kong Life Customer Service Hotline (852) 2290 2886 for more details and the latest hospital list for Cashless Arrangement Service for Hospitalization.

B. How to use Cashless Arrangement Service for Hospitalization

- i. Complete and return the Cashless Arrangement Service for Hospitalization Application Form to Hong Kong Life at least five (5) working days prior to the hospital admission by:
 - (a) email: client_service@hklife.com.hk; or
 - (b) fax: (852) 2785 0656
- ii. Once the Cashless Arrangement Service for Hospitalization has been arranged, Hong Kong Life will inform the Policyowner for the arrangement details by phone and send out the confirmation letter to the Policyowner. Meanwhile, the concerned hospital will be informed for the pre-authorized amount.
- iii. Upon admission, the concerned hospital will verify the Life Insured identification document and accept the pre-authorized amount as arranged on the confirmation letter.
- iv. At the time of discharge, settle any deductible amount, non-covered expenses and net balance that have exceeded the pre-authorized amount as arranged on the confirmation letter.
- v. After completing claims assessment, a settlement letter will be sent to the Policyowner. If there is any shortfall, a shortfall notice will be sent to the Policyowner fourteen (14) days prior to the collection. Hong Kong Life will collect the shortfall from the credit card account provided in Cashless Arrangement Service for Hospitalization Application Form.

Remarks:

- All the services and benefits under Cashless Arrangement Service for Hospitalization are arranged by Hong Kong Life and rendered by TY Solutions Limited subject to availability. The availability of such services and benefits may change from time to time without prior notice.
- Hong Kong Life shall not be liable to the Policyowner and/or the Life Insured in respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Policyowner and/or the Life Insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by TY Solutions Limited or its representatives, or the availability of such services.
- Hong Kong Life have no obligation to replace TY Solutions Limited and/or its service with other service providers if the arrangement between Hong Kong Life and TY Solutions Limited ceases to operate or if TY Solutions Limited ceases to carry on its business. Hong Kong Life reserve the right to cancel the Cashless Arrangement Service for Hospitalization at any time by giving thirty (30) days' notice in writing to the Policyowner. Cancellation shall be without prejudice to any claim arising prior to the date of cancellation.
- Cashless Arrangement Service for Hospitalization is not available for public hospitals under Hospital Authority.
- Cashless Arrangement Service for Hospitalization is not available for outpatient treatment.
- The final decision regarding the Cashless Arrangement Service for Hospitalization is subject to the discretion of Hong Kong Life.
- If the hospitalization is due to illness/disability classified under any exclusion or whatsoever with regards to the policy, Cashless Arrangement Service for Hospitalization will not be granted.
- Cashless Arrangement Service for Hospitalization is not an admission of claims eligibility and the actual reimbursement entitlement is subject to the terms and conditions of the policy. Hong Kong Life reserve the rights to recover any shortfall from the Policyowner in the event when any non-eligible expenses that are not covered under the policy.
- In the event when Cashless Arrangement Service for Hospitalization cannot be arranged, the standard hospitalization benefit claim procedure shall be adopted for the reimbursement.



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