



## Hospital & Surgical Claim Frequently Asked Questions (FAQs)

### 1. How to file a medical claim with AXA?

#### Step 1: Complete the claim form(s)

Complete the appropriate claim form depending on the type of claim to be made namely:

- a) Outpatient Claim
- b) Inpatient/ Day Surgery Claim

#### Step 2: Prepare the following document(s)

##### For Outpatient claims

- o A copy of the final tax invoices, itemised bills/ receipts, showing patient's name and date of consultation.
- o A copy of referral letter from a General Practitioner/Specialist/Attending Doctor
- o A copy of the Attending Doctor's prescription for claims for purchase of drug(s)
- o Any laboratory test report(s)/examination result(s)
- o A copy of appointment card to Specialist Clinic/Hospital

##### For Inpatient/ Day Surgery at a Public Hospital/ Private Hospital/ Specialist Clinic in Singapore:

- o A copy of the final tax invoices and itemised bills/receipts
- o Inpatient Discharge Summary/Ambulatory Form /Hospital Pre-Admission Form (Public Hospital)
- o AXA Medical Report (Private Hospital/ Specialist Clinic)

##### For Inpatient/ Day Surgery claim outside Singapore

- o All original final tax invoices and itemised bills/receipts
- o AXA Medical Report
- o Proof of travel – For example, passport copy/boarding pass/airticket(s)

#### Step 3: Submit your claim form(s) with all supporting document(s) to

AXA Insurance Pte Ltd (“AXA”)

Health Claims Department

8 Shenton Way

#24-01 AXA Tower

Singapore 068811



2. What is the grace period to submit a claim?

Please submit the claim form and supporting documents within 30 days (SmartCare Policy)/ 90 days (International Exclusive Policy) from the date of consultation/ treatment/ surgery/ discharge from the hospital.

Please note that we may decline your claim if we are not notified within the grace period.

3. If I am overseas for a period of time, is there any extension to submit my claim?

Yes, we will grant an extension period of up to 90 days for your claim submission when you return to Singapore.

In any case, please notify us in writing if you are overseas or if there is likely to be a delay in your claim submission.

4. Do I need to submit original final tax invoices/ bills/ receipts?

For Outpatient/Inpatient/ Day Surgery claim in Singapore

Effective 1 Nov 2017, AXA will accept copies of final medical tax invoices/ bills/ receipts.

Please retain your original documents for 3 months (Outpatient claims)/ 6 months (Inpatient/Day Surgery claims) from the submission date as AXA reserves the right to call for them.

In the event that the original final bills / invoices / receipts are not available during our review, AXA will request a declaration from the Policy Holder/ Employee. If there are any double claims, AXA reserves the right to recover any claims that have been paid by AXA to the Policyholder/ Employee.

For Inpatient/ Day Surgery claim outside Singapore

Please submit the original final medical tax invoices/ bills/ receipts.

5. How to tell if my medical bills/ tax invoices are final?

- a) The bill is a final bill, not an estimated or interim bill.
- b) The bill is not a duplicate/ certified true copy.
- c) There is no outstanding amount due to the medical institution.
- d) The amount covered by Medisave is approved, if applicable
- e) The amount covered by Medishield Life and/ or Integrated Shield Plan is printed on the bill, if applicable.



6. If I have used Medisave to for my medical expenses, what document do I submit?

Please submit a copy of the Medisave Transactions Statement and it will show:

- The medical institution
- The name of the patient, and
- The amount deducted from Medisave Account

You may download the Medisave Transactions Statement from [www.cpf.gov.sg](http://www.cpf.gov.sg) and under “my cpf Online Services”, go to "My Statement" and click on "Section B -Medisave / MediShield Life/ Integrated Shield Plan Claims and Reimbursement up to last 15 months" to view the payment details

7. How much can I claim from my policy?

This depends on the benefit entitlement in your policy. Please refer to the Schedule of Benefits.

8. What is the order of reimbursement?

We will pay according to the order listed below.

- Policy Holder/ Employee if they have settled the eligible medical bills by cash
- Medisave account as indicated in the tax invoices or bills
- Patient’s CPF MediShield Life or Integrated Shield Plan (if applicable) in accordance with the CPF Act.

9. Can I claim for the Medical Report fee?

This depends on the benefit entitlement in your policy. Please refer to the Schedule of Benefits.

If the reimbursement is covered under your policy, please submit the Medical Report and a copy of the receipt for the Medical Report fee.

10. I am claiming for the follow up visits in relation to my Inpatient/ Day Surgery. How do I submit the claim?

Please submit a copy of the final medical bills/tax invoices and referral letter from your attending doctor (if any)

Claim forms are not required.

11. I have multiple admissions in hospital. How do I submit the claim?

Each Inpatient/ Day Surgery must be accompanied by a claim form and a medical report.



12. If I have claimed from Medishield Life/ Integrated Shield Plan/ another insurer for my medical expenses, what document do I submit?

Please indicate in the claim form that you are lodging a claim with another insurer.

Please submit a copy of the Medishield Life/ Integrated Shield Plan/ another insurer settlement advice.

13. When can I get my claim reimbursement?

We settle most claims within 14 (Outpatient)/ 21 (Inpatient/ Day Surgery) working days after we receive all required documents.

For claims that require further clarification, AXA will inform you as We need more time to review your claim.

For incomplete claim submission, AXA will get in touch with you for more information.

14. Who do I contact if I need any help or clarification?

Please contact/ email us at the following: -

	International Exclusive	SmartCare
Telephone Number	6880 4944	1800 880 4888
Email Address	intl@axa.com.sg	customer.care.health@axa.com.sg