



HOSPITAL & SURGICAL (GHS)

eTiQa



Download the Etiqua Smile App right away!





PANEL HOSPITALS

<https://www.etiqa.com.my/v2/panels/panel-hospitals>

Panel Clinics/ Hospitals

Etiqa 140 Panel Hospitals throughout the country.



- ❑ Download Etiqa SMILE App to navigate to the nearest Panel Hospital



**ACCESS TO PANEL
HOSPITALS**

24 Hour Call Centre



Etiqa Healthcare

1800 88 9998

etiqahealthcare@etiqa.com.my



**Search You Tube:
“Etiqapedia Chapter 7”
for Admission & Discharge
process**

eTiqa

Guarantee Letter (GL) Process for Admission



Member goes to panel hospital.



At admission counter, member present:

1. Name & Passport Number
2. Sign on Guarantee Letter (GL) request form
3. Referral Letter from General Practitioner, if any



Hospital faxes the Guarantee Letter (GL) Request Form to Etiqa Healthcare (EHC)



- ✓ EHC check validity of the policy, medical condition and policy terms and conditions.
- ✓ EHC issue the admission GL, if case is coverable.
- ✓ EHC may issue GL decline letter, member to pay and file the claim.



1. Member ready for discharge.
2. Hospital faxes to Etiqa Healthcare (EHC):
 - ✓ Final bill & detailed itemized bills.
 - ✓ All reports, if any
 - ✓ Complete Medical Form with final diagnosis.
3. EHC issue Final GL
4. Member pays non-covered amount to the hospital.



Member admitted (for GL approved case, member may require to pay deposit at hospital's discretion)



SLA:
IGL = 40 mins
FGL = 45 mins

Reimbursement Claims

For cases to Non Panel Clinics/Hospitals, Pre Hospitalization & Government Hospital Bills

Member to submit the following documents via SMILE App within 30 days from discharge date:

- ✓ Completed Medical Claim Form
- ✓ Original Bill(s) (with complete medication breakdown if the bill is above RM 500)
- ✓ Original Receipt(s) – *Indicate Submitted to Etiqa*
- ✓ Complete statement of Medical Examiner (Medical Report)
- ✓ All Investigation Report(s) (e.g lab report, x-ray, MRI) if any

Reimbursement Claims

Submission via
SMILE App

Hardcopy of original documents not required unless upon request

Payment in
5 Working Days



Reimbursement
Checklist



Claim Form



Medical Report

THANK YOU



eTiqa

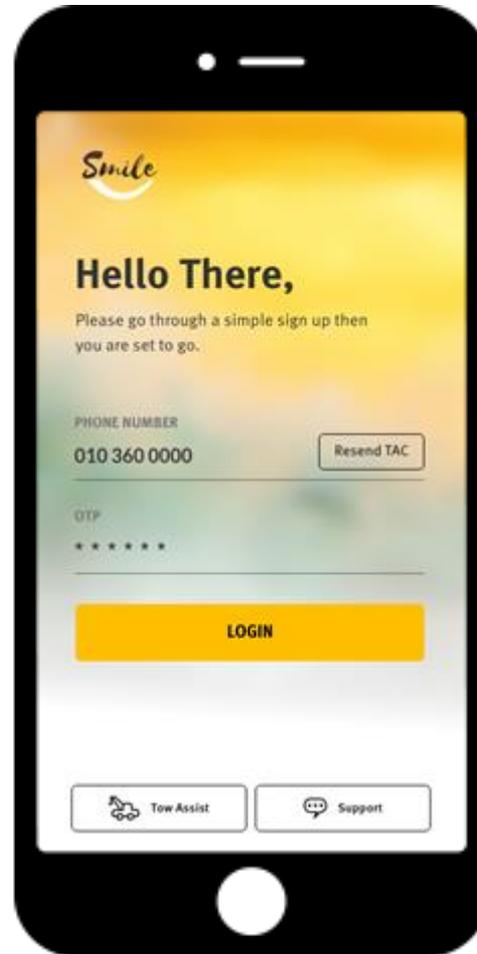
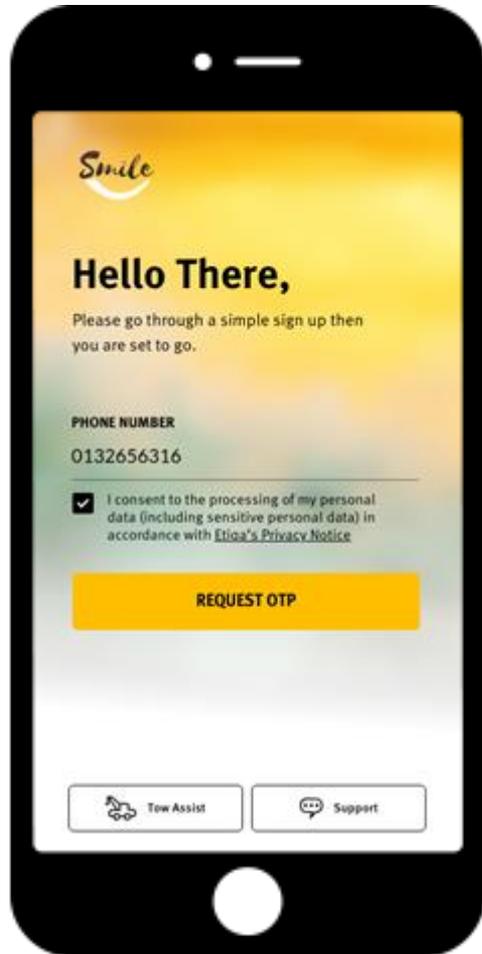


Download the Etiqua Smile App right away!



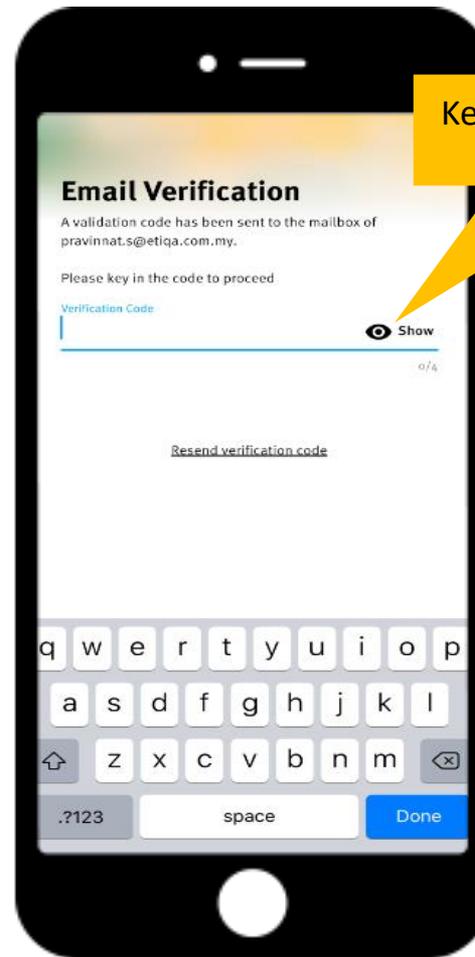
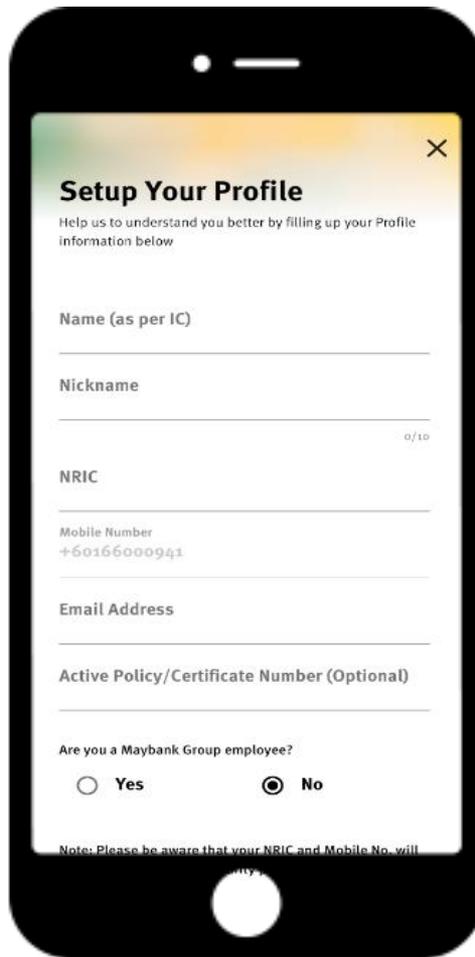
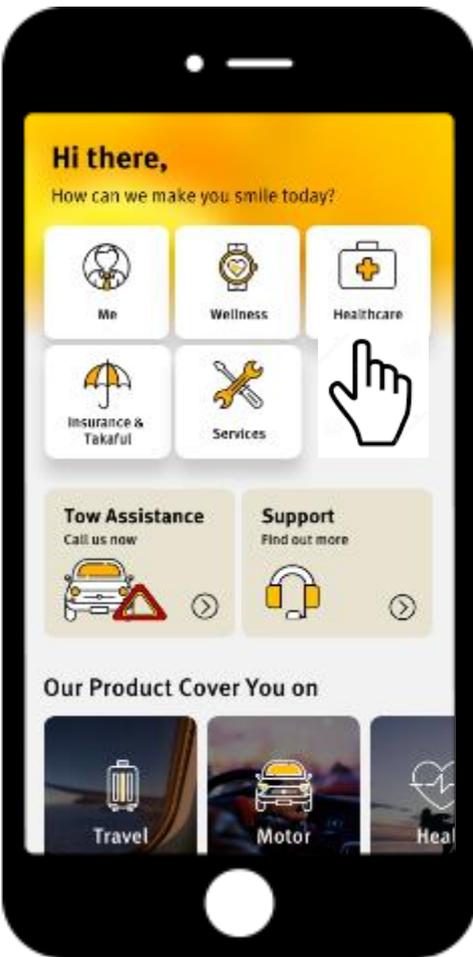
First Time Login

Step 1: Key in Mobile no to request OTP



First Time Login

Step 2: Click "Healthcare" to Setup Profile

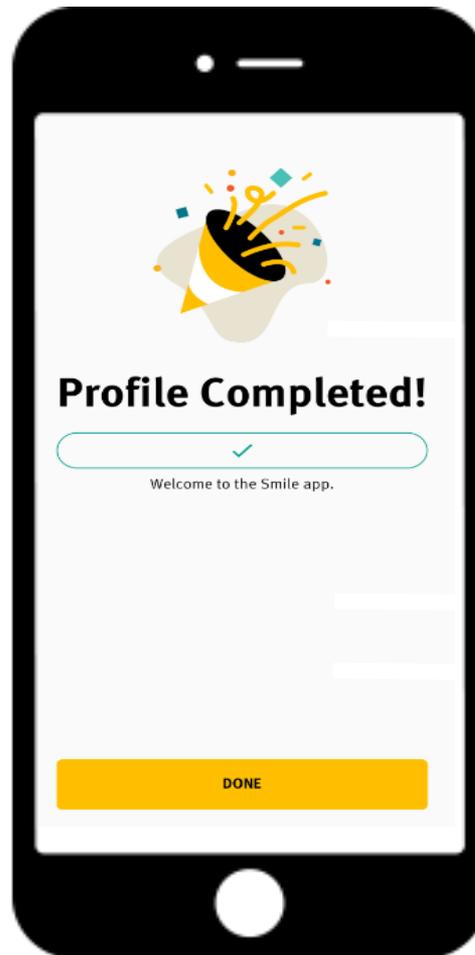
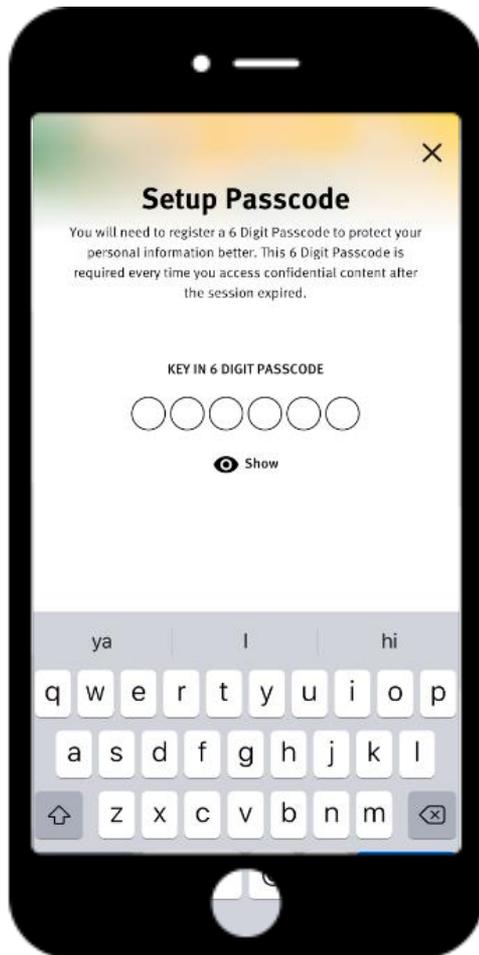


Key in validation code receive via email

First Time Login

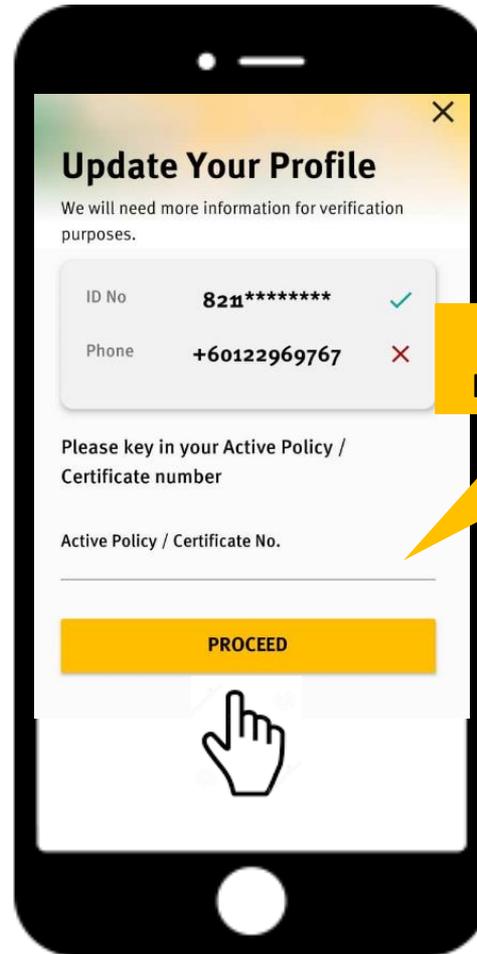
Step 3: Setup Passcode

*This 6 digit passcode is required every time you access the Healthcare Module



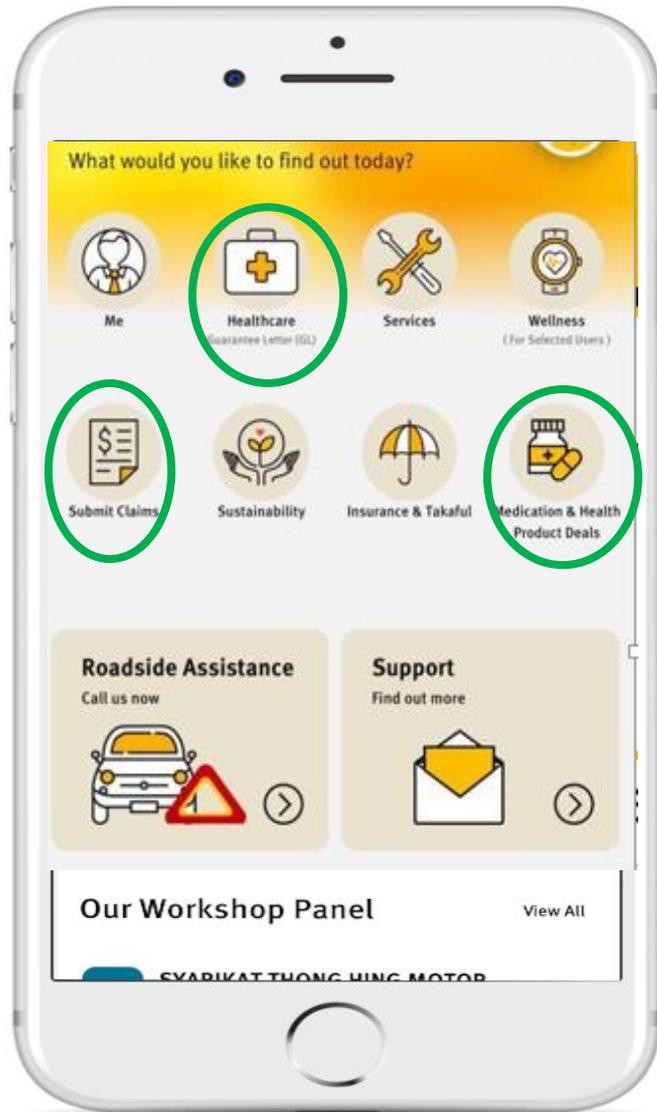
First Time Login

Step 4: Click “Healthcare” to update policy/ certificate no



Key in Policy/ Certificate No
Eg: Corporate Policy: THWH000XXX

Smile App for members covered with Etiqa



Healthcare Module

- ✓ To navigate nearest Panel Providers
- ✓ View GL & Status
- ✓ View Room Entitlement (if applicable)
- ✓ View Outpatient Balance limit (if applicable)
- ✓ Request Outpatient GL (if applicable)

Submit Claims

- ✓ Submit Reimbursement Medical Claims

Medication & Health Product Deals

For Corporate Outpatient members only.

- ✓ Request for Long Term Medication Refill

1. View Policy Details (R & B)

2. Panel Search

3. View Guarantee Letter (GL)

4. View All Claims

5. Hospital Admission Guide



6. View Balance Limit

For Outpatient Coverage only

7. Request Outpatient GL

For Outpatient Coverage with Cashless Outpatient Specialist Benefit only

Healthcare Module Features

Inpatient

The screenshot shows the 'Inpatient' healthcare module. At the top, it says 'Healthcare' and 'MEDICAL PLUS TAKAFUL'. Below this, there is a 'Policy/Certificate No.' field with the value 'TGWH000001' and a 'View details >' button. The main content area contains five feature tiles: 'View Guarantee Letter', 'View All Claims', 'Panel Providers', and 'Hospital Admission Guide'.

Swipe left to view other Medical Coverage with Etiqa

Only for Group Outpatient Coverage

Outpatient

The screenshot shows the 'Outpatient' healthcare module. At the top, it says 'Healthcare' and 'OUTPATIENT'. Below this, there is a 'Policy/Certificate No.' field with the value 'TGWH000002' and a 'View details >' button. The main content area contains six feature tiles: 'Request Outpatient GL', 'View Guarantee Letter', 'View All Claims', 'Medical Panel Search', and 'Hospital Admission Guide'.

Healthcare Module Features_Inpatient Coverage

Healthcare

MEDICAL PLUS TAKAFUL

Policy/Certificate No.
TGWH000001

View details >

View Guarantee Letter

View All Claims

Panel Provider

Hospital Admission Guide

Me My Dependents

ID NF IN more

Click to view your dependent's coverage.

Click to view Annual Limit & Room Entitlement

Click View Guarantee Letter (GL) to view GL's issued for admission
Click View to view reimbursement claims
Click Panel Providers to navigate to the nearest panel hospital
Click Hospital Admission guide to watch a video on hospital admission

Healthcare Module Features_Outpatient Coverage

The screenshot displays the 'Healthcare' module interface. At the top, there is a yellow header with the word 'Healthcare'. Below it, a white card titled 'OUTPATIENT' contains a 'View details >' button and the text 'Policy/Certificate No. TGWH000002'. Below this card is a grid of six feature tiles: 'Request Outpatient GL', 'View Guarantee Letter', 'View All Claim', 'Medical Panel Search', and 'Hospital Admission Guide'. A hand icon points to the 'View details >' button.

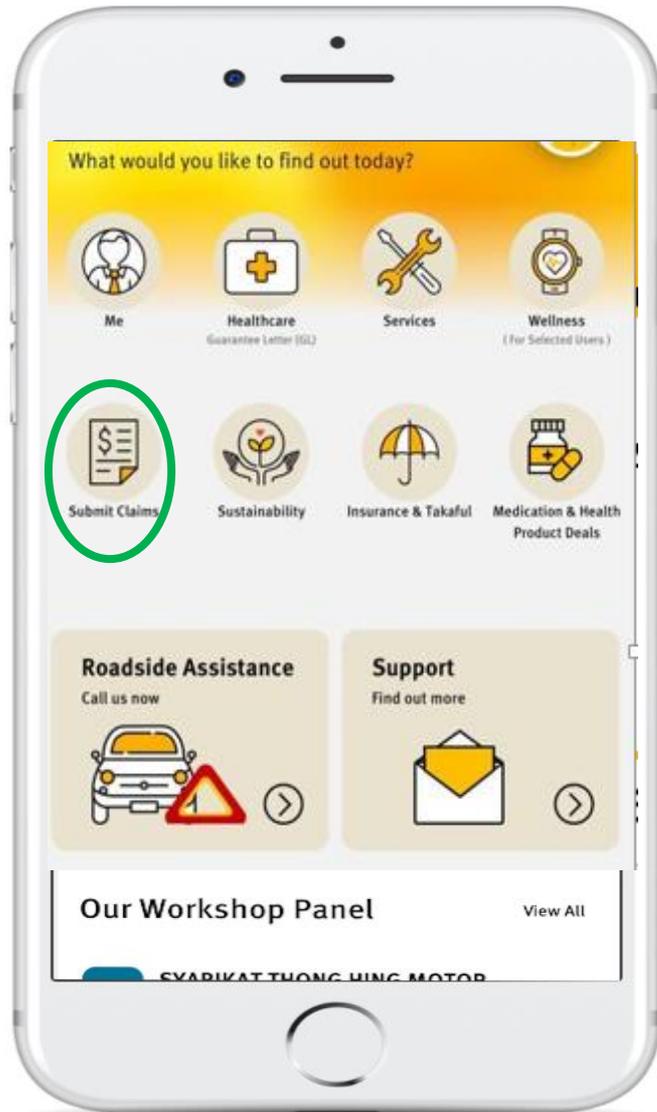
This screenshot shows the 'My Dependents' section. It features a 'Me' profile icon on the left and four circular buttons labeled 'ID', 'NF', and 'IN', followed by a 'more' button with a dropdown arrow. A hand icon points to the 'more' button.

Click to view your dependent's coverage.

Click to outpatient entitlement and balance

Click View Guarantee Letter (GL) to view GL's issued for outpatient specialist
Click View to view Clinical and reimbursement claims
Click Panel Providers to navigate to the nearest panel hospitals and clinics
Click Hospital Admission guide to watch a video on hospital admission

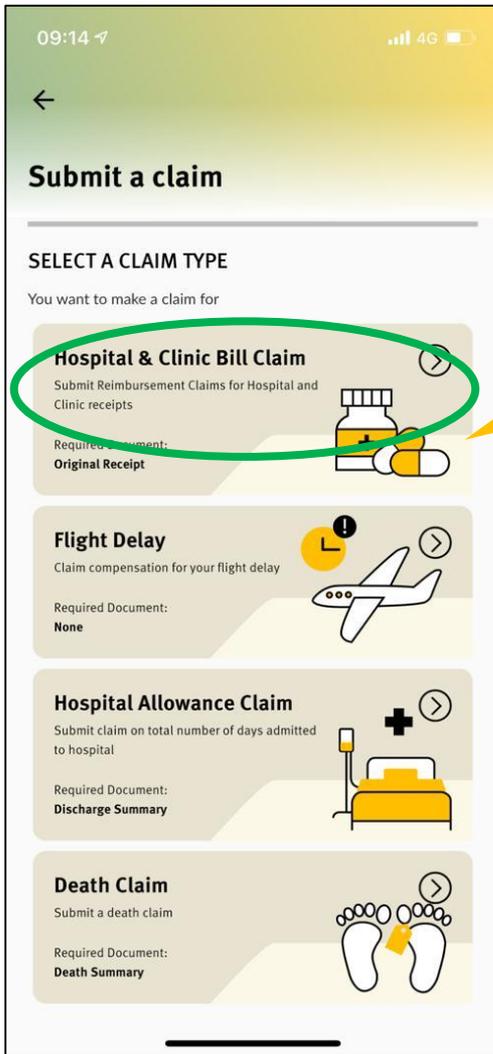
Reimbursement Medical Claim Submission via SMILE App



Submit your Medical Claims via SMILE App now!

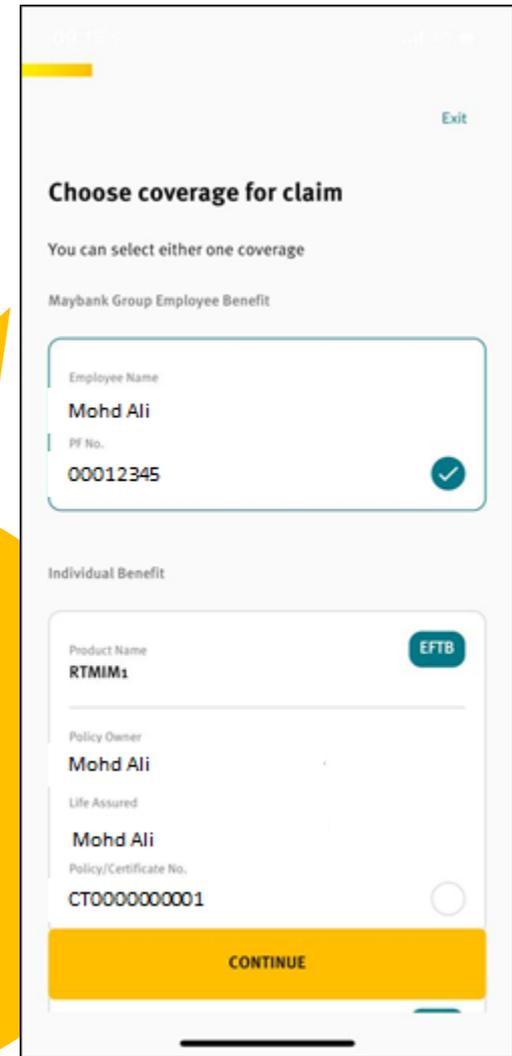
- ✓ Do not need to submit original hardcopy documents
- ✓ Claims can be submitted immediately after the visit
- ✓ Claims payment within 5 working days

Reimbursement Medical Claim Submission via SMILE App



Click to submit medical claims

All medical eligible for medical claims will be displayed for member to select. Member only allowed select ONE policy to claim from.



Reimbursement Medical Claim Submission via SMILE App

To select member and update claim details as per below screens.

Claims For

A Mohd Ali

I

N

I

I

N

N

CONTINUE

Fill up following details

Claim Details

Claim for

Inpatient/Hospitalization

Date of admission Date of discharge

Provider

Non Panel Provider

Provider Name

Diagnosis

CONTINUE

Bill Details

Receipt/Invoice Number + Add

Total Receipt/Invoice Amount (RM)

Your Bank Details

Please verify if the bank information below is correct.
Payment will be send to the information below.

No bank details registered yet
[+ Add my bank details >](#)

CONTINUE

Your Contact Details

Reimbursement Medical Claim Submission via SMILE App

Documents required is customized based on claim type selected.

12:11 4G

← Exit

Upload Document

You can snap a picture of the mandatory documents to be uploaded

Total size not exceed 10MB and format - jpg, png only

Original Bill Upload file

Original Receipt Upload file

* Diagnosis to be indicated by the doctor
* To indicate "SUBMITTED TO ETIQA" on original receipt.

Remarks

CONTINUE

12:11 4G

← Exit

Upload Document

You can snap a picture of the mandatory documents to be uploaded

Total size not exceed 10MB and format - jpg, png only

Original Bill Upload file

img.jpg

Original Receipt Upload file

* Diagnosis to be indicated by the doctor
* To indicate "SUBMITTED TO ETIQA" on original receipt.

CONTINUE

12:11 4G

← Exit

Summary Review

Here is the summary of your submission. Please verify if everything is correct before submitting.

Claim Details

Claiming for
Claim Type
Date of event
Provider
Provider Name
Diagnosis
Receipt/Invoice No.

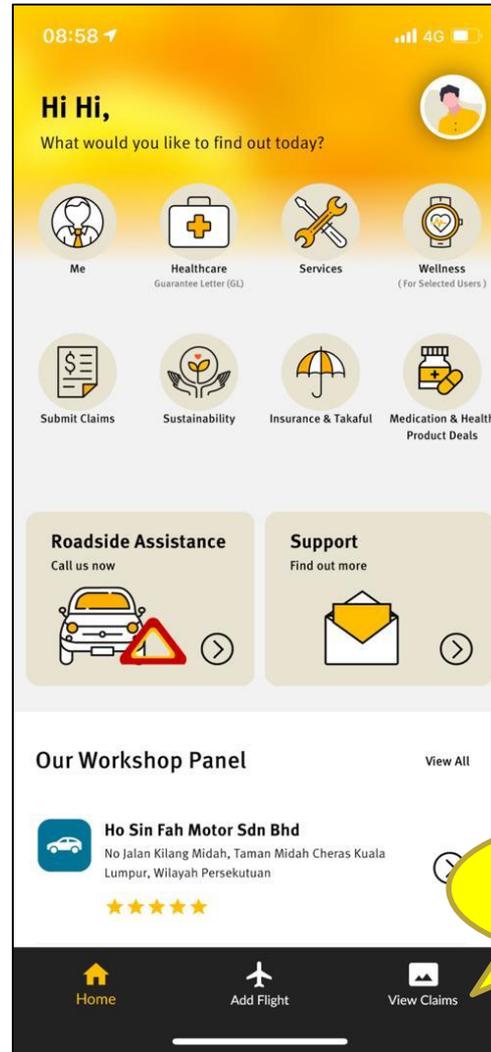
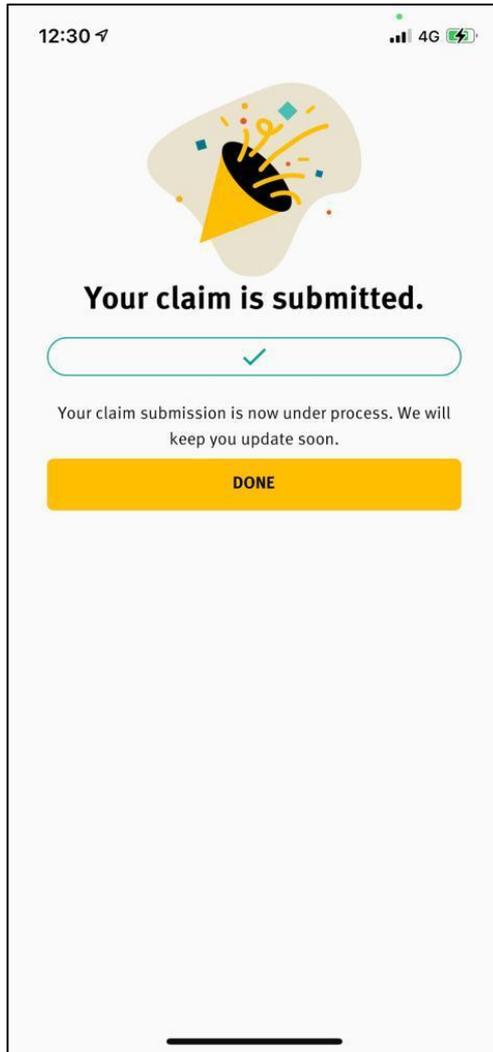
I hereby confirm that the information provided herein is accurate, correct and complete and that the documents submitted along with this claim application are genuine.

I am aware that I am required to keep all records, original receipts and other supporting documents in relation to this claim for a period of seven (7) years.

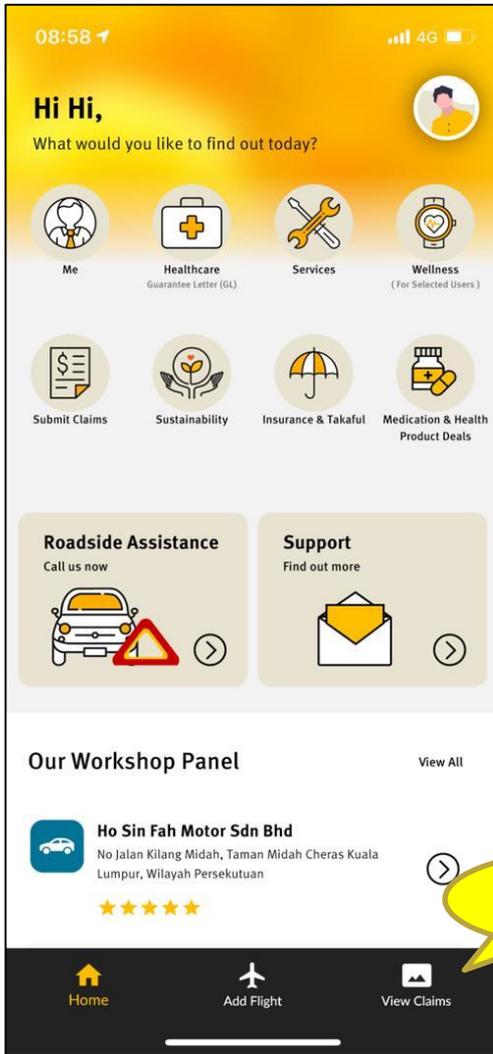
I am aware that Etiqa may request me to submit the original receipt or other supporting documents for verification or audit purposes.

CONTINUE

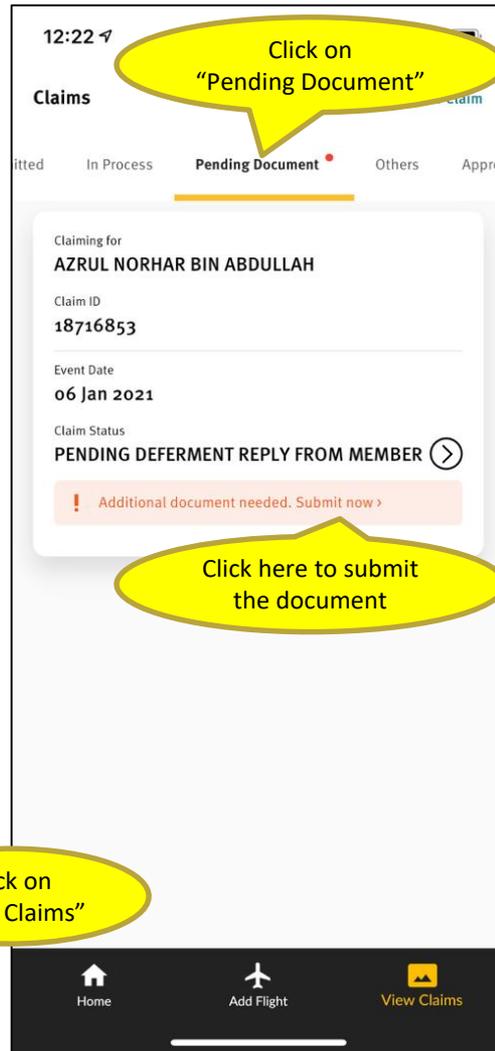
Reimbursement Medical Claim Submission via SMILE App



Pending Claim Submission

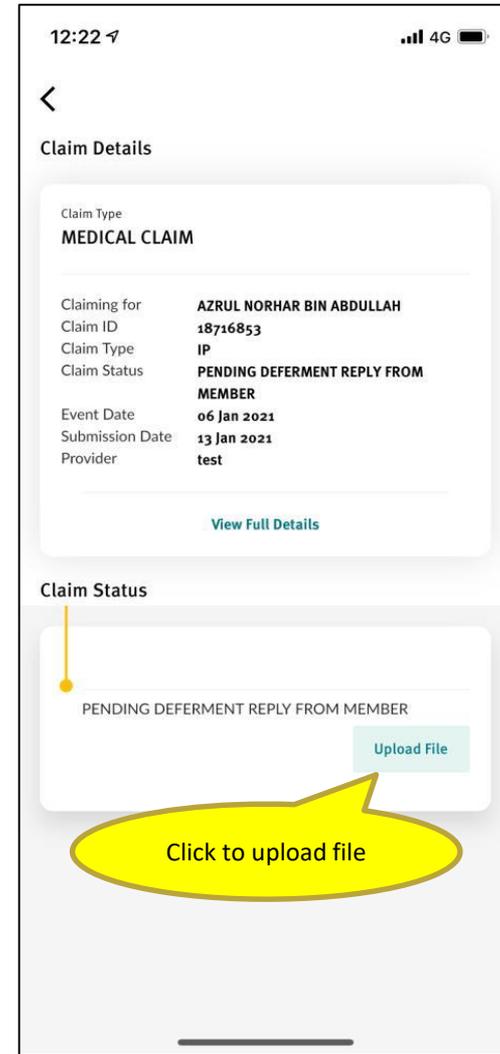


Click on "View Claims"



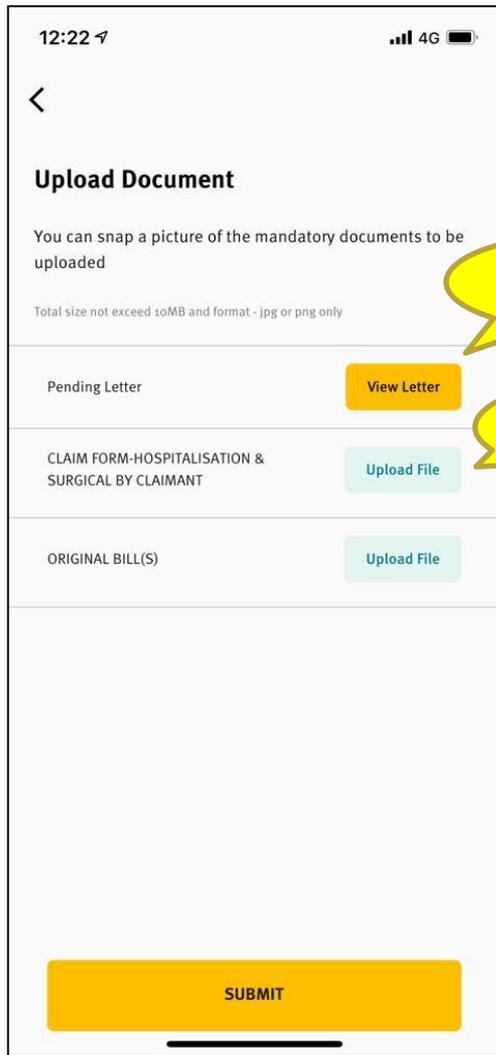
Click on "Pending Document"

Click here to submit the document



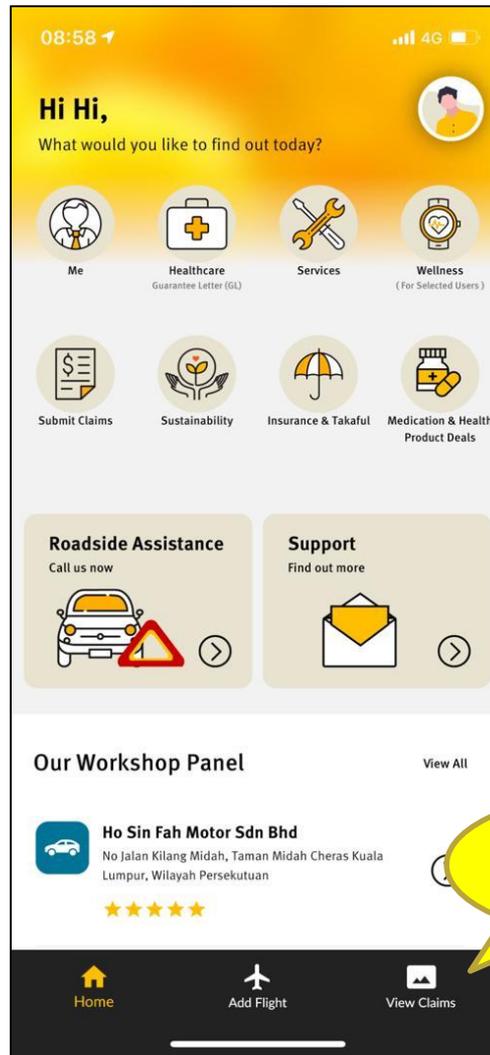
Click to upload file

Pending Claim Submission



Click to view pending letter

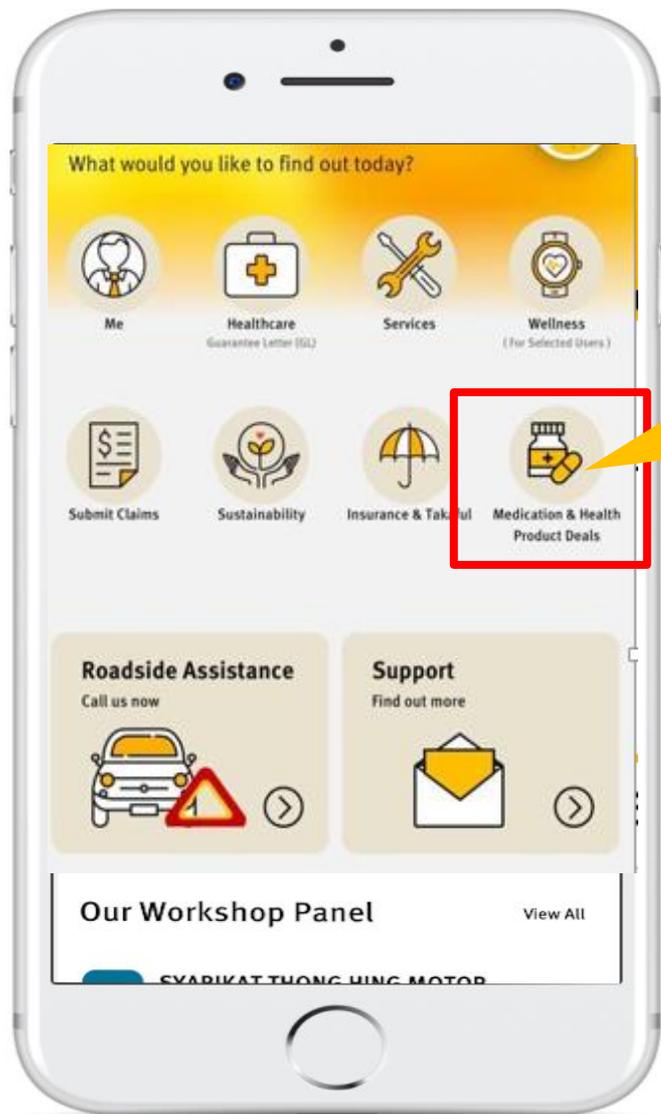
Click to upload file



Claim status can be tracked over here upon submission

Long Term Medication Refill via SMILE App

NEW

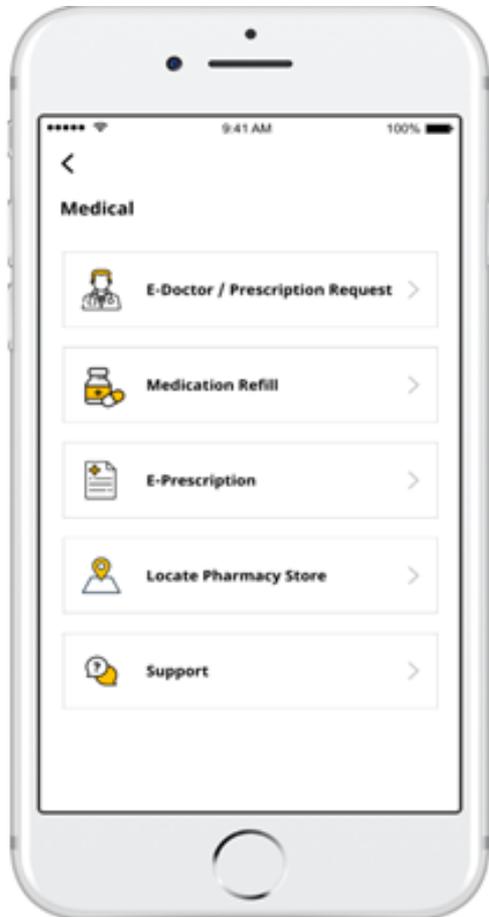


You can now request for your long term medication refill via SMILE App and get it delivered to your doorstep with no extra cost.

Benefits of using Panel Pharmacy (Big Pharmacy)

- ✓ Average saving of 30% for Long Term Medications
- ✓ Savings on Consultations Fee
- ✓ Medication delivered to your doorstep
- ✓ Annual Limit can be managed better

Medication Module_SMILE APP



- i. e-Doctor/Prescription Request
- ii. Medication Refill (With prescription)
- iii. e-prescription
- iv. Locate Pharmacy
- v. Support

e-Doctor/ Prescription Request

Select Panel Doctor

Select Doctor from Panel Doctor on Duty



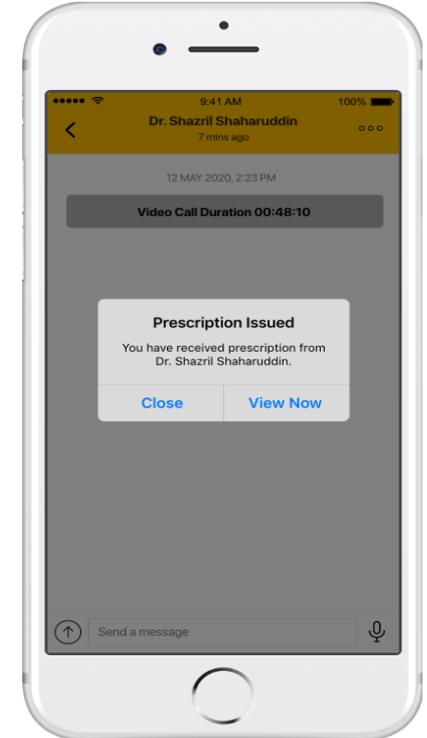
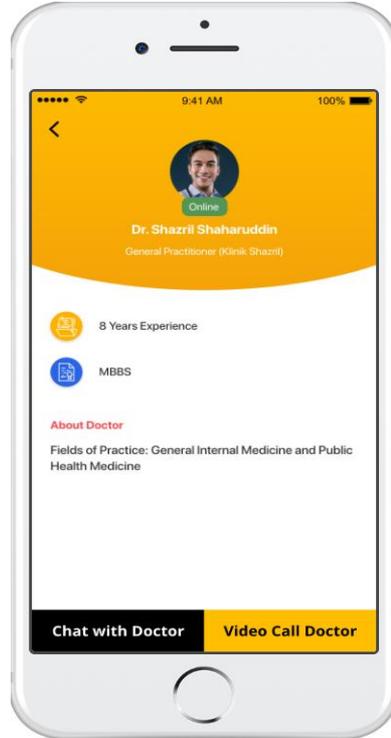
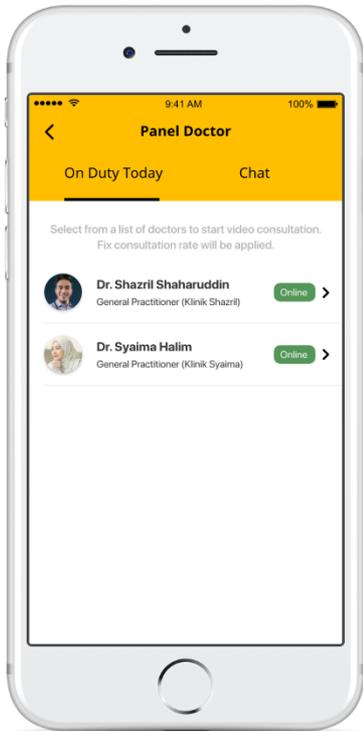
Start Video/ Chat Consult

Consult and get Prescription at the comfort from your Home/Office



Prescription Issued

e-Prescription issued after consultation



e-Doctor/ Prescription Request

Select Panel Doctor

Select Doctor from Panel Doctor on Duty



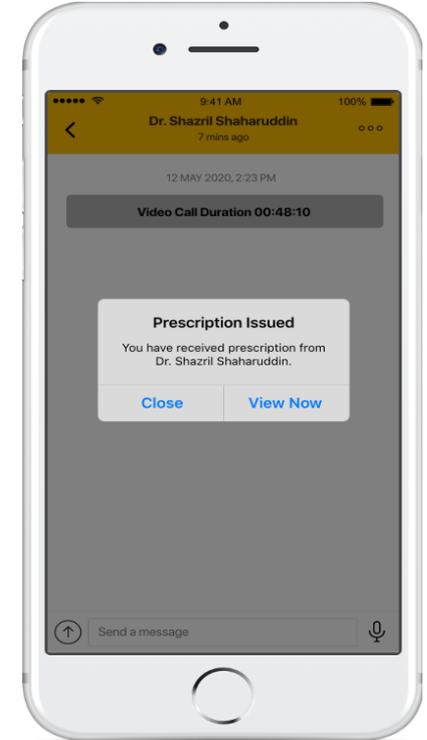
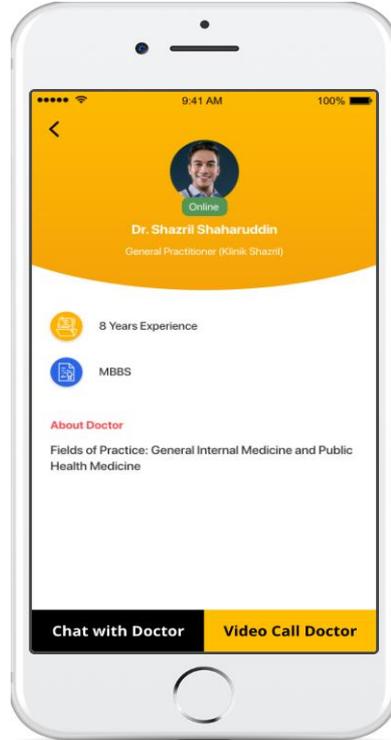
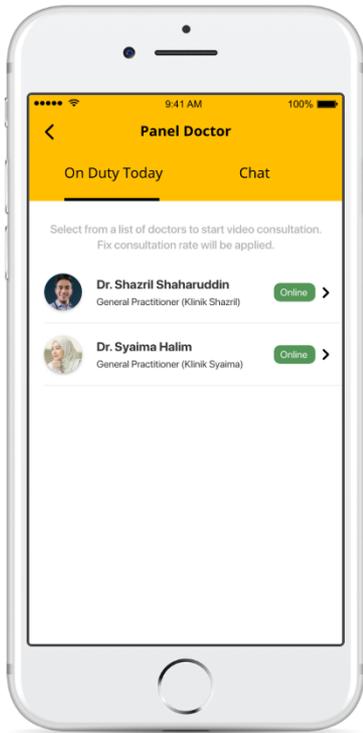
Start Video/ Chat Consult

Consult and get Prescription at the comfort from your Home/Office



Prescription Issued

e-Prescription issued after consultation



Medication Refill Request

Request For Medicine Upload Prescription Upload Other Images Submit Request

If you have Prescription from your Doctor



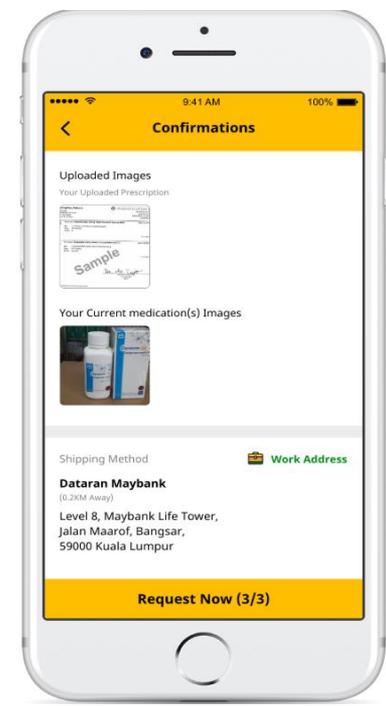
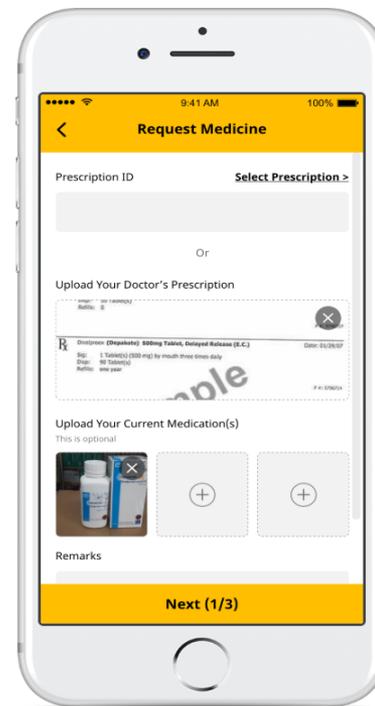
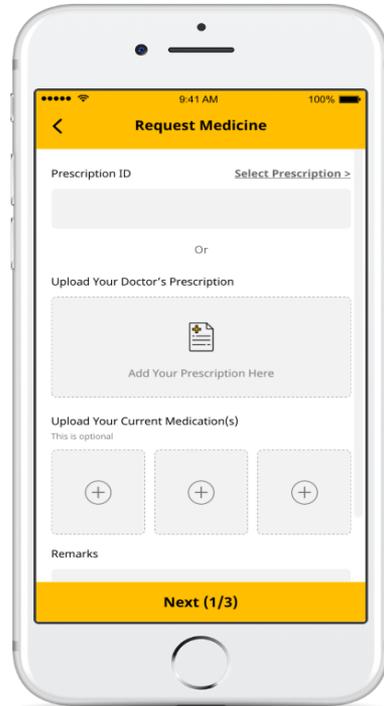
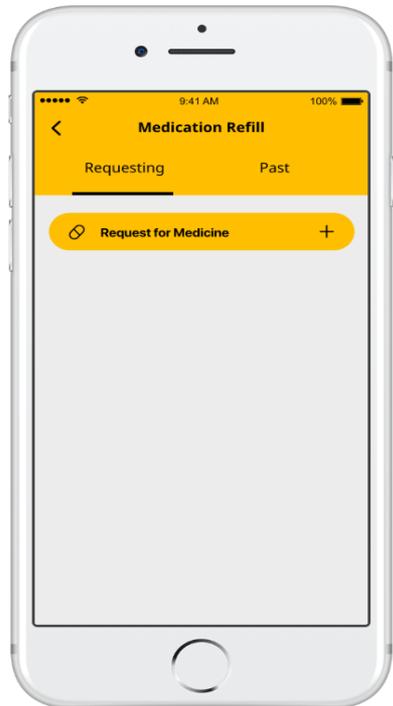
Snap OR attach prescription photo



Add picture of appointment card/current medications



Click Request Now upon confirmation



Medication Delivery

Office Delivery

The first screen, titled "Fill Up Office Address Details", has a yellow header with a back arrow and the title. It contains three input fields: "Receiver Name" with the value "Wong Chee Yuan", "Office Address" with the value "Dataran Maybank Level 8, Maybank Life Tower, Jalan Maarof, Bangsar, 59000 Kuala Lumpur", and "Phone Number" with the value "0167656754". A yellow "Confirm" button is at the bottom.

The second screen, titled "Delivery Options", has a yellow header with a back arrow and the title. It shows two options: "Office Address" (with a green checkmark) and "Home Address" (with a grey circle). The "Office Address" option is selected and shows details: "Dataran Maybank (0.2KM Away)", "Level 8, Maybank Life Tower, Jalan Maarof, Bangsar, 59000 Kuala Lumpur", "Receiver Name WONG CHEE YUAN", and "Phone No. 0167656754" with an "[EDIT]" link. Below this is a grey box with text: "Our pharmacists will review and approve your prescription. (Operating hours: Monday - Friday 9.00am - 6.00pm). Once approved, your medication will be ready within 2-3 working days." A yellow "Next (2/3)" button is at the bottom.

Home Delivery

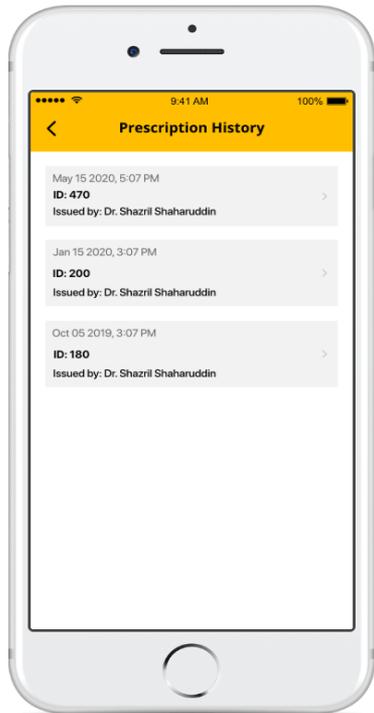
The first screen, titled "Fill Up Home Address Details", has a yellow header with a back arrow and the title. It contains three input fields: "Receiver Name" with the value "Wong Chee Yuan", "Home Address" with the value "No.25 (ground & 1st Floor), Persiaran Ara Kiri, Lucky Garden Bangsar, 59100 Kuala Lumpur.", and "Phone Number" with the value "0167656754". A yellow "Confirm" button is at the bottom.

The second screen, titled "Delivery Options", has a yellow header with a back arrow and the title. It shows two options: "Office Address" (with a grey circle) and "Home Address" (with a green checkmark). The "Home Address" option is selected and shows details: "WONG CHEE YUAN", "No.25 (ground & 1st Floor), Persiaran Ara Kiri, Lucky Garden Bangsar, 59100 Kuala Lumpur.", "Phone No. 0167656754" with an "[EDIT]" link. Below this is a grey box with text: "Our pharmacists will review and approve your prescription. (Operating hours: Monday - Friday 9.00am - 6.00pm). Once approved, your medication will be ready within 2-3 working days." A yellow "Next (2/3)" button is at the bottom.

Other Functions

Prescription History

In App prescription records



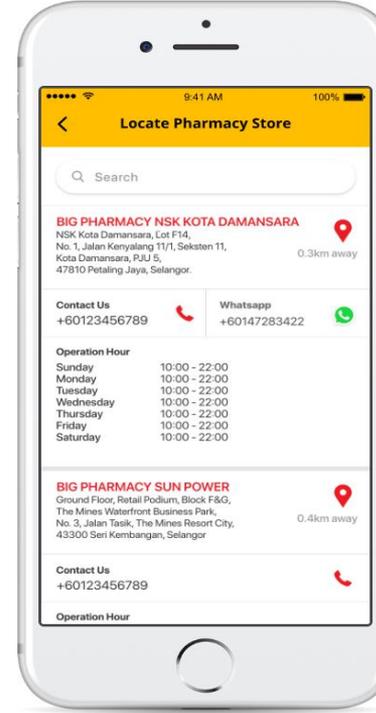
Consult History

View Chat History with Doctor



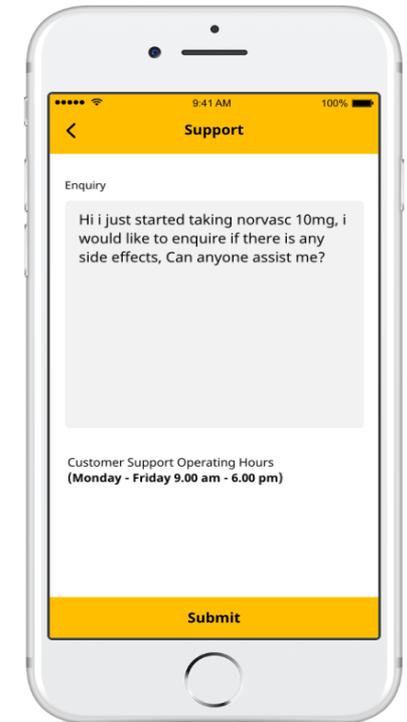
Pharmacy

Locate and Contact nearest BIG Store

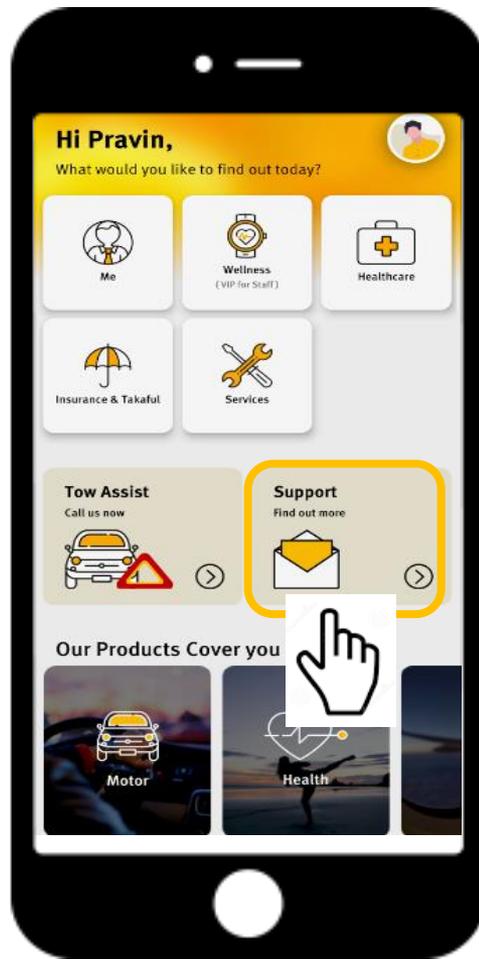


Customer Support

Contact our Pharmacist for any



Support



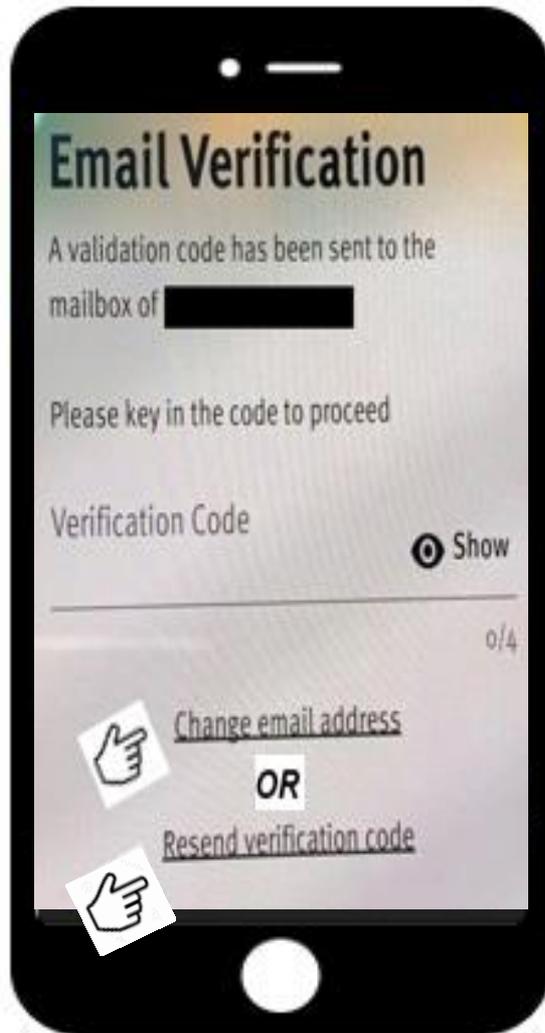
Or Email enquiry to smilesupport@etiqa.com.my

** Android devices does not allow user to screenshot*

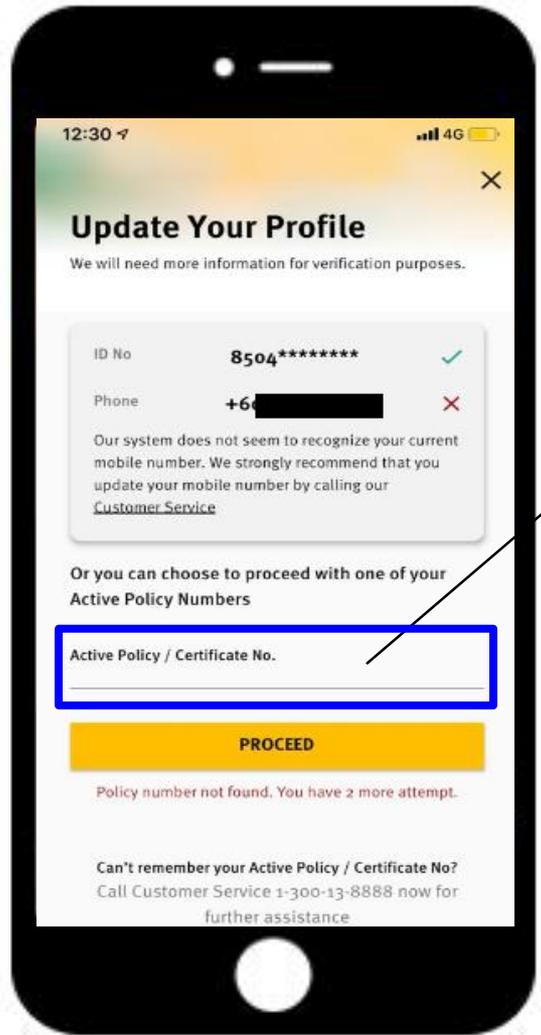
Common Q&A

Q1: I did not received email verification code?

✓ Click on “Resend verification code” **OR** “Change email address”



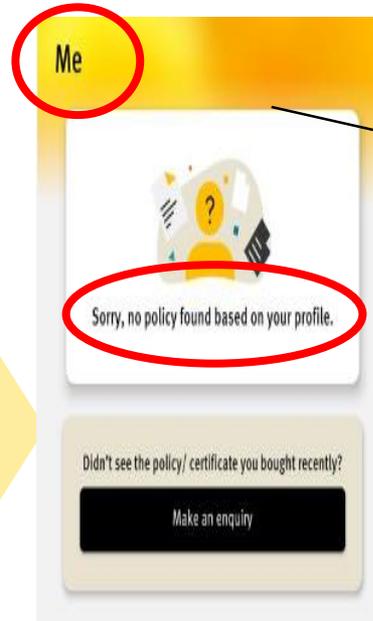
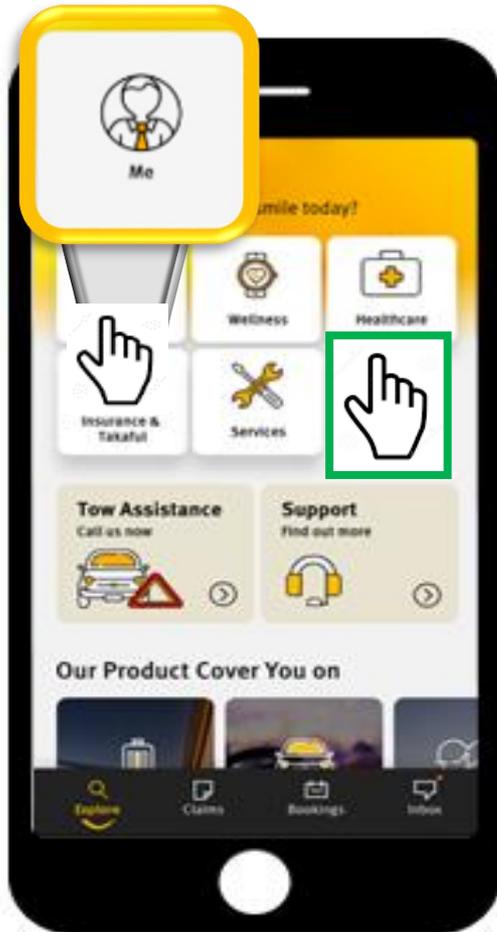
Q2. Do I have to key in each certificate no to access the Healthcare module if I have more than one medical coverage with Etiqa?



Answer:

➤ *No, just need to key in ONE Certificate numbe & you will be able to view all medical coverage with Etiqa*

Q3: “Sorry, no policy found based on your profile”- (Me tab)

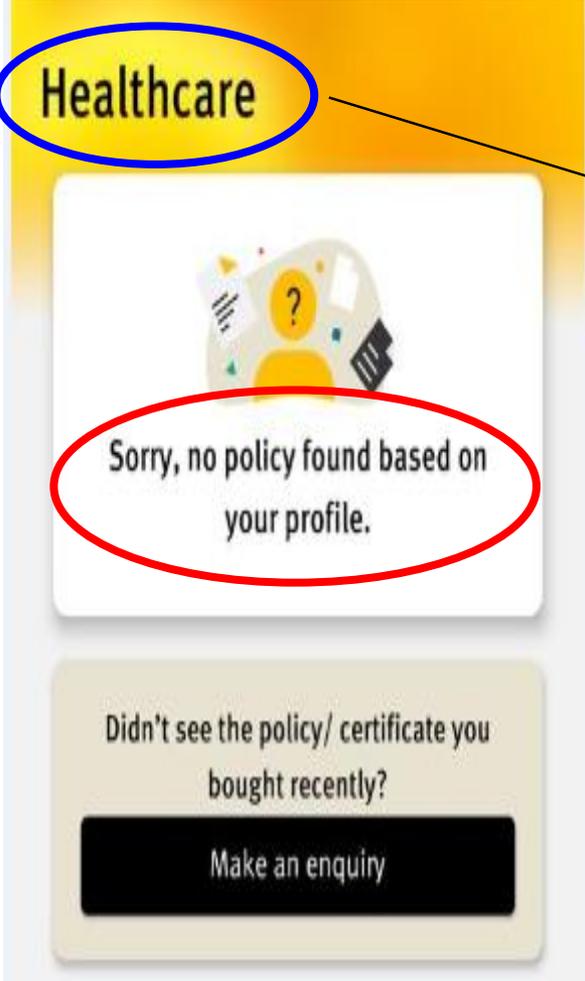


Answer:

- ✓ *Member wrongly clicked on ME module instead of Healthcare.*

**(ME module is accessible for members with Life/ General Policies with Etika)*

Q3: “Sorry, no policy found based on your profile” – (Healthcare Tab)

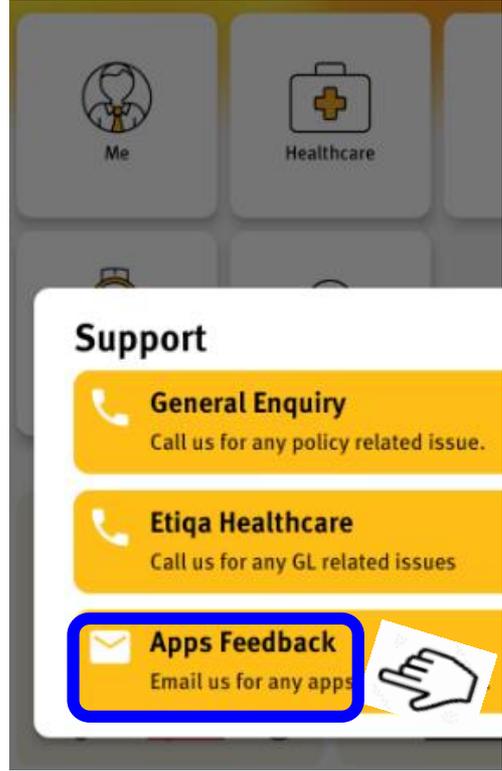
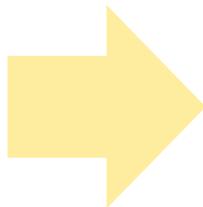


Answer:

- ✓ *Member's data is not in Etiqa's system*
- ✓ *NRIC updated in profile page is incorrect*

Q4: How do I update/correct my NRIC number?

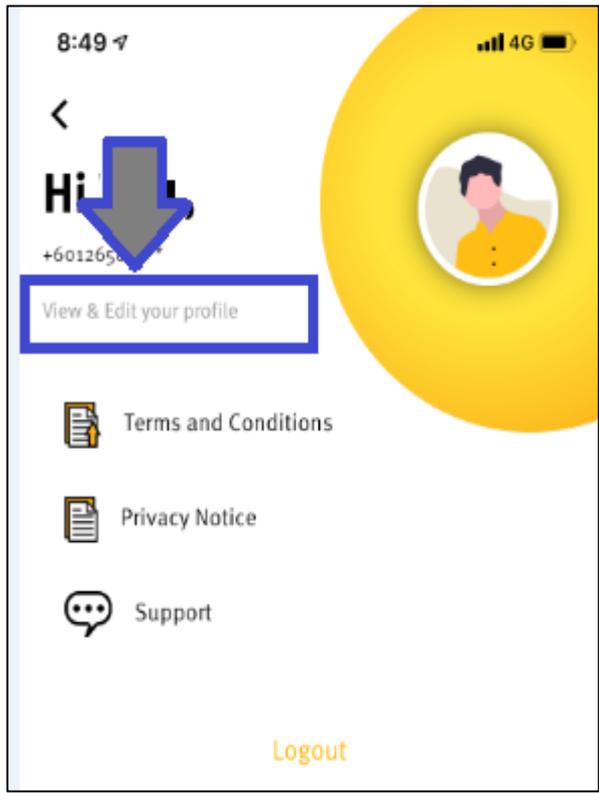
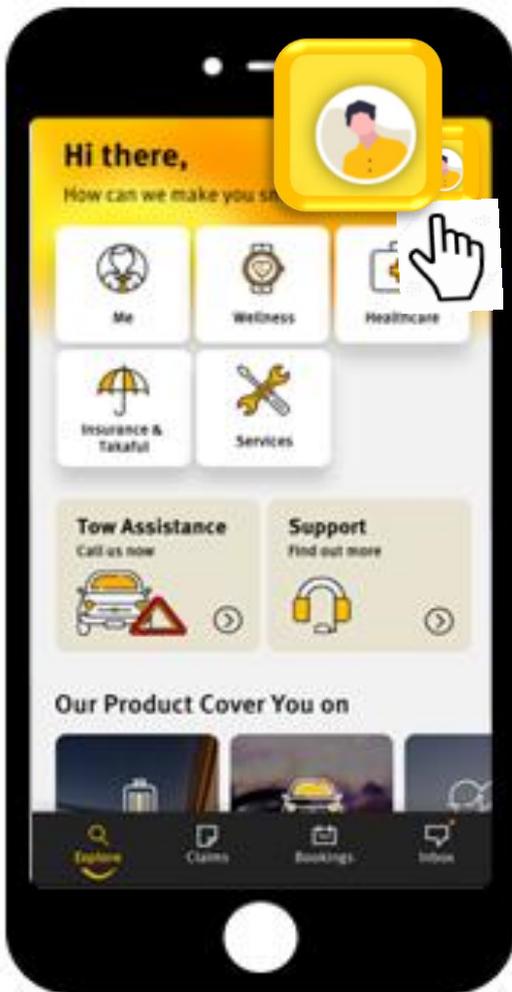
- a) *If error in Mobile App (Data entry error during profile update)*
 - ✓ *Click on support on the app and email Etiqa a copy of your NRIC.*



- b) *If error due to Incorrect declaration of NRIC by corporate HR*
 - ✓ *Have to update corporate HR*

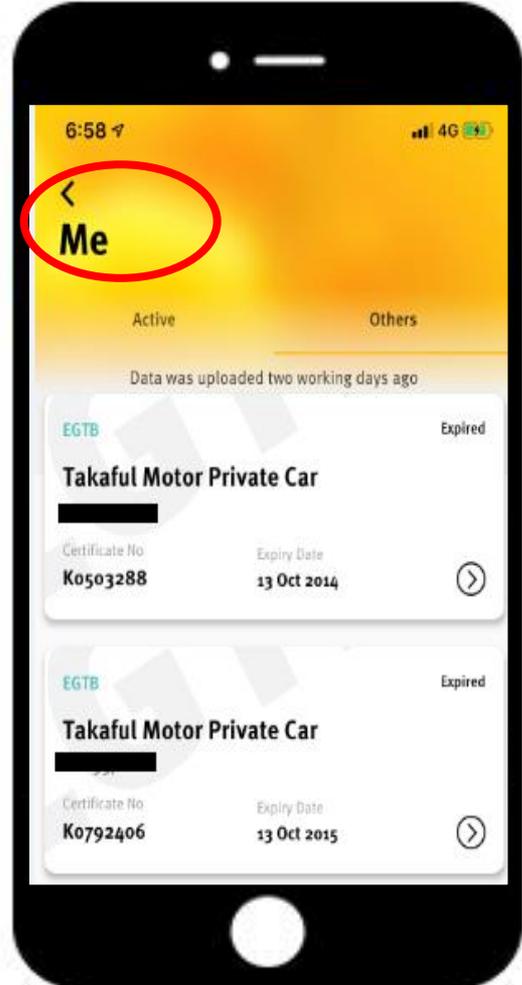
Q5: How do I update/change my email address after login?

✓ You may click on your profile page; "View & Edit"



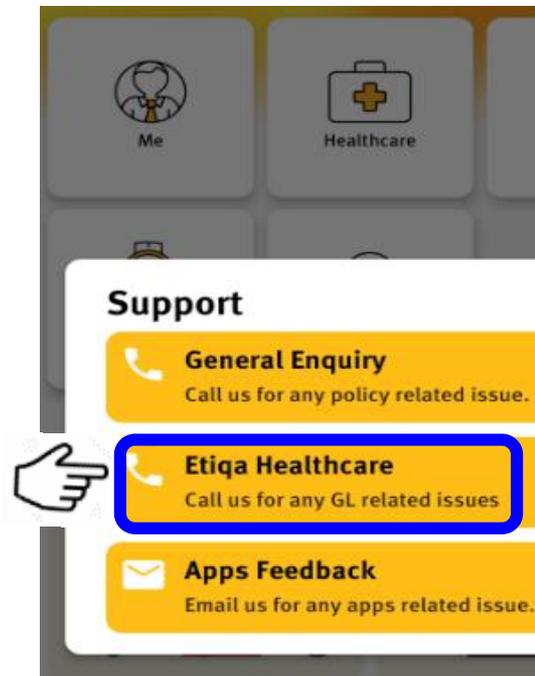
Q6: Can I access ME module in SMILE App?

✓ Yes, if you have ANY active policy with Etiqa Insurance or Takaful; eg: Motor insurance.



Q7. How do I know my inpatient and outpatient medical limits?

- ✓ For outpatient coverage, click on view details to view balance limit
- ✓ For inpatient coverage you may also call Etiqa Healthcare at 1800 88 9998 to check your balance limit.



Q8. Do I need to still submit the original receipt after submitting my reimbursement claims via the app?

- ✓ No. However if there are any discrepancies, Etiqa may request for the original receipt to be submitted.
- ✓ **“Submitted to Etiqa” MUST be written in PEN.**

HP HOSPITAL PENAWAR SDN BHD 273244-P
NO 17 & 18, JALAN BANDAR,
PASIR GUDANG BUSINESS CENTRE,
81700 PASIR GUDANG, JOHOR.

Submitted to Etiqa

OFFICIAL RECEIPT

DATE: 14/01/2019
A/C NO.: 3000/F23
REF.NO.: 37110

RECEIVED FROM: ETIQA TAKAFUL BERHAD
MEDICAL CLAIMS DEPARTMENT
LEVEL 17, TOWER B
NO.1, JALAN MAAROF,
59000 KUALA LUMPUR,
MALAYSIA

THE SUM OF RINGGIT MALAYSIA : FIVE HUNDRED THIRTY FIVE AND CENTS FIFTY

PAYMENT FOR: HPO04511/18

RM 535.50

CHEQUE NO. TT

COMPUTER GENERATED
ISSUED

**To indicate
“Submitted to Etiqa”
on ORIGINAL
RECEIPT**

Q9. I can't find "Maybank" Bank name when I submit reimbursement claim?

- ✓ *Malayan Banking Berhad = Maybank*
- ✓ *It's the first on the list as that's our preferred bank*

Q10. This is my first time submit claim. I can't upload the image (iOS)

- ✓ *Go to Setting → Privacy → Photos → Smile App → select "Read and Write"*

Q11. Where do I get the claim form for reimbursement?

✓ You can download the medical claim form @ www.etiqa.com.my/v2/claims/medical

The screenshot shows a web browser at the URL etiqa.com.my/v2/claims/medical. The page features a navigation menu on the left with 'CLAIMS' selected, and a main content area with a blue-bordered box containing the text 'Hospital & Surgical Claim: Forms to Download'. Below this, there is a list of documents for download, each preceded by a PDF icon.

etiqqa.com.my/v2/claims/medical

PRODUCTS ▾ CLAIMS ▾ HELP & SUPPORT ▾

CAR CLAIMS PERSONAL ACCIDENT CLAIMS

TRAVEL CLAIMS MAYBANK RELATED PRODUCTS

HOME CLAIMS CHECK CLAIM STATUS

LIFE & FAMILY CLAIMS

MEDICAL CLAIMS

HELP & SUPPORT ▾

Hospital & Surgical Claim: Forms to Download

EFTB Checklist - Medical Claim Submission

- EFTB - Statement of Medical Examiner
- EFTB - Hospitalisation Claim Form
- ELIB Checklist - Medical Claim Submission
- ELIB - Statement of Medical Examiner
- ELIB - Hospitalisation Claim Form

Q12. What is the minimum mobile device requirement to use the app?

- ✓ The mobile device operating system must be iOS 10.0 and above or Android version 4.0 and above
- ✓ The mobile device must not be jailbroken or rooted
- ✓ The mobile device must have internet connection

Thank you

