

Are U Insurance SMART?

My doctor has referred me to a specialist. I can claim from my medical insurance, but I just don't know how. Can you help?

#8

- 1 Your medical specialist may recommend tests or admission to hospital. Before you do anything:
 1. Call your insurance company to check whether:
 - a. the treatment is covered,
 - b. the hospital is on the insurance company's panel.
 2. Ask them what documents they would need from you.
- 2 Some insurance companies provide a medical card facility where claimable expenses are paid directly to the hospital. If your insurance policy does not have this facility, you should get all the necessary documents from the hospital, such as original receipts and full medical reports, so that you can submit them to your insurance company.
- 3 For the complete procedure, please get in touch with your insurance company. They should be able to give you the guidance you need.

"Are U Insurance Smart?" is an initiative by MSIG Insurance that provides answers to questions about general insurance that you may not know enough to ask. Visit www.msig.com.my regularly to stay updated.

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