



# PruBSN CEO Foreword

Warmest greetings and thank you for choosing PruBSN as your only Takaful health provider.

As we all know, our health is our most important asset. We do our best to care for it at all times, but what happens when it goes beyond our control? At PruBSN, we understand this and the importance of focusing on your recovery should you become ill and need to be hospitalised. Therefore, the Hospital Alliance Services (HAS) facility was created to assist you during your admission and discharge from hospital.

Hospital Alliance Services (HAS) is a value-added service to facilitate medical claims, at no additional charge. While a normal claims process of your certificate requires you to settle the hospital bills first, and submit your claim to PruBSN for reimbursement later (subject to terms and conditions of your certificate), the HAS facility enables you to enjoy pre-authorisation\* of claims for medical related expenses incurred at any of our panel hospitals. The pre-authorisation\* of claims means that your hospital bills will be paid\* directly to the hospital by us subject to your certificate benefits. It adds convenience and allows you to focus on recovery.

This step-by-step leaflet will guide you through on how you can manage your admissions and claims via HAS. Read on and do not hesitate to contact your Takaful consultant(s) if you have any enquiries.

Thank you once again for choosing Pru

Yours Sincerely,



Chief Executive Officer  
Prudential BSN Takaful Berhad



# Before Admission

What to consider prior to admission.

## **Is It Necessary?**

Your medical claim is only applicable for necessary hospital admission. It does not cover a) routine checks, b) admission solely for investigations or diagnostic tests, and c) hospital admission for medical treatment that can be safely and effectively received at home or in an outpatient setting.

## **Find Our Panel Hospitals & Doctors**

Refer to our free mobile application PruBSN Navigator (available on App Store and Google Play) for a list of PruBSN panel hospitals and doctors. You may also refer to PruBSN website (**[www.prubsn.com.my](http://www.prubsn.com.my)**) for panel hospitals list.

If your hospital of choice is on our panel, please check if the doctor you wish to see is also on our panel.

## **Contact Your Takaful Consultant**

Your Takaful consultant can help you answer your enquiries, and advise you on how to ensure the admission process is as smooth as possible.

## **Bring Identification Document**

Your NRIC or equivalent and medical card (if available) are needed for verification purposes.

# Unplanned/Emergency Admissions

*Usually for conditions that require immediate medical attention under the hospital's Accident & Emergency (A&E) unit (e.g. acute appendicitis, motor vehicle accidents, heart attack or stroke).*

For emergencies, please go directly to the nearest clinic or hospital. If it is a non-panel hospital, you will normally be required to pay the hospital bills upon discharge, and submit them to PruBSN for reimbursement (subject to terms and conditions of your certificate). However, if you are admitted to one of our panel hospitals, with HAS facility, you are able to enjoy pre-authorisation\* of claims for medical related expenses. This means that your hospital bills will be paid\* directly to the hospital by us.

## 1<sup>st</sup> Stage: Evaluation

**Step 1**



Register yourself at the hospital's Accident & Emergency (A&E) counter.

**Step 2**



You will be attended to by a Medical Officer, who will evaluate your condition and refer you to the appropriate specialist.

**Step 3**



A specialist will attend to you. If admission is recommended, the specialist will complete Part II of the Pre-Authorisation Form (PAF).

## Step 4



Undergo medical diagnostic tests (e.g. CT scan, ultrasound, blood test) as deemed necessary by the specialist.



### Fast Facts

Diagnostic tests will be carried out to help the doctor to assess if hospitalisation is necessary and help determine the right medical treatment for your medical issue. In some cases, you may be required to pay for these tests prior to hospital admission.

## 2<sup>nd</sup> Stage: Admission

### Step 5



At the admission counter, present your NRIC or equivalent and medical card (if available) for verification.

### Step 6



Complete Part I of the Pre-Authorisation Form (PAF).

### Step 7



You may be required to pay a deposit upon your admission to the hospital.



### Fast Facts

This deposit covers incidental and non-medical related items – such as telephone charges, excess room and board, co-takaful and deductibles – which are not covered under your plan.

## Step 8



Please wait for the issuance of Pre-Authorisation Letter (PAL). The issuance of PAL is dependent on PruBSN's assessment of the completed documents (Part I and II of the Pre-Authorisation Form (PAF) and medical diagnostic test results) sent by the hospital via fax.

### **Fast Facts**

The Pre-Authorisation Letter (PAL) allows your hospital bills to be paid by PruBSN (subject to terms and conditions of your certificate).

In the event that the PAL is not issued, you may still proceed with admission and treatment, but will be required to pay hospital bills upon discharge. Please keep your original receipts and invoices, request for a detailed breakdown of the bills, the treating doctor's statement, as well as all investigation reports and submit a claim for reimbursement later (subject to terms and conditions of your certificate).

For additional enquiries, please contact your Takaful Consultant.

## Step 9



Hospital to proceed with recommended treatment or surgery.

### **Fast Facts**

Here are some common reasons why your Pre-Authorisation Letter (PAL) may not be issued:

1. Admission occurs during the waiting period of 90 days (HAS waiting period) from the commencement of your certificate and/or 120 days for claims of specified illnesses as detailed in your certificate.
2. Pre-existing conditions before signing on your certificate, where further investigation is required to rule out non-disclosure.
3. The medical condition is one of the exclusions in your certificate.
4. The certificate has lapsed.
5. Treatment can be managed on an outpatient basis, and hospitalisation is not deemed necessary.
6. More information is needed by PruBSN to evaluate the case.

# Pre-planned/Non-Emergency Admissions

*Most medical procedures can be planned ahead, and the decision to be admitted can be made prior to the date of admission. We encourage non-emergency cases to be managed as pre-planned or day care / day surgery admissions.*

**Day Care / Day Surgery** may also be considered as Pre-planned Admissions for medical procedures that do not require an overnight stay at the hospital.

*We encourage you or your specialist to request for a Pre-Authorisation Letter (PAL) at least 48 hours prior to the date of admission.*

## 1<sup>st</sup> Stage: Evaluation

Step 1



Visit outpatient clinic and register with a referral letter (if available) from your doctor.

Step 2



You will be attended to by a specialist at the hospital.

Step 3



Undergo medical diagnostic tests (e.g. CT scan, ultrasound, blood test) as deemed necessary by the specialist.



## Fast Facts

Ask your doctor if a medical procedure can be done as a Day Care / Day Surgery procedure, where hospital stay is not necessary.

The most common day care / day surgery procedures include but are not limited to the following:

**General Surgery:** Excision of cyst/ganglion; biopsy (renal, liver, lung etc); excision of breast nodule/lumps

**Gastroenterology:** Gastroscopy/colonoscopy

**Ophthalmology:** Most eye surgeries (e.g. cataract, surgical excision of pterygium)

**Urology:** Extracorporal shock wave lithotripsy (ESWL) - treatment of stones in kidneys

**Orthopaedic:** Carpal Tunnel Syndrome release; Arthroscopy

**Obstetrics & Gynaecology:** Hysteroscopy, Cone Biopsy

**Oncology:** Chemotherapy/Radiotherapy

Please refer to a full list of day care / day surgery procedures recommended by PruBSN which is made available to all via PruBSN website.

### Step 4



If the specialist recommends admission, the specialist will complete Part II of the Pre-Authorisation Form (PAF) and schedule a date for admission.

## 2<sup>nd</sup> Stage: Pre-Admission

### Step 5



Proceed to admission counter and present your NRIC or equivalent and medical card (if available) for verification.

### Step 6



Complete Part I of the Pre-Authorisation Form (PAF) at the admission counter.



## Step 7



Please wait for the issuance of Pre-Authorisation Letter (PAL). The issuance of PAL is dependent on PruBSN's assessment of the completed documents (Part I and II of the Pre-Authorisation Form (PAF) and medical diagnostic test results) sent by the hospital via fax.



### Fast Facts

The Pre-Authorisation Letter (PAL) allows your hospital bills to be paid by PruBSN (subject to terms and conditions of your certificate).

In the event that the PAL is not issued, you may still proceed with admission and treatment, but will be required to pay hospital bills upon discharge. Please keep your original receipts and invoices, request for a detailed breakdown of the bills, the treating doctor's statement, as well as all investigation reports and submit a claim for reimbursement later (subject to terms and conditions of your certificate).

For additional enquiries, please contact your Takaful Consultant.

## 3<sup>rd</sup> Stage: Admission

## Step 8



Return on actual date of admission.

## Step 9



You may be required to pay a deposit upon your admission to the hospital.



### Fast Facts

This deposit covers incidental and non-medical related items – such as telephone charges, excess room and board, co-takaful and deductibles – which are not covered under your plan.

## Step 10



Hospital to proceed with recommended treatment or surgery.

# Discharge From Hospital

*You're ready to go home! Here's a guide to making the discharge process as smooth as possible.*

## Step 1



Once you're deemed fit for discharge, the specialist will complete Part II – Discharge Section of Pre-Authorisation Form (PAF). Please be patient while the hospital staff prepares your discharge bills\*\*.

## Step 2



Proceed to discharge counter, carefully check your bills and sign to approve.



### Fast Facts

Check your hospital bills to ensure you are charged only for the items you have used or consumed. The annual and lifetime limits of your certificate will be reduced by the total amount of your bill.

## Step 3



Hospital to fax completed Pre-Authorisation Form (PAF) and final bill to PruBSN.

## Step 4



Once the bill has been fully settled, you can be discharged!

*\*\* Final bill to be approved by PruBSN. You may, however, be requested to pay for incidental or non-medical related items – such as telephone charges, excess room and board, co-takaful and deductibles – which are not covered under your certificate. Alternatively, you can choose to self-pay the final bill and submit the necessary documents to PruBSN. You are advised to keep your original receipts and invoices, request for a detailed breakdown of the bills, the treating doctor's statement, as well as all investigation reports from the hospital and submit a claim for reimbursement later (subject to terms and conditions of your certificate). If you need any assistance, please contact your Takaful Consultant.*



### Fast Facts

Before you leave the hospital, be sure to seek clarification on the proper care needed after your stay, including medication and follow-up treatment.



# Be A Smart Consumer

To make the most out of your medical plan with PruBSN, follow these simple steps.

1. **Be proactive**– Get appropriate health screenings and immunisations to prevent potential medical conditions.
2. **Be vigilant** – Be sure to ask your doctor these key questions before getting treatment or procedures done:
  - Do I really need this test or procedure?
  - What are the risks or side effects?
  - Are there simpler, safer options?
  - What happens if I don't do anything?
  - How much does it cost?
3. **Know your rights upon hospital admission**– the following are your rights as a medical consumer:
  - Receive appropriate healthcare treatment
  - Be treated with dignity and respect
  - Know the identity of your healthcare professional
  - Choose your healthcare professional
  - Receive information and explanation on medical condition, proposed treatment or procedures and possible risks or complications
  - Participate in decisions about your medical condition
  - Receive appropriate assessment and pain management
  - Get financial counselling
  - Maintain confidentiality of medical records
  - Obtain adequate information and consent
  - Be given an avenue to redress any grievances
  - Be given health education and placed in a healthy environment

4. **Use medical benefits effectively** – Be informed about the details of your certificate and keep tabs on your certificate annual and lifetime limits. Know your co-takaful and deductible amounts.
  
5. **Be prepared to pay** – A medical card does not mean cashless admission. Some hospitals may request you to pay deposits for non-medical related items or excess fees (e.g. admission fees, telephone charges, excess room and board) which are not payable by PruBSN. You will also need to pay for the costs of hospitalisation up to the deductible or co-takaful amount if it is included in your certificate.
  
6. **Prevent medical errors** – Ask questions, voice concerns, triple check prescriptions and keep track of test results.



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