



Let's Get Started: PRO-Health Medical

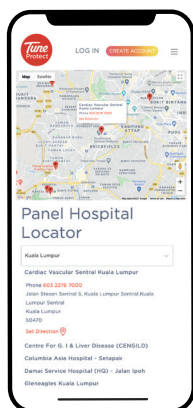


Welcome to your handy dandy guide to understanding your **PRO-Health Medical** plan. We summed up the information we think you might find useful here.

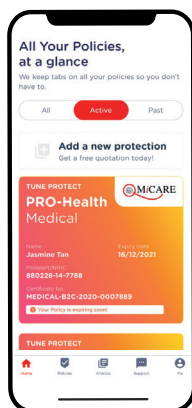
For the full list of terms, conditions and coverage, please refer to the Policy Wording.

The Tune Protect app

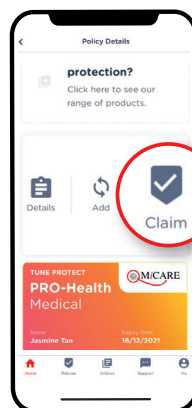
Trust us, things are so much easier with the app.



Easily locate panel hospitals near you.
(Remember to turn on your location!)



Find your e-Medical Card.



Make a claim and monitor its status.

Download Now



If you'd prefer not to download the app, no worries! You can still:



Find a panel hospital
[buy.tuneprotect.com/
map_hospital](http://buy.tuneprotect.com/map_hospital)



Show your identification Card or Passport and notify the hospital you are covered by Tune Protect and MiCare.



For reimbursement, make your claims via our website, tuneprotect.com

Checking in to a Hospital

We understand that going to the hospital can be daunting, just follow the steps below and you'll be on your way to recovery.

1. After selecting a **panel hospital**¹, present your electronic medical card found on the app.
 - If you do not have the app, present your Identification Card or Passport. Notify the hospital that you are covered by Tune Protect and mention our Third Party Administrator, **MiCare**².
2. Follow the hospital's admission process.
3. Sit back and wait for the Guarantee Letter to be issued to the hospital.
4. Once approved, receive your treatment.

¹ For non-panel hospitals, you will have to pay first and make your reimbursement claim later.

² MiCare is our Third Party Administrator (TPA) that helps connect you to healthcare services.

Discharge Process

After recuperating in the hospital, you will surely long for the comfort of your own home so let's get you back in a jiffy.

1. The hospital will submit your documents to MiCare to receive the Final Guarantee Letter.
2. The hospital will advise you on the covered amount and if there were any extra costs.
3. Once settled, you'll be on your way home! Rest easy and we wish you a speedy recovery.

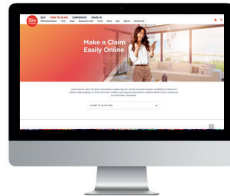
Making a Claim

After getting discharged from the hospital, you can make your claims from the comfort of your home.



Option 1: The App

1. Click on your e-Medical Card and select "Claim".
2. Fill in your details and select the claim you're making.
3. Upload all the necessary documents.



Option 2: The Website

1. Log in to your account.
2. Go to your profile (top right) and select "Policies".
3. Here, you'll find all your policies. Click on "Claim".
4. Fill in your details and select the claim you're making.
5. Upload all the necessary documents.

The claims process doesn't have to be a headache! Just ensure you have the following documents on hand before you begin

Part 1: For all claims



For **Malaysians**, please have these documents ready

1. Copy of NRIC
2. Copy of Bank Statement



For **Non-Malaysians**, please have these documents ready

1. Copy of Passport
2. Copy of Working Visa
3. Copy of Bank Statement

Part 2: For specific benefits



Government Hospital Allowance

- Discharge Note from the government hospital.



Post Hospitalisation Treatment

- Original Medical Bills & Receipts.



Alternative & Chiropractic Treatment

- Original Medical Bills & Receipts.



Emergency Accidental Outpatient Treatment

- Claim Form & Medical Report.
- Original Medical Bills & Receipts.



Mosquito-Borne Disease Allowance

For hospital admission claimed under Tune Protect

- No documents needed. Simply fill in the details required.

For hospital admission claimed under another insurer

- Medical Report or Blood Test to confirm the diagnosis.
- Discharge Note.



Non-Panel Hospital Admission

- Reimbursement Medical Form.
- Original Medical Bills & Receipts.

FAQ

1. The room I want costs more than my plan's Room & Board coverage. What should I do?

- Go ahead and get the room that you want. You just have to pay the difference in cost.

2. Can I go to another hospital that's not on the panel list?

- Yes, you can. However, it will not be cashless admission. You will need to pay first and submit your claim under "Non-Panel Hospital Admission".
- Do note that reimbursement is subjected to the terms, provisions, exclusions, and conditions of the policy.

3. How can I check on my Guarantee Letter status?

- You may follow up with the hospital or you may call this number 1-800-88-7940.

4. My Guarantee Letter is rejected. What should I do?

- If your Guarantee Letter is rejected, the hospital will advise you on the reason for rejection and you will have to pay first and appeal later. For further clarification, you may contact MiCare at 1-800-88-7940 (available 24 hours).

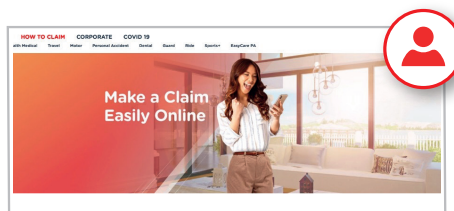
If you wish to appeal, you may email our Customer Service at hello.my@tuneprotect.com

5. How do I check my claim status?



App

Click on the "Me" tab (bottom right) and select "Claim Status".



Website

Log in to your account and go to your profile (top right) and select "Policies". Click on "Claim Status".

6. How long do I have to wait to get my reimbursement?

- If all your documents are in order, it will take 10 working days (excludes weekends and public holidays).

Contact

Got questions? Reach out to us and we'll be happy to help.

For policy related enquiries:



1-800-88-5753

Hello.my@tuneprotect.com

Monday -Thursday 9AM - 5PM
Friday 9AM - 4:30PM (GMT+8)

For more information on your medical claims or Guarantee Letter:



1-800-88-7940

(available 24-hours)