



**BERJAYA SOMPO
INSURANCE**

REIMBURSEMENT CLAIMS PROCEDURE

Private and Confidential

Below situations will need to submit claims for reimbursement:

Submit via Original Hardcopy

1. Admission to non Panel Hospital
2. Annual Out-patient Cancer Treatment
3. Funeral Expenses
4. Medical Report
5. Compassionate Visitation Expenses
6. Tuition Fees, replacement of missed subjects (max per semester) – For student only

Submit via MyMed (Micare Apps/ Portal)

1. Pre Hospitalization Diagnostics test
2. Pre Hospitalization Specialist Consultation
3. Post Hospitalization follow up
4. Daily Cash Allowance at Malaysia GH
5. Emergency Accidental Outpatient Treatment
6. Emergency Accidental Dental Treatment
7. Emergency Sickness Treatment
8. Annual Out-patient Kidney Dialysis Treatment



Submission Via Original Hardcopy

REIMBURSEMENT CLAIM PROCEDURE

Claims that required to submit original hardcopy, below are the steps:

4

Submit the **ORIGINAL** copy of: Original Bill, Itemised Bill & Receipts, Completed Claim Form, Medical Report and diagnostic report (if any).



Submit all the required claim documents to Berjaya Sompo Insurance for processing.



Payment will be credited to member's bank account within 14 Working Days upon receiving completed claim documents and approval of claims.

****Remarks:** Send the claim notification with full set of claim documents to ebusm@bsompo.com.my before send out the hardcopy documents.



HOW TO COMPLETE THE GHS CLAIM FORM

HOW TO COMPLETE THE CLAIM FORM



Claim Form
HOSPITAL AND SURGICAL INSURANCE

PART I: TO BE COMPLETED BY CLAIMANT			
SECTION 1 – PATIENT DETAILS			
Policy No.		Patient Name	
NRIC / Passport No.		Date of Birth	
SECTION 2 – POLICYHOLDER / EMPLOYEE DETAILS (for Group Insurance or patient is dependent)			
Policyholder Name		Date of Employment	
Employee Name		Mobile No.	
Relationship to patient		Email Address	
SECTION 3 – E-PAYMENT FOR PROMPT SETTLEMENT			
Name of Account Holder		NRIC / Passport No.	
Bank Account No.		Business Registration No.	
Name of Bank		E-mail Address	
<small>Note: Please support your bank account details by providing copy of bank statement or passbook for verification. The settlement sum paid or credited to my/our bank account will constitute a valid and final discharge of all your obligations as insurer due to me/us.</small>			
SECTION 4 – STATEMENT BY CLAIMANT (By Parent if claimant is a minor)			
For Accident, please state the location			
Date and Time of Accident	Date		Time

PART I: To be Completed by Student

Section 1. Particulars of claimant

- Provide claimant details, e.g. full name, passport no. etc

Section 2. Policyholder/Employee Details

- Further details on the student/ dependent

Section 3. E-Payment

- Provide Malaysia bank account details

Section 4. Statement by Claimant

- Further explanation on the accident/ sickness

HOW TO COMPLETE THE CLAIM FORM



Please describe clearly how the accident occurred and what you were doing at the time (Use a supplementary sheet, if necessary)	
For Sickness, please specify the diagnosis	
Do you have other parties covering this loss? If yes, please provide	Received from
	Amount received
DECLARATION AND AUTHORISATION	
<p>I hereby declare that to the best of my knowledge and belief, the above details/information as provided by me are true and complete and I understand that the Company reserves all rights for final evaluation as appropriate on all or any part of the claims made. If I made or shall make any false/irregular statements, or withhold any material facts whatsoever in respect of this claim, I shall forfeit all rights to recover from the Company.</p> <p>I authorise any hospital's doctor and/or other person who has attended or examined me, to furnish to the Company, and/or its authorised representatives, all information relating to any illness or injury, medical history, consultation, prescription or treatment, and copies of all hospital or medical records. A copy of this authorisation shall be considered as effective and valid as the original.</p> <p>I hereby authorise any insurer/s to give full particulars about my claim history to Berjaya Sompo Insurance Berhad.</p> <p>I hereby authorise any relevant merchant (as shown as supporting document/s on this insurance claim) to give full particulars about my purchased history to Berjaya Sompo Insurance Berhad.</p> <p>In relation to the personal information collected in this claim form, I agree and consent, and if I am submitting information relating to another individual, I represent and warrant that I have the authority or obtained the consent to provide that information to the Company and/or its service provider, and have informed the said individual about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by the Company and/or its service provider, and the individual agrees and consents, that the Company and/or its service provider may collect, use and process my/his/her personal information for the purpose as it was provided and as indicated in the Company's Privacy Notice at www.berjaysompo.com.my.</p>	
Signature : _____ Name : _____ Date : _____	
*If Claimant is company, please affix company stamp	

PART I: To be Completed by Student

Declaration and Authorization

- Signature, name and passport no. of the claimants

HOW TO COMPLETE THE CLAIM FORM



PART II: TO BE COMPLETED BY ATTENDING PHYSICIAN/SURGEON	
1. Name of Patient:	2. Name of Hospital:
3. Admission Date and Time:	4. Discharge Date and Time:
5. Symptoms / Conditions requiring admission:	
6. Vital signs: Temperature: _____ Pulse: _____ BP: _____	
7. Provisional Diagnosis:	8. Date you were first consulted:
9. Have you seen this patient before for other problem? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please provide date and type of problem)	
10. Was this patient referred to you? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please provide doctor's name and address or referral letter)	
11. Has patient ever had the same or similar related conditions or symptoms before? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please state when)	
12. Name and address of doctors previously consulted by patient for the condition.	
13. How long in your professional opinion has the condition existed? _____ days _____ months _____ years	
14. Final Diagnosis / ICD Coding:	
15. Cause and pathology (if applicable) for the above diagnosis:	
16. Is this admission primarily for investigation <input type="checkbox"/> Yes <input type="checkbox"/> No	
17. Medical treatment, investigations and Surgical procedure performed, if any (please provide copy of results)	
18. Any other medical / surgical conditions present? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide details	
a. _____ since _____ dd/mm/yyyy	
b. _____ since _____ dd/mm/yyyy	
c. _____ since _____ dd/mm/yyyy	
19. Insured's past medical history (if any)	
a. _____ dd/mm/yyyy	
b. _____ dd/mm/yyyy	
c. _____ dd/mm/yyyy	
20. Is the illness or condition related to: (please tick (✓) if Yes)	
a. Congenital / Hereditary <input type="checkbox"/>	e. Self-inflicted injuries / Violation of laws / Strike / Riots <input type="checkbox"/>
b. Influence of Drugs / Alcohol <input type="checkbox"/>	f. Cosmetic / Plastic surgery <input type="checkbox"/>
c. Anxiety / Mental / Nervous / Emotional disorder <input type="checkbox"/>	g. Dental care / refractive errors correction <input type="checkbox"/>
d. AIDS / STD / VD / HIV <input type="checkbox"/>	h. Pregnancy / Childbirth / Infertility / Caesarean section / Miscarriage or any complications arising therefrom <input type="checkbox"/>
21. Can this sickness or injury be treated as:	
a. Outpatient basis? <input type="checkbox"/> Yes <input type="checkbox"/> No	b. Day surgery basis? <input type="checkbox"/> Yes <input type="checkbox"/> No
(If No, please provide details)	
22. Was the patient pregnant at the time of hospitalization? (For female patient only) <input type="checkbox"/> Yes _____ months <input type="checkbox"/> No	
23. If hospitalization was due to accident, please indicate:	
Date: _____ dd/mm/yyyy	Time: _____ am/pm
Nature of accident: _____	Extent of injury: _____
24. I hereby certify that I have personally examined and treated Patient for his / her injuries / illness described above and that the facts as stated above represent my medical opinion of his / her condition.	
_____	_____
Date	Name & Signature of Attending Doctor
_____	Doctor / Hospital Stamp

PART II: To be Completed by Attending Doctor

Part II: Medical report

- Attending doctor to complete this page (for claims amount that above RM500).

****Disclaimer: BSIB reserve the right to request the medical report even if the claims amount is below RM500.**



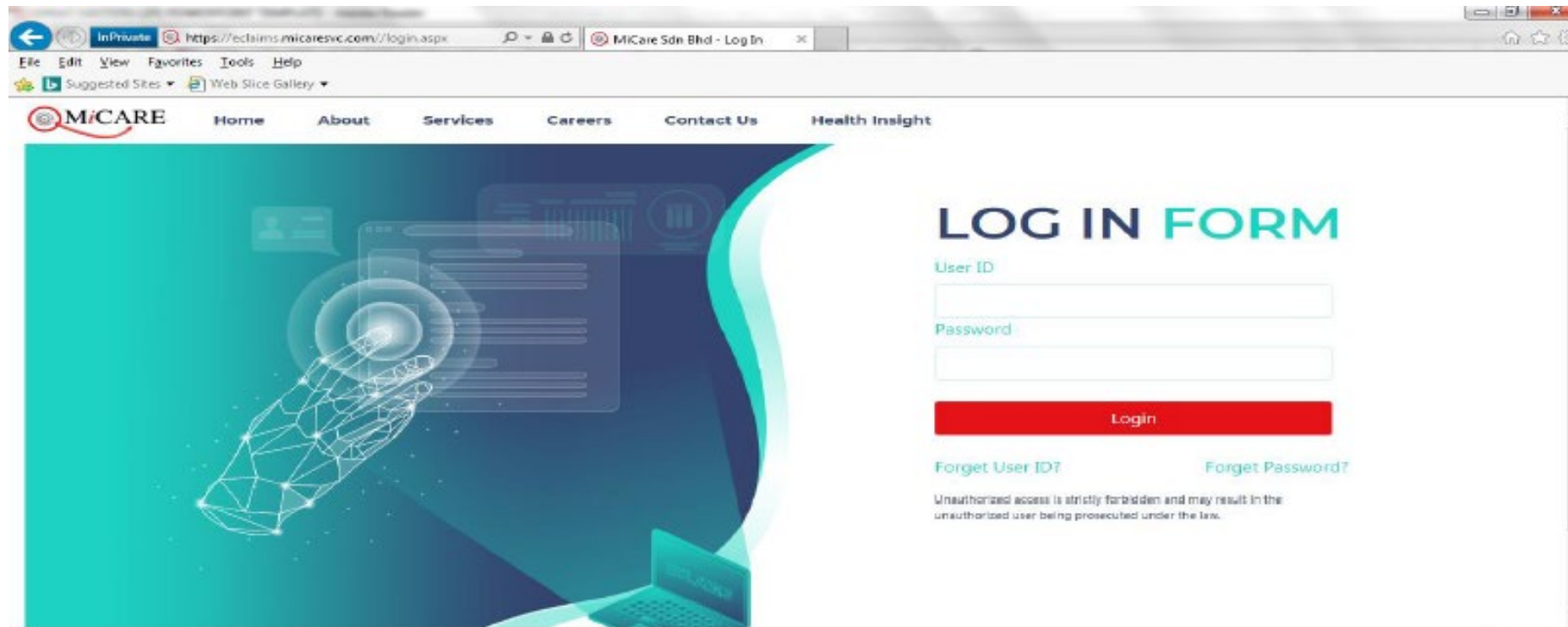
Submission via Micare Apps or Web Portal

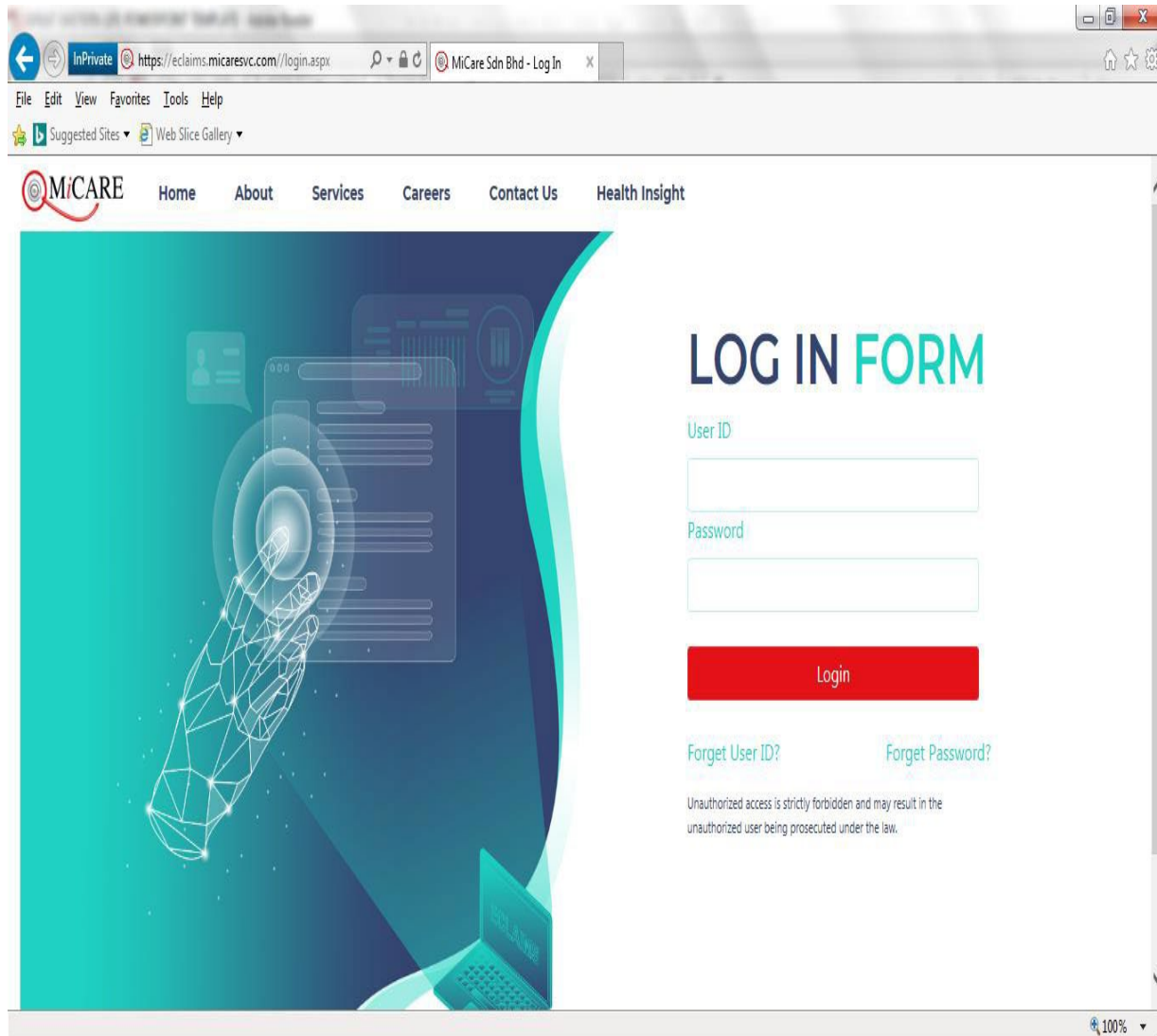
Submission via Micare Web Portal



BERJAYA SOMPO
INSURANCE

- Microsoft Edge or Google Chrome > <https://eclaims.micaresvc.com/> -> Click **LOGIN** button





- **Top Features:**
 - ✓ Request Outpatient GL
 - ✓ Claims Submission
 - ✓ View Claims History
 - ✓ View Claims Utilization
 - ✓ View Benefits
 - ✓ Update Personal Details

Inpatient Pre/ Post Claim Submission



- Claim Submission > Pre/ Post > Submit Claim
- Select either employee or dependent to submit claim

Claim Submission

- Outpatient Clinical
- Outpatient Specialist
- Dental/Optical/Others
- ◆ Print Claim
- ◆ Update Personal Details
- Inpatient Claim**
 - ◆ **Submit Claim**
 - ◆ Outstanding Claim
- Guarantee Letter
- Enquiry
- ◆ Change Password

Inpatient Pre/Post Hosp Claim Submission
Please enter all the fields that have (*)

Employee Name :

Employee IC :

Admission Claim : * Please Select ▼

Claim Type : * Pre Claim ▼

Visitation Date : * Please Select

Remarks :

File to be uploaded : *

Claim Type Dropdown Menu:

- Pre Claim
- Post Claim
- Daily Cash Allowance at Malaysia Government Hospital
- Emergency Outpatient Accidental Emergency
- Emergency Sickness Treatment
- Outpatient Physiotherapy (if applicable)
- Accidental Dental Treatment
- Outpatient Kidney Dialysis

Save & New Claim Cancel

Claim Submission

- Outpatient Clinical
- Outpatient Specialist
- Dental/Optical/Others
- ◆ Print Claim
- ◆ Update Personal Details
- Inpatient Claim**
 - ◆ **Submit Claim**
 - ◆ Outstanding Claim
- Guarantee Letter
- Enquiry
- ◆ Change Password

Inpatient Pre/Post Hosp Claim Submission
Please enter all the fields that have (*)

Employee Name :

Employee IC :

Admission Claim : * Please Select ▼

Claim Type : * Pre Claim ▼

Visitation Date : * 09 JAN 2023

Remarks :

File to be uploaded : *

Choose File No file chosen
(JPG, TIFF, PDF) Max filesize is 10 MB

Save & New Claim Cancel

Check Claim History



- Enquiry > Claim History
- To check utilization incurred for employee and dependents.

Welcome! You have logged in as

- Claim Submission
- Guarantee Letter
- Enquiry
 - ◆ Claim History
 - ◆ Reimbursement
 - ◆ Utilization & Balance Summary
 - ◆ Document Listing
- ◆ Change Password

Claim History

Consultation Start Date : JAN

Consultation End Date : JAN

Type of Claim : ALL

Check Reimbursement Status



- Enquiry > Reimbursement
- Check reimbursement status whether Approved or Rejected.

Claim Submission

Enquiry

- ◆ Claim History
- ◆ **Reimbursement**
- ◆ Utilization & Balance Summary
- ◆ Document Listing
- ◆ Change Password

Reimbursement

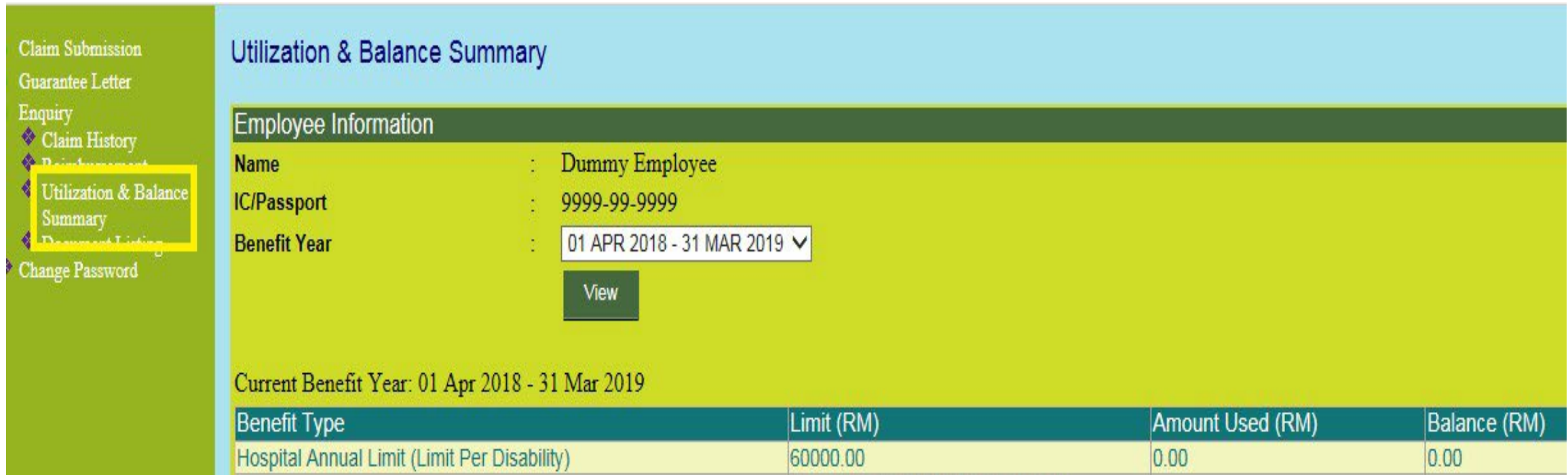
No	Patient Name	Claim Type	Receipt No	Clinic/Hosp Name	Submission Date	Event Date	Diagnosis	Status	Process Date	Incurred Amt (RM)	Payable Amt (RM)	Excess Amt (RM)	Payment Date	Remarks	Reason for Rejecting
1		SP			16 Aug 2018	01 Aug 2018	-	APPROVED		651.00	651.00	0.00			
2		Dental	31585	KLINIK PERGIGIAN MAXCARE	21 Nov 2018	07 Nov 2018	DENTAL	PAID	03 Dec 2018	435.00	435.00	0.00	06 Dec 2018	DENTAL	

Page 1 of 1

Copyright © 2006 - 2018 MiCare Sdn Bhd. All Rights Reserved.

Check Utilization & Balance Summary

- Enquiry > Utilization & Balance Summary
- Check limit, amount used, and balance for employee and dependents.



The screenshot shows a web application interface for 'Utilization & Balance Summary'. On the left is a green sidebar menu with options: Claim Submission, Guarantee Letter, Enquiry, Claim History, Reimbursement, Utilization & Balance Summary (highlighted with a yellow box), Document Listing, and Change Password. The main content area has a light blue header with the title 'Utilization & Balance Summary'. Below this is a green bar labeled 'Employee Information' containing the following details: Name: Dummy Employee, IC/Passport: 9999-99-9999, and Benefit Year: 01 APR 2018 - 31 MAR 2019 (with a dropdown arrow). A 'View' button is located below the Benefit Year field. Below the employee information, it states 'Current Benefit Year: 01 Apr 2018 - 31 Mar 2019'. At the bottom, there is a table with four columns: Benefit Type, Limit (RM), Amount Used (RM), and Balance (RM). The table contains one row for 'Hospital Annual Limit (Limit Per Disability)' with values 60000.00, 0.00, and 0.00 respectively.

Benefit Type	Limit (RM)	Amount Used (RM)	Balance (RM)
Hospital Annual Limit (Limit Per Disability)	60000.00	0.00	0.00

Update Personal Details



- Claim Submission > Update Personal Details
- Update your bank details, email address and contact no.
- This needed to be done only once and once updated, bank details cannot be amended
- Any amendment will require MiCare customer service support to assist.

Welcome! You have logged in as

- Claim Submission
 - Outpatient Clinical
 - Outpatient Specialist
 - Dental/Optical/Others
 - ◆ Print Claim
 - ◆ Update Personal Details
 - Inpatient Claim
- Guarantee Letter
- Enquiry
- ◆ Change Password

Update Personal Details

Employee Name :

Employee IC :

Bank : --- Please select one ---

Account No. :

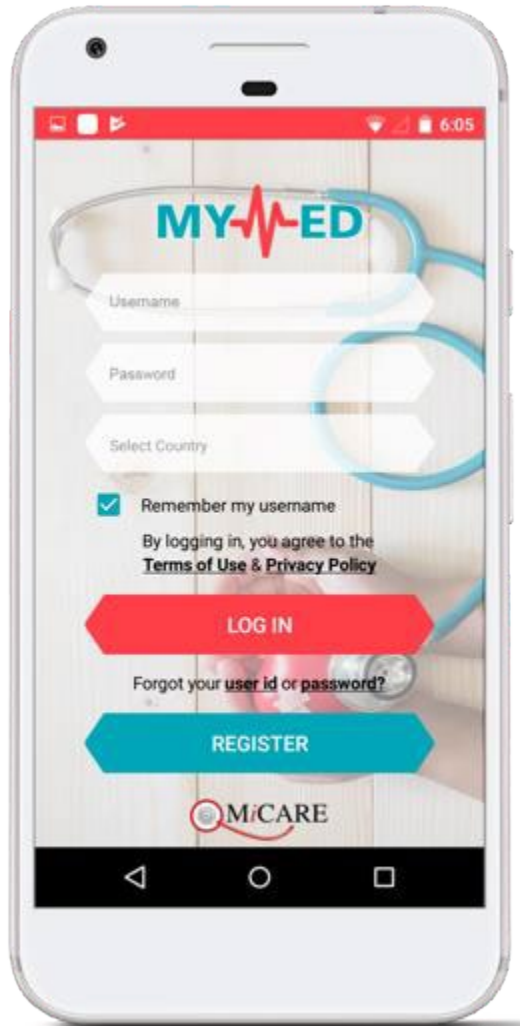
Email :

Contact No. :

Submission Via Micare Apps

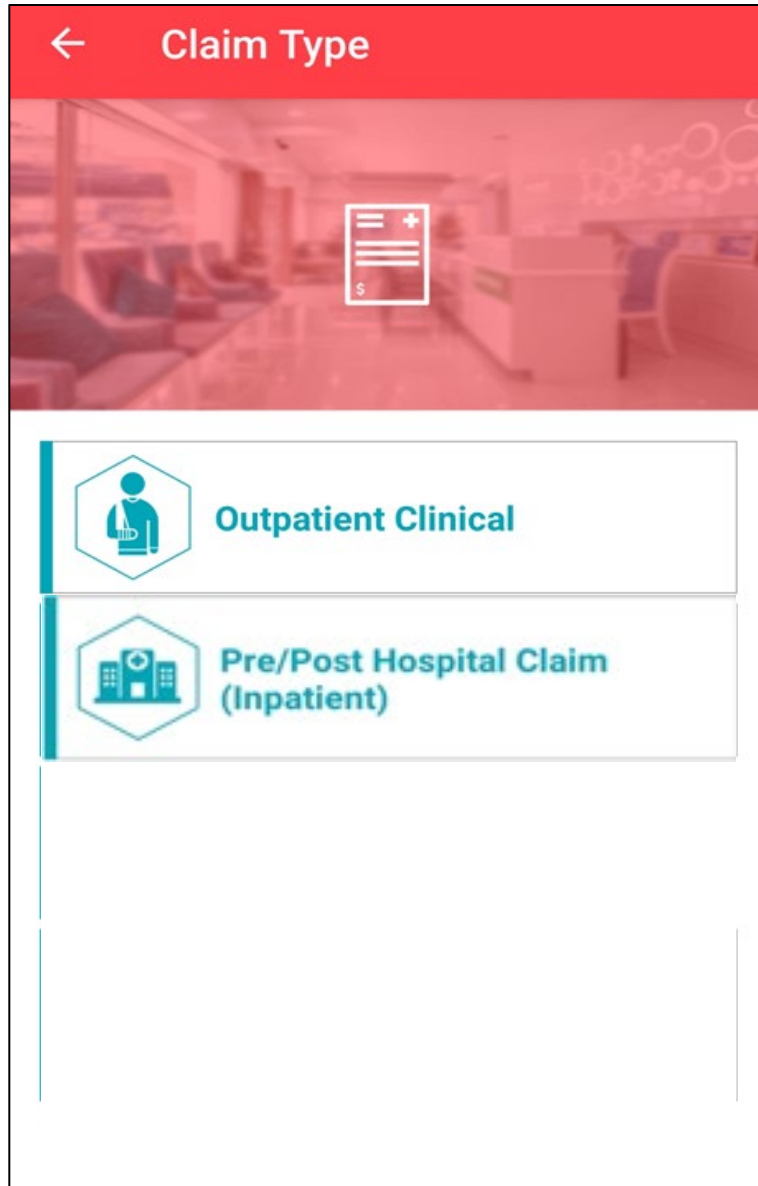


BERJAYA SOMPO
INSURANCE



- For claims that allow to submit via Micare Apps, please log into MyMed Apps

Claim Submission



- Utilization → Claim submission
- User can choose to submit claim type as below:
 - Pre/Post Hospital Claim (Inpatient)
- Type of claims that can submit via MyMed:
 - Pre Claims (Pre-hospitalisation)
 - Post Claim (Post-hospitalisation)
 - Daily Cash Allowance at Malaysia GH
 - Emergency Outpatient Accidental Emergency
 - Emergency Sickness Treatment
 - Accidental Dental Treatment
 - Outpatient Kidney Dialysis

*Note: Please take note that the allowable claim type submission is based on available benefit.

Claim Submission

Pre/Post Hospital Claim (Inpatient)

Please enter all the fields that have(*)

Pre/Post Claim *

Pre Claim

Post Claim

Daily Cash Allowance at Malaysia
Government Hospital

Emergency Outpatient Accidental
Emergency

Emergency Sickness Treatment

Outpatient Physiotherapy (if
applicable)

IPPHADT

IPPHOKD

SUBMIT

- After choose the claimant name, the name and passport no. will appear on this page
- User to select the claim type from the drop down list

Claim Submission



Pre/Post Hospital Claim (Inpatient)
Please enter all the fields that have(*)

Pre/Post Claim *

Pre Claim

Admission Record(s)

Admission Date

Discharge Date

Visitation Date *

Visitation Date

Remarks

Remarks

Document Required *

Allow PDF(s) / images (up to 6) with maximum total file size of 20MB

- Admission Record, Admission Date and Discharge Date can leave as blank and these columns will be various choosing different claim type
- Choose the visitation date from the calendar that pop out
- Remarks is a free text column which you can type your preferred message or leave it blank
- Before submit, a copy of the claim documents need to be uploaded (file type: PDF and JPEG with total of 20MB file size).

Claim Submission



BERJAYA SOMPO
INSURANCE

The screenshot shows a mobile application interface for claim submission. At the top, there is a back arrow and the title "Pre/Post Claim Submission". Below the title, a message reads "Please enter all the fields that have(*)". The form contains several input fields: "Total Incurred(RM) *" with the value "25.00", "Document required *" with the value "Screenshot_201911326-162...", and "NRIC Required *" with the value "Screenshot_201911326-162...". At the bottom of the form are two buttons: "SUBMIT" and "DELETE". A white dialog box is overlaid on the form, displaying the message "Claim submission success. Reference number : 903747239" and an "OK" button.

- Once done, clicks **Submit**.
- **System will pop out this message once user submit the claim successfully.**

Thank You

