**Q:     How do I claim my Medical insurance?**

A:     DearTime has made insurance claim simple and fully digitalised for your ultimate convenience.

During your admission to any one of our panel hospitals, you only need to show your DearTime digital medical card at the hospital counter. We will work with the panel hospital directly and issue your Guarantee Letter for your cashless admission.

**Q:     Where is my medical card?**

A:    Your medical card is found under “Claim” menu in your DearTime App.

**Q:     Do I need to pay admission deposit after my Guarantee Letter is issued?**

A:     Yes, most hospitals require a deposit as their admission process.  This deposit will be refunded to you after Deductible and the charges that are not covered under your Medical plan.

**Q:     What is Deductible?**

A:     Deductible is the amount of medical bill you need to pay first for each private hospital admission before DearTime pays the rest of eligible expenses.

**Q:     Why is the issuance of my Guarantee Letter declined?**

A:     There are various reasons why your Guarantee Letter cannot be issued.  Here are some examples:

* Your Medical coverage is inactive, or the premium is not paid.
* Your medical/physical condition falls under the list of exclusions.
* You are admitted to a non-panel hospital.

**Q:     It has been hours since my doctor said I can be discharged but the medical bill is still not settled. How long more do I have to wait?**

A:     On average, doctors take a few hours to complete your medical report before the hospital admin staff can generate your final hospitalisation bill. Once the bill is ready, DearTime takes about 30 minutes to process the final bill and issue final guarantee letter to panel hospital. If there is any outstanding amount that is not covered under your Medical plan, the hospital admin staff will advise you accordingly.

**Q:    If I am admitted to a non-panel hospital (including government hospitals) or I have incurred any medical treatment charges that do not require admission, how do I claim my Medical insurance coverage?**

A:    DearTime has made insurance claim simple and fully digitalised for your ultimate convenience. If you are admitted to a non-panel hospital, you can claim for your medical bill reimbursement by providing the required information and uploading proofs of claim in your DearTime App.

**Q:    I have submitted my claim for medical bill reimbursement. How long do I have to wait to receive my reimbursement?**

A:    From the date we receive all required claim information from you, we will process your claim and deposit the approved reimbursement  into your bank account within 7 working days.

**Q:    My Medical plan has an Annual Limit. What is Annual Limit?**

A:    Annual Limit is the maximum amount you can claim every policy year. Your Annual Limit will be refreshed on every policy renewal date.

**Q:    I have been paying premiums for my Medical plan. Why do I still need to pay a fixed amount (deductible) when I am admitted to the hospital?**

A:    By paying a small sum of your own medical hospitalisation bill (deductible), DearTime can significantly reduce your premium charges, thus helping you save a lot of money in the long run.

**Q:    Is there any exclusion not covered under Medical plan?**

A:     Yes, this plan does not cover medical charges caused by pre-existing illness, cosmetic/corrective surgery, prosthesis, dental condition, intoxication, venereal disease, quarantinable disease, congenital abnormality, pregnancy/childbirth related, self-inflicted injury, war/warlike action, nuclear radiation, organ donation, alternative therapy, mental disorder, hazardous sports, private flight, or sex change.

Please refer to the Contract for the full list of exclusions.

**Q:     Is there any waiting period?**

A:     Yes. Depending on the types of illnesses, the following waiting period applies from Start Date:-

1. 120 days for specified illnesses:

* Hypertension, diabetes mellitus and cardiovascular disease
* Tumour, cancer, cyst, nodule, polyp, stone of the urinary system
* Ear, nose and throat condition
* Hernia, haemorrhoid, fistulae, hydrocele and varicocele
* Endometriosis including disease of the reproductive system
* Vertebro-spinal disorder and knee condition

1. 30 days for other illnesses

**Q:     Does this Medical plan covers hospitalisation outside Malaysia?**

A:      Yes. Hospitalisation outside Malaysia is covered but on reimbursement basis and provided the treatment of the medical condition commences within 90 consecutive days from the date of departure from Malaysia.

**Q:      Through Sponsored Insurance, I am covered under Medical (GH) plan.  Can I claim this insurance coverage if I am admitted to a private hospital?**

A:     Medical (GH) plan under Sponsored Insurance covers all treatments and admissions to Government Hospitals (“GH”) only.

**Q:     Who should I contact if I have questions about my claim, and where can I find more information?**

A:     **Live chat:** in DearTime app or web

**Customer Service Helpline:** +603 8605 3511

**Email:** help@deartime.com