

CLAIM PROCEDURES

A. CLAIM FILE:

I. MEDICAL CLAIMS:

Direct Billing Services:

- Please visit website at “Resources & Forms” – “Medical Providers in Vietnam” to get the list of Direct Billing Facilities which provide Cashless Services to customers of Blue Cross Vietnam;
- Please show Coverage Card issued by Blue Cross Vietnam and ID card (or Passport) when visiting Clinic/Hospital which is in the list of Medical Providers;
- Please complete page one of Notification of Claim form; check Invoice to ensure all information is accurate and sign on Invoice after receiving all services.

Individual Claims:

A medical individual claim is included following documents:

- Notification of Claim form: completed by Claimant and Attending Physician ;
- Medical Report: completed by Attending Physician;
- Copy of all lab tests reports;
- Prescriptions;
- Official original Receipts with detailed and breakdown of charges.

Further documents will be required for following claims:

Claims for accident:

- Police Report (for traffic accident);
- Incident Report: completed by Claimant;
- Valid and Legal Driving license (for traffic accident).

Claims for Physiotherapy/Chiropractice/Accupunture/Chemotherapy/Radiotherapy:

- Treatment Plan: completed by Attending Physician (as form);
- Progress Report: completed by Attending Physician (when a new treatment plan is required after finishing the previous treatment plan).

Inpatient Claim:

- Discharge Certificate.

***Note:** Blue Cross Vietnam may require further documents which is necessary for the claim to be processed and completed*

TRAVEL claim (optional benefit)

Please refer to “Travel Claims”.

DENTAL claim (optional benefit)

- Oral Examination Report: completed by Attending Physician/Dentist, required for submission of the first dental claim;
- Dental Examination Report: completed by Claimant and Attending Physician/Dentist;
- Official original Receipts with detailed and breakdown of charges.

PERSONAL ACCIDENT claim (optional benefit)

- Claim Form-Death: completed by Beneficiary;
- Attending Physician's Statement for Death Claim: completed by Hospital/Attending Physician giving details on the nature of the injury, extent and period of disability;
- Police Report;
- Official original Receipts with detailed and breakdown of charges;
- Copy of Declaration of Death;
- Copy of Autopsy Report.

II. TRAVEL CLAIMS:

A claim file includes following documents:

- Travel claim form: completed by Claimant;
- Travel Certificate;
- Boarding Pass;
- Copy of all pages of Passport;
- Copy of air ticket booking;
- Official original Receipts with detailed and breakdown of charges.

Further documents will be required for following claims:

Claim for Baggage Delay:

- Irregularity Report;
- Luggage Delivery Report;
- Official original Receipts with detailed and breakdown of charges.

Claim for Travel Delay:

- Official Document from Carrier stated clearly the cause, date, time and duration of flight delay.

Claim for Accident:

- Policy Report;
- Incident Report: completed by claimant;
- Valid and Legal Driving license (for traffic accident).

Claim for Medical expenses:

- Medical Report: completed by Attending Physician;
- Copy of all lab tests reports;
- Prescriptions;

- Official original Receipts with detailed and breakdown of charges.

***Note:** Blue Cross Vietnam may require further documents which is necessary for the claim to be processed and completed.*

B. TIMELINES FOR CLAIM SUBMISSION:

- Travel Claim: within 30 days from the policy expiry date;
- Personal Accident Claim: as soon as possible and not exceed 45 days from the incurred date;
- Dental, Healthcare Claim: within 365 days from the incurred date;
- For additional documents as requirements: within 60 days from the date Blue Cross Vietnam sends requirements to clients;

C. TIMELINES FOR CLAIM RESPONSE:

Blue Cross Vietnam will answer the result within 5 working days from the date of receiving all required documents and information.

D. CLAIM PAYMENT:

- In cash or by transfer in Vietnam Dong;
- Claimant will show ID card or Passport to receive cash at our office;
- Authorized person must obtain Authorized Letter and copy of passport of Claimant to receive claim payment.

E. REJECTION:

Denial letter will be sent to Claimant stating clearly the reason of rejection.

Any further question, please contact us via:

Email: inquiry@bluecross.com.vn

Phone: (+84 8) 3821 9908