

Digital Services Guide

Learn how to use your **Member Portal** and **Easy Claim app**



Version date:
October 2023

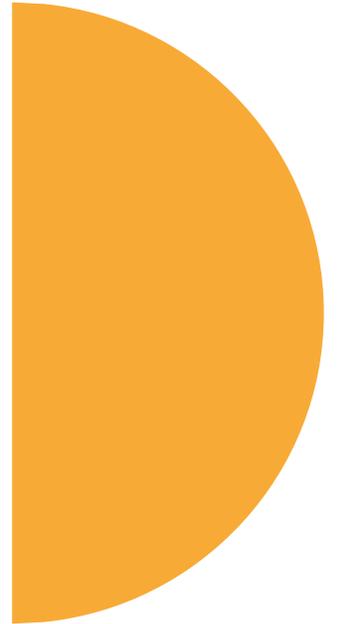
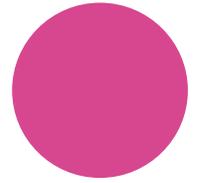


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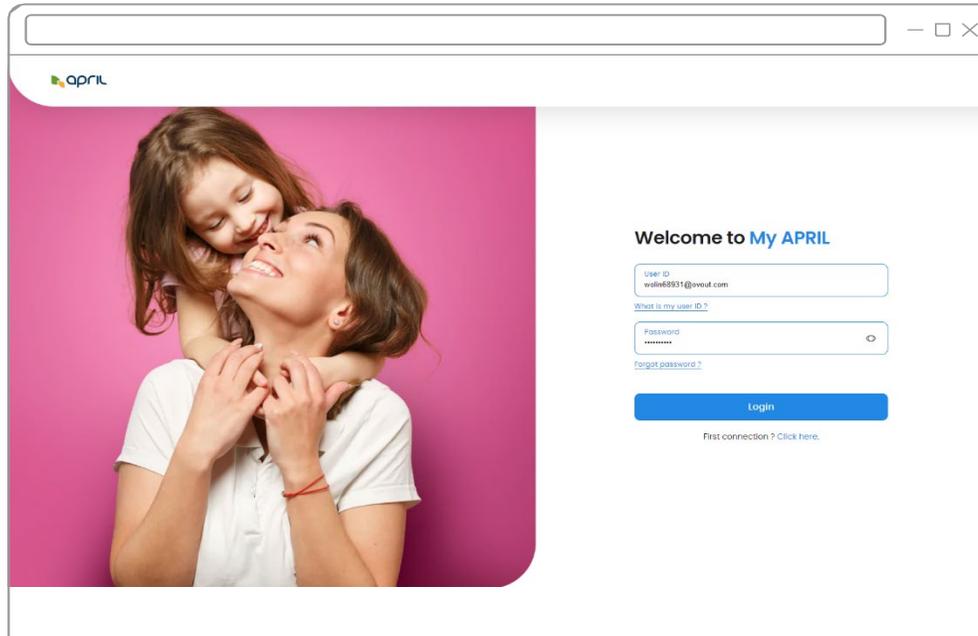
MEMBER PORTAL

URL and regional contacts



For members and policyholders

myapril.april.asia



Need assistance?

Contact your local Customer Service

**HONGKONG
AND CHINA**

+852 2526 0918
contact.hk@april.com

SINGAPORE

+65 6736 0057
contact.sg@april.com

VIETNAM

+84 28 7307 7984
contact.vn@april.com

THAILAND

+66 2022 9111
contact.th@april.com

PHILIPPINES

+63 (2) 85402330
contact.ph@april.com

INDONESIA

+62 31 9920 6851
contact.indo@april.com

MEMBER PORTAL

New client: how to register to the Member Portal

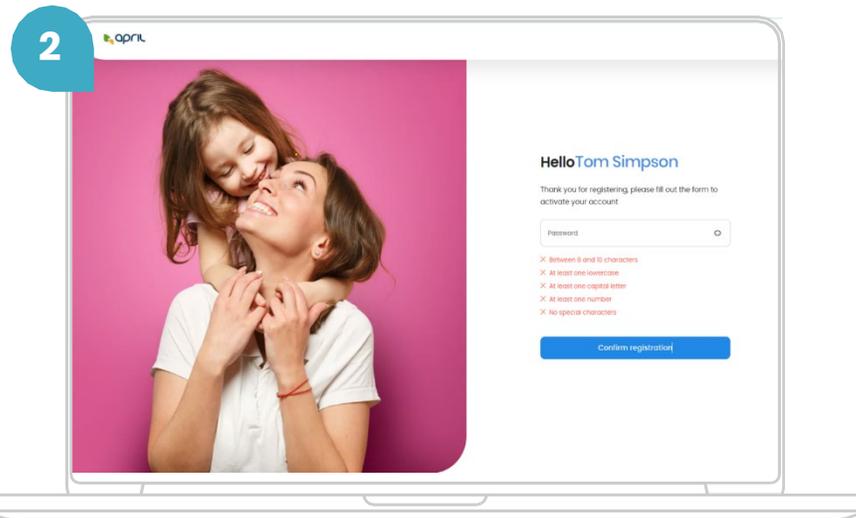
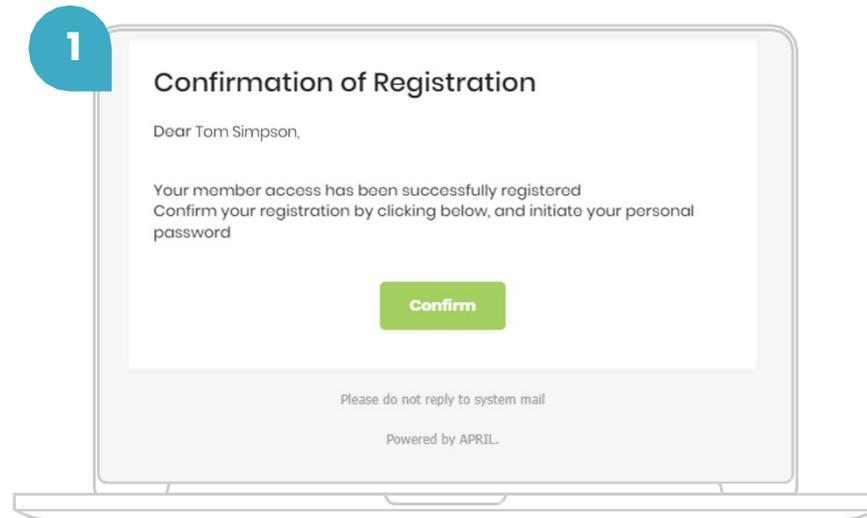


If you have already activated your account on our previous Member Portal, you may login with the **same email address and password**. You don't need to complete the below steps.

> Check your emails

You have received an email inviting you to confirm your registration (from the address noreply@april.com).

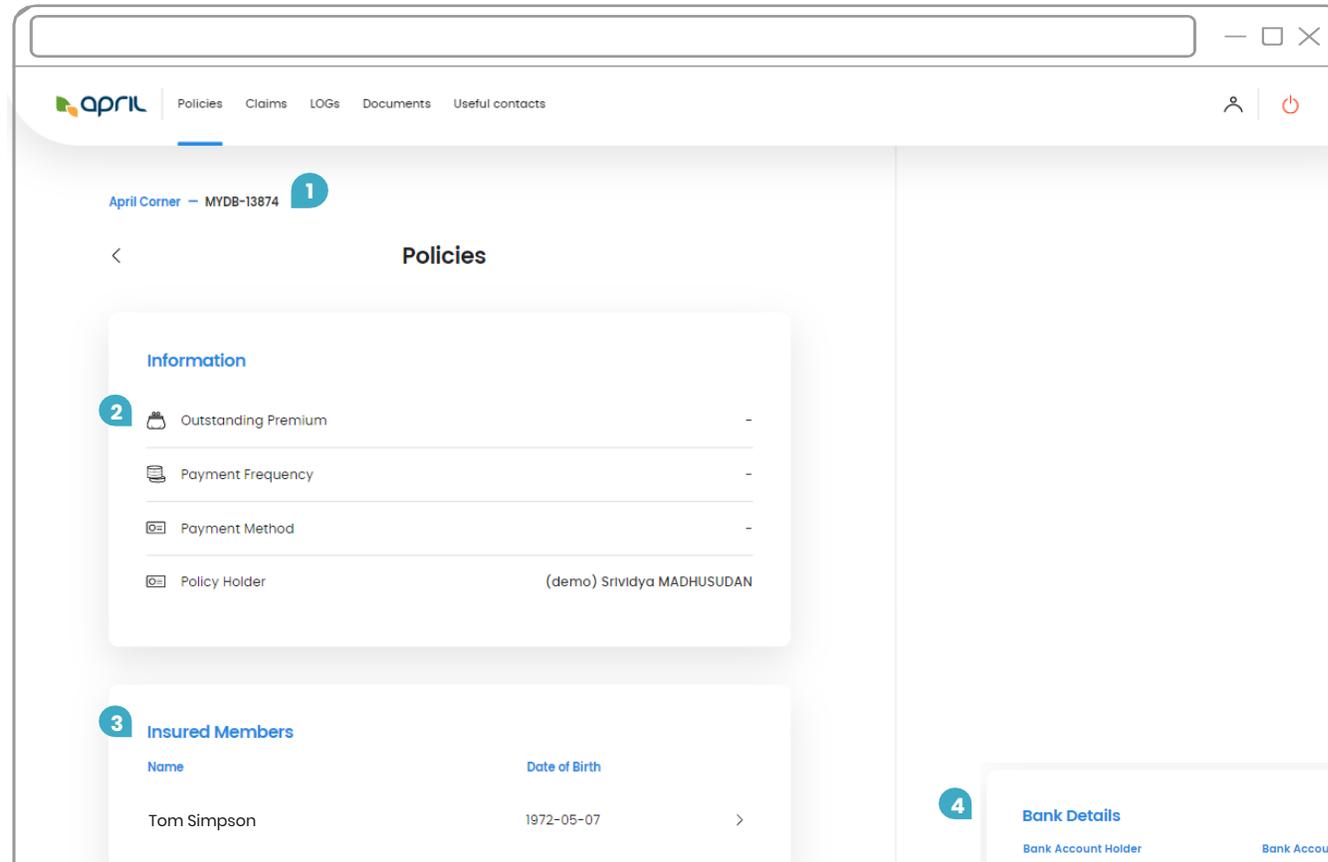
This email has been sent to the email address you indicated in your policy application.



After clicking on “Confirm”, you will need to create a password.

That's it! You have successfully registered to your Member Portal. You will be able to connect with your email address and chosen password anytime, anywhere.

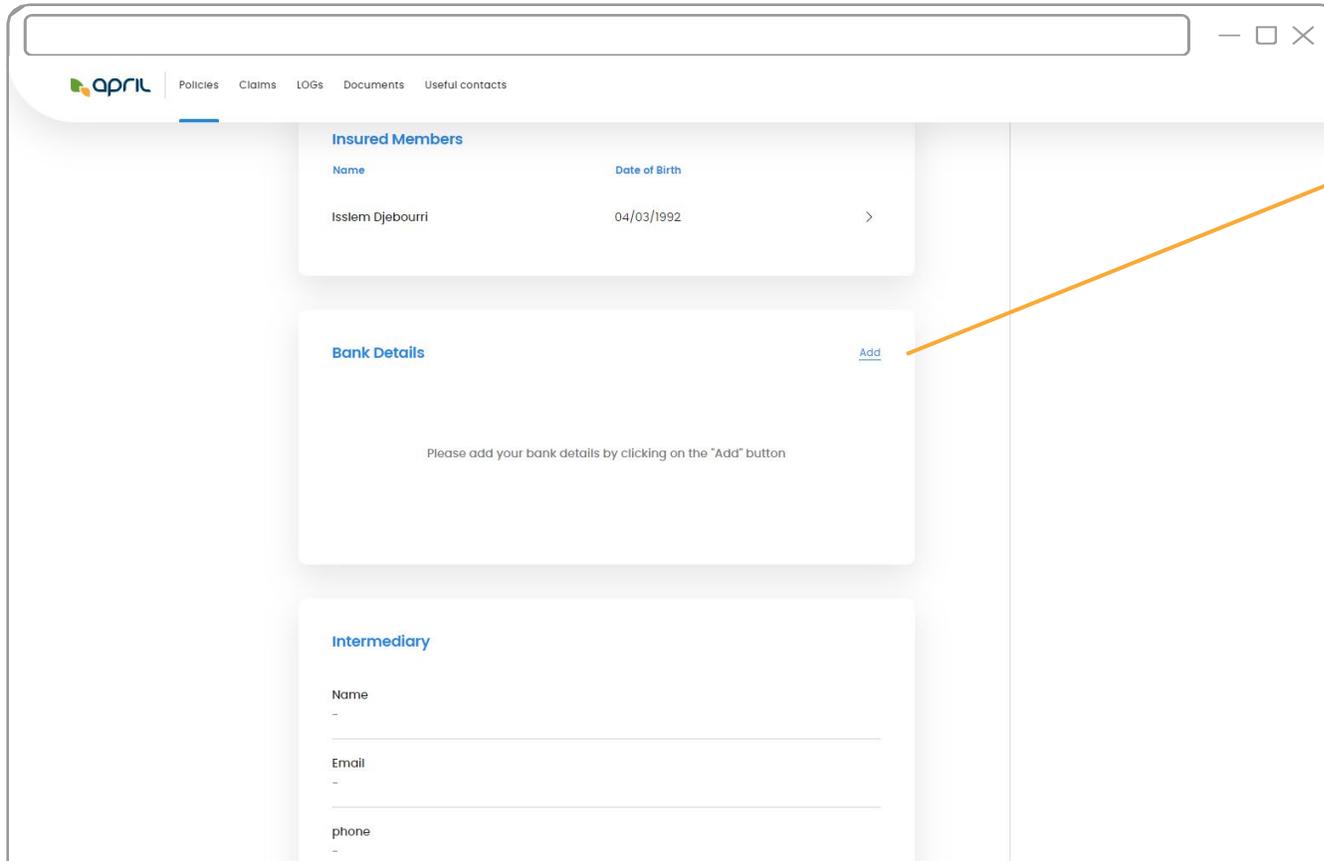
Find your policy information



In the **Policies** tab, you may:

- Find your policy information: policy number (1), outstanding premium (if any) (2), and insured members (3)
- Add your bank details (4)
- Download your policy documents (5) (Terms and Conditions, Certificate of Insurance)
- When clicking on the insured member's name, you can also find their coverage details, update their passport or ID number and download their Benefits Schedule.

Add your bank details



The modal window titled 'Add a Bank Account' contains the following fields and information:

- Policy*: MYDB-D4-64258
- Member*: Isslem Djebourri
- Currency*: HKD
- Country*: Hong Kong
- Bank Name*: HSBC
- Bank Code*: 000
- Account Number*: 123 123456 123

Below the fields, there is a disclaimer: '* Your bank details will be used for all futures claims. *For international transfers to a foreign bank, note that your bank may charge you fees for each transaction which will be your responsibility to bear.'

At the bottom of the modal, there are two buttons: 'Cancel' and 'Save'.

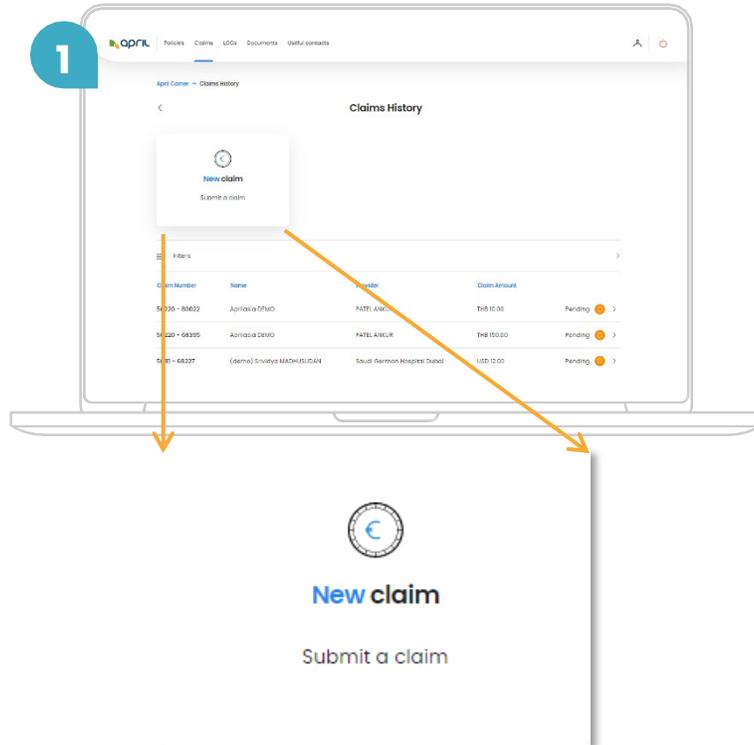
To add your bank details:

- Click on **Add** under **Bank Details**
- Key in your information and click on **Save**.
- That's it! All your future claims will be reimbursed to the newly added bank account.

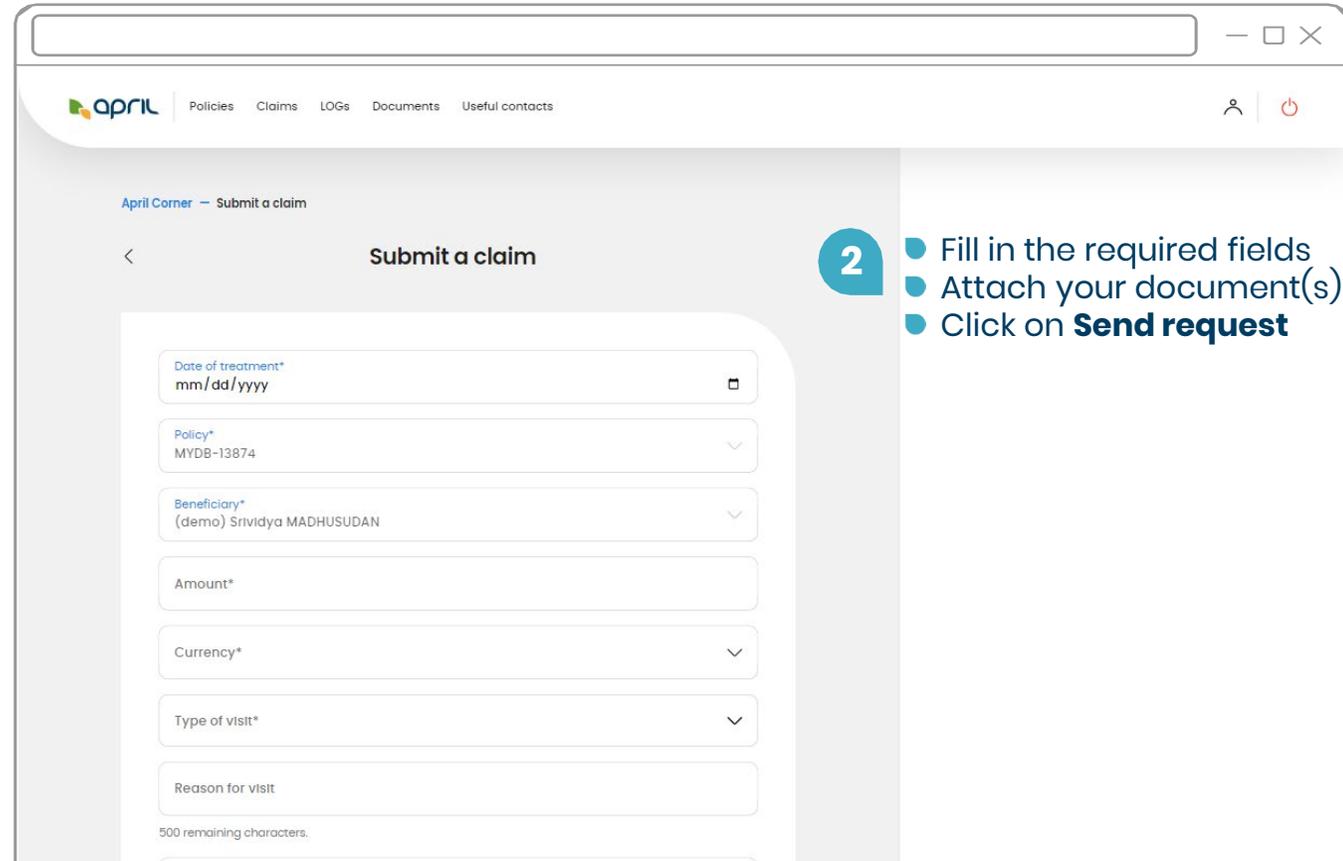
Each adult under your policy may have a different bank account.

MEMBER PORTAL

Submit a claim

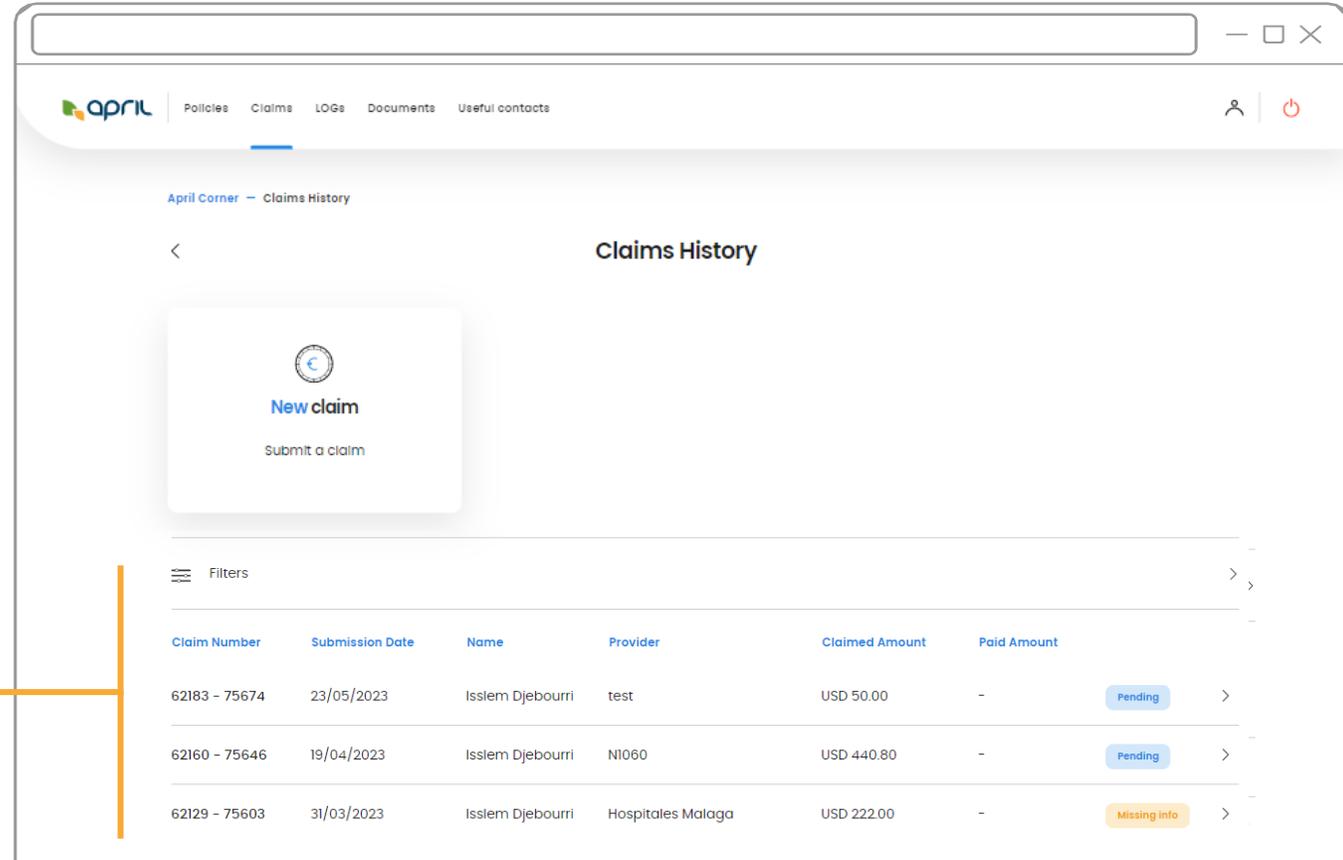


- From the **Claims** tab, click on **New claim**



Follow your claims status

- You can view all your claims in the **Claims** tab.
- Click on any claim lines to view the detail of your claim. Once your claim has been settled, your Explanation of Benefits (EOB) will be available for download.



MEMBER PORTAL

Update a claim

- If APRIL has processed your claim and it's **currently pending due to missing information**, you can upload the required document directly via your portal.

ID	Date	Name	Hospital	Amount	Status	Action
62129 - 75603	31/03/2023	Isslem Djebourri	Hospitales Malaga	USD 222.00	-	Missing info
61966 - 75440	24/03/2023	Isslem Djebourri	NI060	EUR 120.90	-	Pending
61913 - 75403	13/03/2023	Isslem Djebourri	SAMITIVEJ INTERNATIONAL	USD 200.00	-	Pending
61913 - 75402	13/03/2023	Isslem Djebourri	BANGKOK HOSPITAL	USD 1,850.00	USD 1,850.00	Settled
61913 - 75401	13/03/2023	Isslem Djebourri	Dr. Patrick Khoo	HKD 2,500.00	HKD 2,500.00	Settled
61913 - 75400	13/03/2023	Isslem Djebourri	SAMITIVEJ INTERNATIONAL	USD 1,500.00	USD 1,500.00	Settled

- Simply select the pertinent claim and **upload** the necessary document.

Claim Status

- ✓ **Creation Date**
6th July 2023
Done
- **Pending - Information required**
6th July 2023
 - Authorised formats: pdf, png, jpeg
 - Max size: 5 MB
 - Payment receipt is missing

Attach a document
[Add](#)

Update My Claim
- **Decision**
In progress

MEMBER PORTAL

View your LOGs

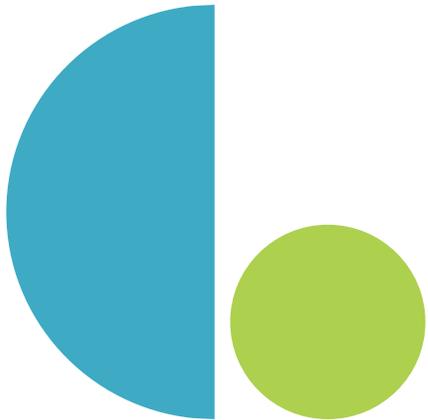
- You can view all your LOGs in the **LOGs** tab.
- Click on any LOG line to view the detail of your request.

April Corner — Logs History

LOGs History

Filters

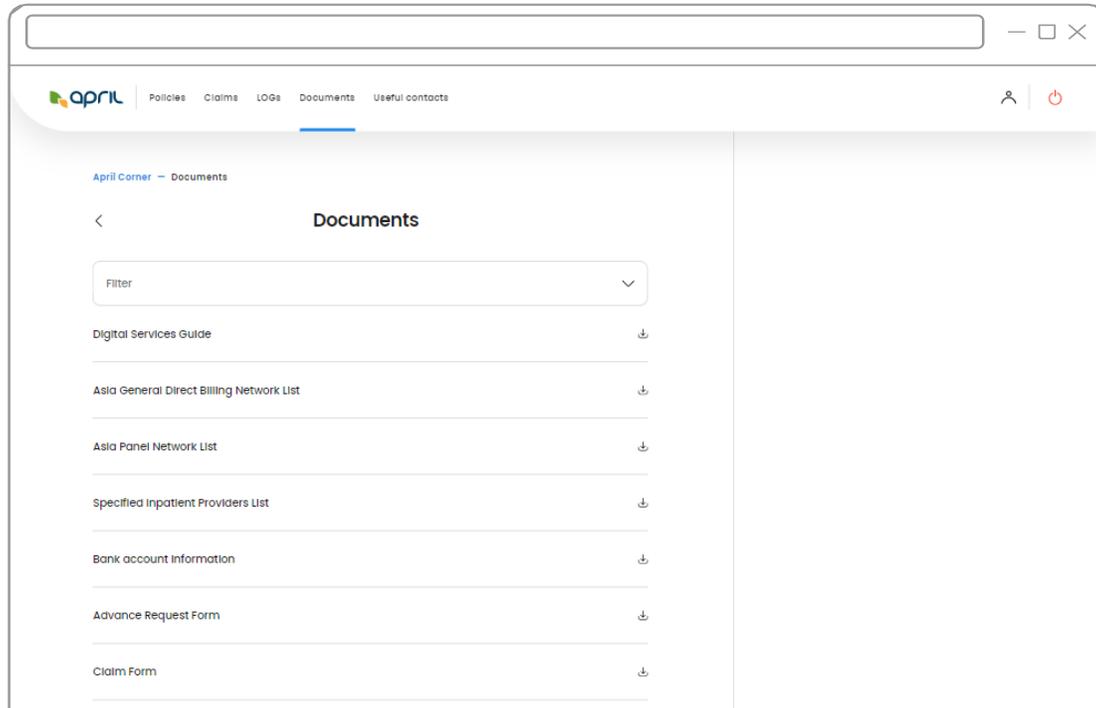
Reason	Provider	Amount	Insured Name	Status
LOG request	Saudi German Hospital Dubai	USD 30000.00	(demo) Srividya MADHUSUDAN	Pending
LOG request	MEDPARK HOSPITAL	THB 5000.00	Aprilasla DEMO	Settled
LOG request	MEDPARK HOSPITAL	THB 10000.00	Aprilasla DEMO	Settled
LOG request	Saudi German Hospital Dubai	USD 12.00	(demo) Srividya MADHUSUDAN	Settled



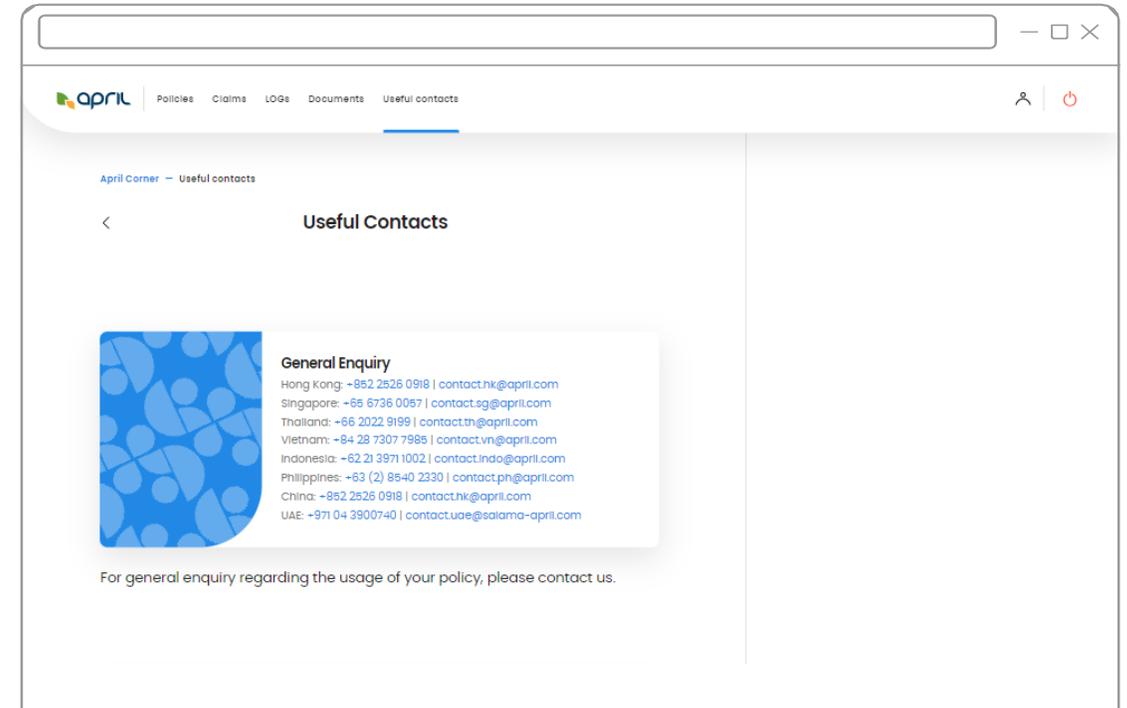
MEMBER PORTAL

Useful documents & APRIL contacts

- Download your APRIL network lists and useful forms in the **Documents** tab



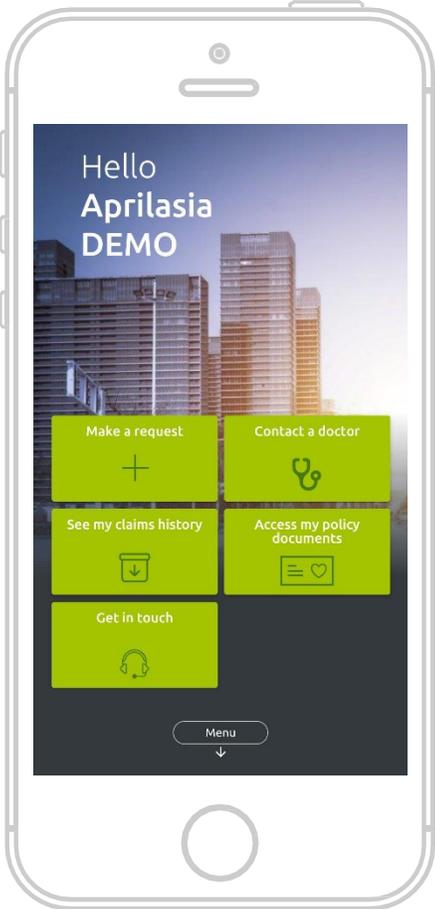
- In the **Useful Contacts** tab, you may find your local contacts for customer service, claims submission, treatment pre-approval and medical assistance.





YOUR EASY CLAIM APP

How to access Easy Claim



The Easy Claim app is available for download on the App Store and Google Play:



Your credentials are the same as your Member Portal.

You must activate your account on the Member Portal first to be able to use Easy Claim (please refer to Page 4).

YOUR EASY CLAIM APP

Submit and track your claims

To send a claim for reimbursement:

- Enter the date of treatment and select the beneficiary
- Enter the amount of the invoice* and the currency
- Take pictures of all the documents required to complete your claim
- Send your claim with a simple click!

Your claim will be reimbursed within 5 to 10 working days (subject to eligibility)

* Please refer to **Page 25** for submission limits.



YOUR EASY CLAIM APP

Submit and track your claims

Once your claim has been submitted, you will be able to track its status on the app.

- From the homepage, click on the button **See my claims history**.
- All your pending and processed claims will be displayed on your screen.
- To read your claim details, click on the claim of your choice, then **View details**.
Your Explanation of Benefits (EOB) will be displayed.



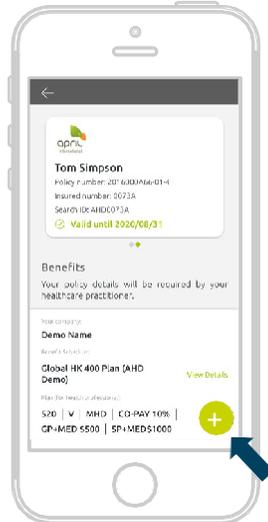
YOUR EASY CLAIM APP

Display your member eCard, Benefits Schedule & APRIL contacts



To access you card:

From the homepage, click on the button **Access my policy documents**. Then click on your insurance card.

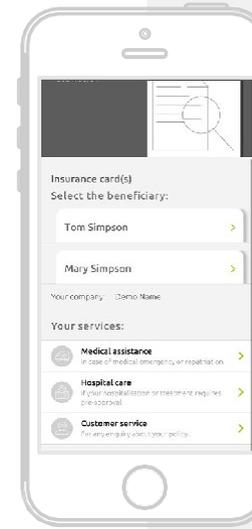
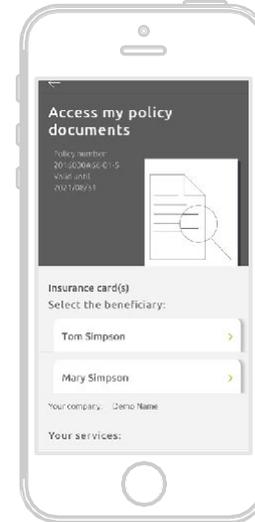


To access your card offline:

At the bottom of your Member eCard screen, click on the **+** and save a copy of your card directly on your mobile.

For Members with dependant(s) (spouse, children)

You will be able to access your Dependants' Member eCards on the same page as yours.



Any questions about your policy? Having an emergency?

You may find all your APRIL contacts in the **Your services** section below the member card(s).

Want to check what is covered by your policy?

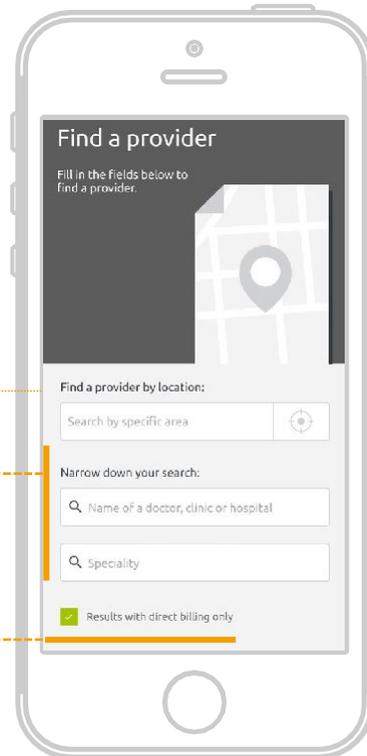
Your Benefits Schedule is available on the same page as your eCard. Simply click on **View details** to display it on your phone.

YOUR EASY CLAIM APP

Find a medical practitioner



From the homepage, click on the **Contact a doctor** button, then **Search a medical provider**:



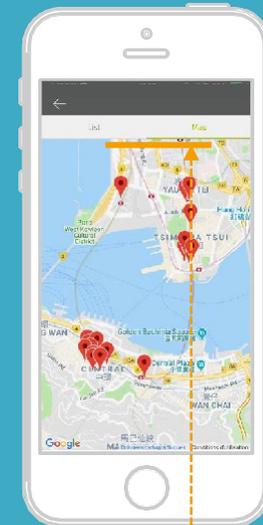
Find a provider by location

Enter your search area **or** Click on the geolocation button

You can **narrow down** your search by entering the name of a medical practitioner or a speciality (general practitioner, pediatrician...)

You can **tick** the box “Results with direct billing only” to display the medical facilities where you are eligible for direct billing.

The results are displayed in real time:



- Extend your search area
- Scroll down to see all the results

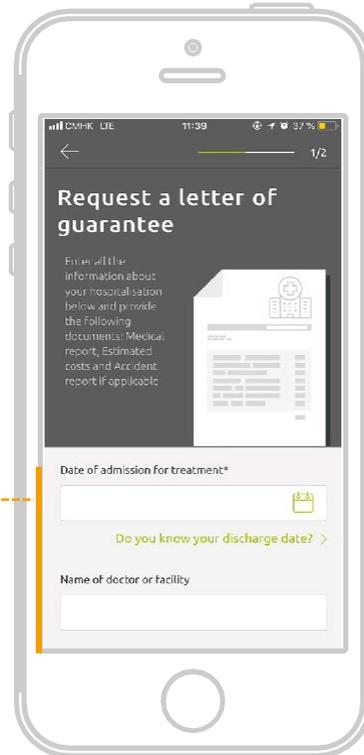
- OR click on the **Map** button to see the location of the medical facilities

YOUR EASY CLAIM APP

Request a Letter of Guarantee



From the homepage, click on the button **Make a request**, then **Prepare a Hospitalisation**:



Submit your request in a few steps. Enter:

- Your date of treatment
- Your country of hospitalisation
- Your reason for hospitalisation
- Your phone number

Then attach the relevant documents, if any.



What is a Letter of Guarantee?

For hospitalisations, surgeries or planned treatments, you must first obtain a pre-authorization from APRIL. You can now submit your request for treatment directly on the app.



An email will automatically be sent to our team and we will call you back to finalise your request. If you are eligible for treatment, we will issue a Letter of Guarantee directly to your healthcare practitioner and handle the payment of your medical fees.

YOUR TELEHEALTH SERVICES

Your TeleHEALTH Services



TeleHEALTH services are included in your policy with unlimited number of consultations

- **Get in touch with a doctor 24/7**
- **Second Medical Opinion service**
(access to a network of 50,000 experts in 450 medical subspecialties)
- Services can be accessed in one click on the Easy Claim app



An award-winning app

2022 Global Banking and Finance Awards

★ Best Health Insurance App Asia Pacific 2022

2022 Global Business Review Magazine Awards

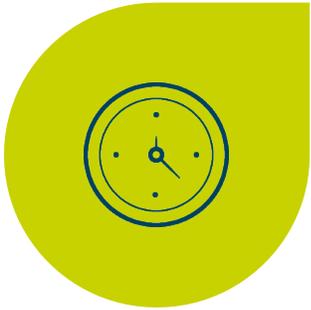
★ Most Innovative Health Insurance App in Asia 2022

TeladocTM
HEALTH

- > **Global leader in virtual care**
- > **43 million** members worldwide
- > Covering more than **175** countries
- > **90%** members satisfaction

YOUR TELEHEALTH SERVICES

Request a callback from a doctor



When should I use this service?

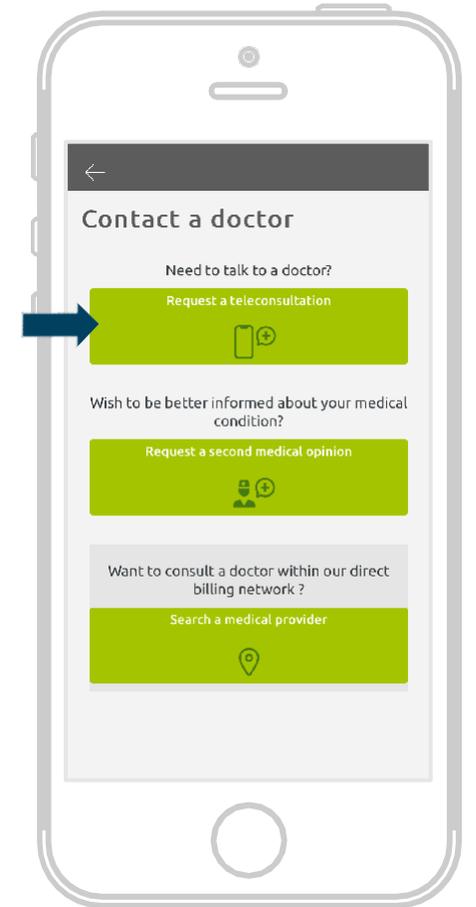
- Daily health consultation (headache, stomachache...)
- Improving awareness about certain diseases
- Occupational diseases
- Seasonal health issues (rash, laryngitis...)
- Health questions while travelling
- Further elaboration after clinical visits

- ✓ Outside clinics office hours, including public holidays
- ✓ During travels or business trips
- ✓ In your mother tongue

- › Physician's call back is available in English and Spanish 24/7.
- › French, Mandarin, Cantonese, Bahasa, Vietnamese, Thai and German languages are available Monday to Friday, 9 am to 9 pm (HK time). Other languages are subject to doctor's availabilities.



This is not an emergency service. In case of emergency, please contact your assistance platform (your contacts can be found on your eCard – See **Page 15**)

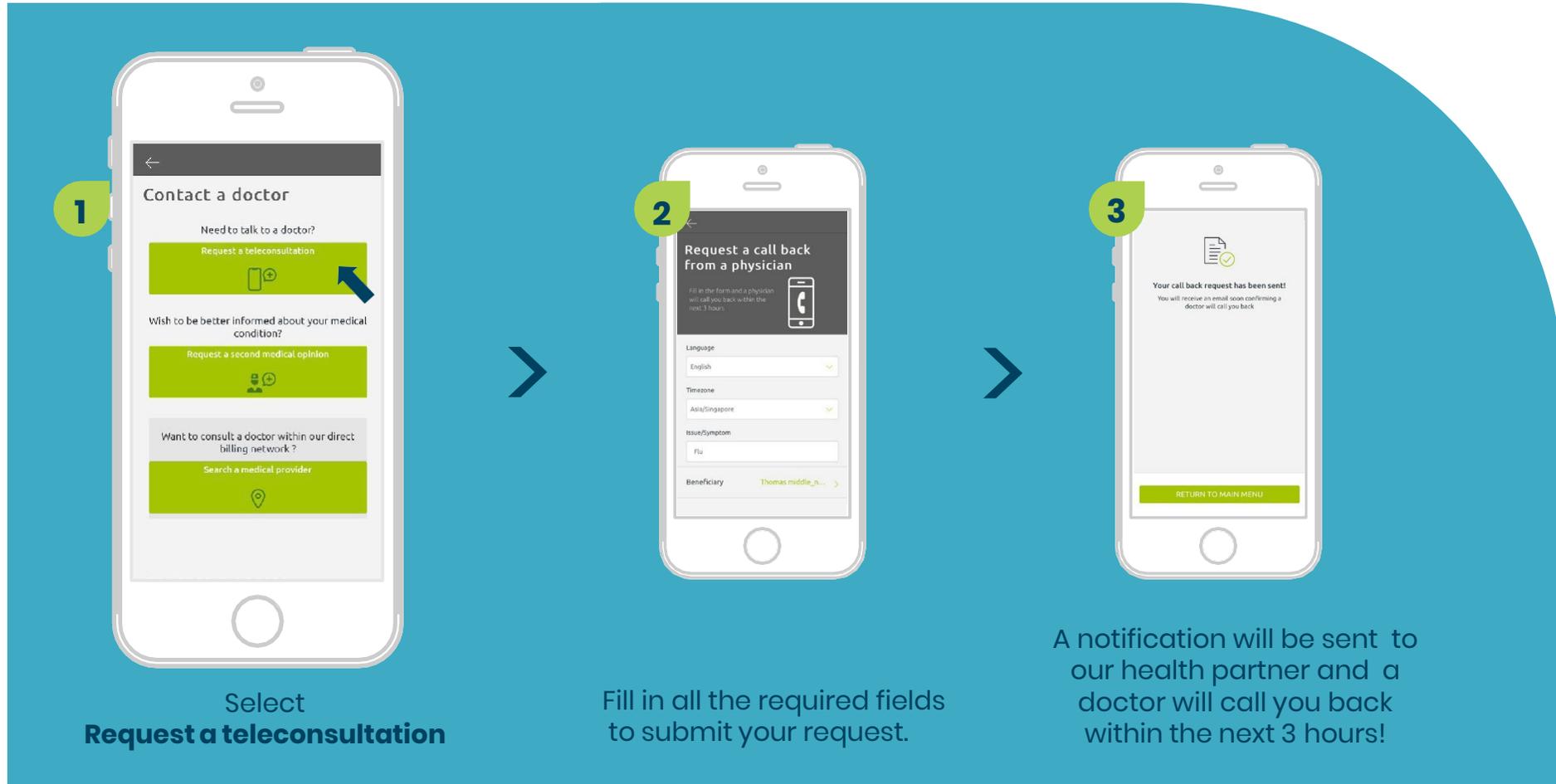


YOUR TELEHEALTH SERVICES

Request a callback from a doctor



From the homepage on your Easy Claim app, click on the button **Contact a doctor**



YOUR TELEHEALTH SERVICES

Request a Second Medical Opinion

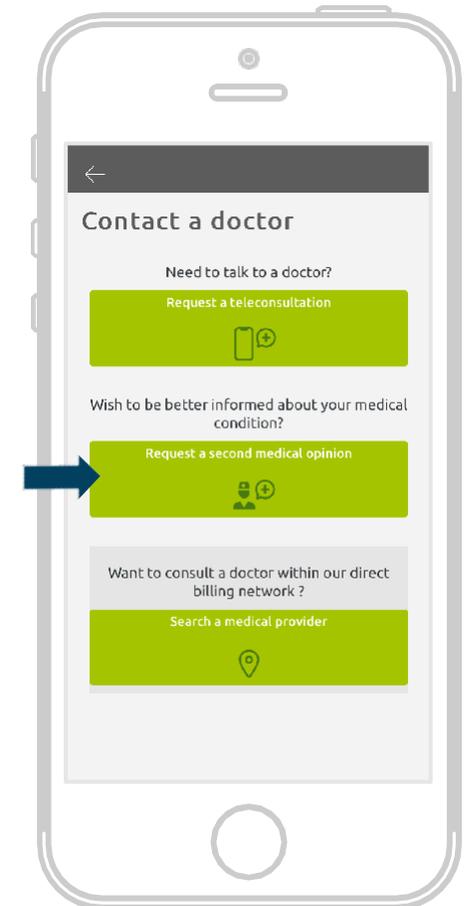
For more complex medical conditions, you may request a Second Medical Opinion

- To validate a first diagnosis
- To explore alternative treatments
- To have a better understanding of a medical conditions or a procedure
- To receive support for conflicting diagnosis from different doctors

A Second Medical Opinion allows you to make confident, better-informed choices for your health. Through this service, you will receive an external, and therefore unbiased opinion. It will help you find out if your prescribed surgery or treatment is medically necessary or if any other alternatives are available to you.

If it is the best option for you, our experts will be able to answer any questions you may have about the procedure to give you peace of mind and help you be confident with your health decision.

Through our partnership with Teladoc Health, you have access to a network of **50,000 medical experts** worldwide including oncologists, neurologists, rheumatologists, cardiologists... Teladoc will assign the most qualified expert(s) according to your enquiry.



Request a Second Medical Opinion

Examples of scenarios:

“I have been diagnosed with lung cancer. My oncologist recommended a surgery followed by chemotherapy. Is it the best option for me?”

“I have a knee injury and was recommended to undergo invasive surgery followed by 2 months of rehabilitation treatment. Are there any alternative treatments, such as physical therapy?”

“I have been diagnosed with spinal stenosis and would like to be better informed about my condition and the risks related to it.”

How does it work?

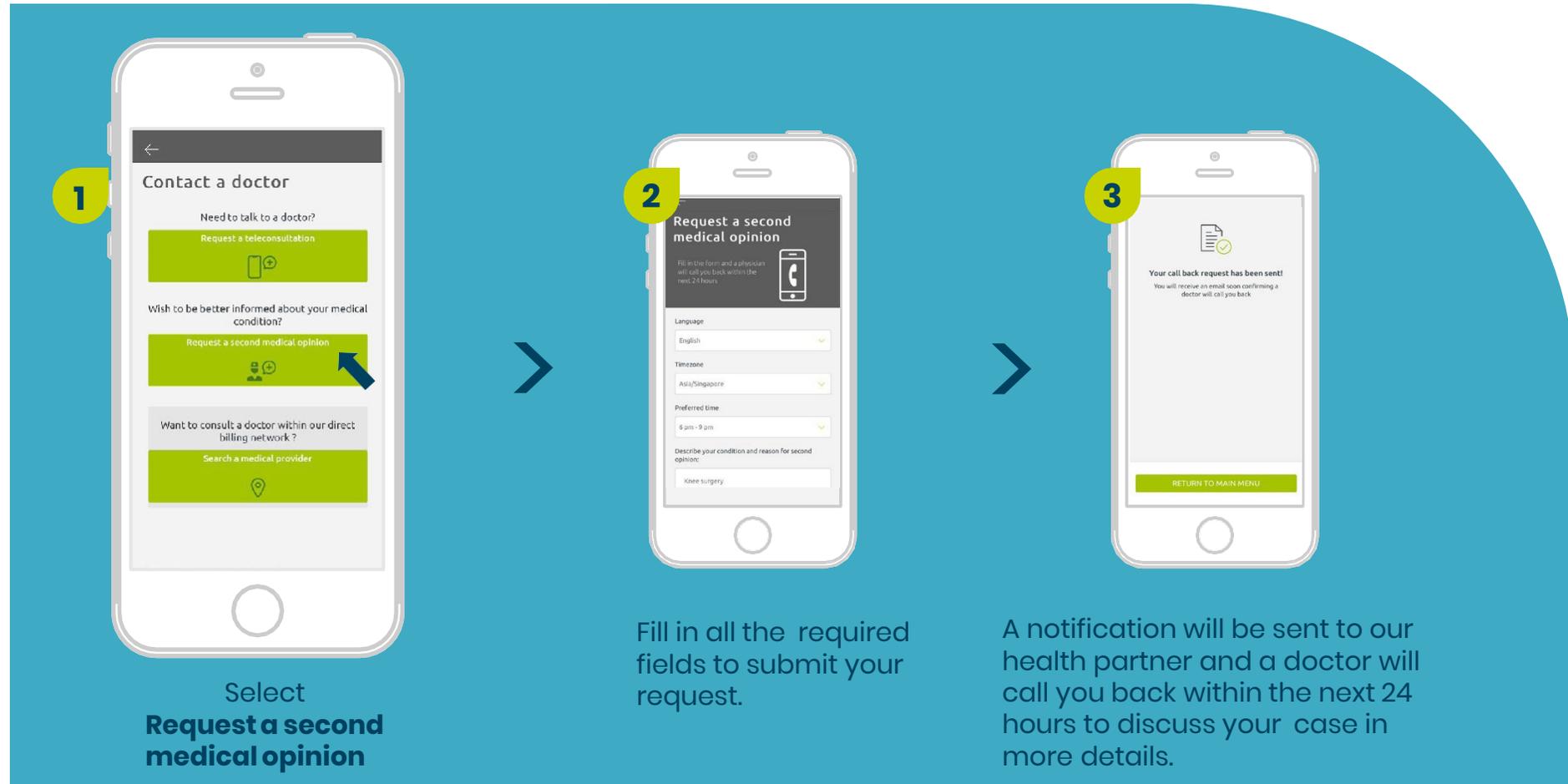
1. Send your Second Medical Opinion request on the app.
2. A Case Manager will call you back and collect information on your medical record.
3. Your medical case will be studied by a clinical committee and transferred to the most experienced medical expert depending on your pathology.
4. The medical expert will study your case.
(they may ask your Case Manager to contact you or your attending physician, if needed)
5. You will receive a fully detailed medical report within 10 days.

YOUR TELEHEALTH SERVICES

Request a Second Medical Opinion



From the homepage on your Easy Claim app, click on the button **Contact a doctor**



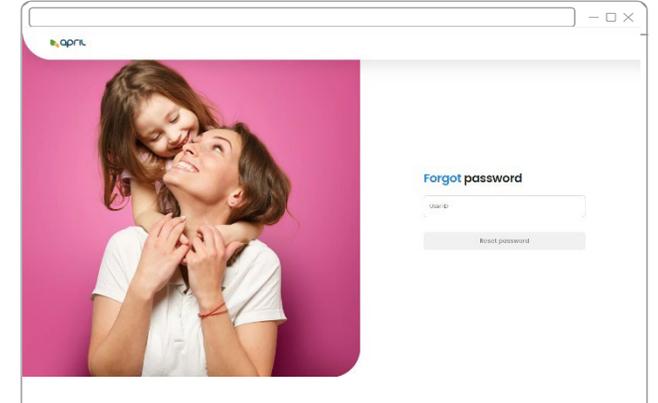
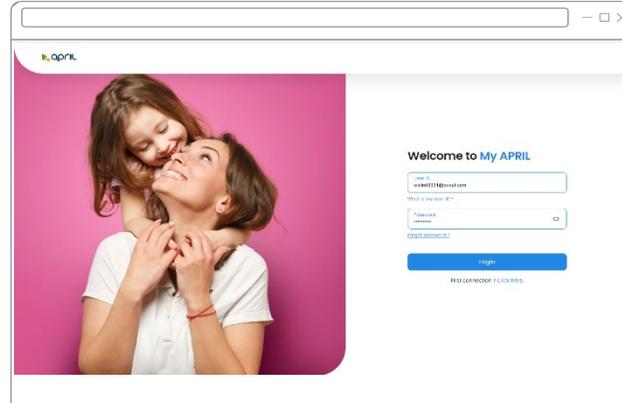
FAQ

Forgotten password



What if I don't remember my password?

- Go to your Member Portal and click on **“Forgot password?”** below the password field, then enter your email address. A password reset link will be sent to you.



Why am I not able to log in to the portal or the app?

- This may be because:
 - You are using an **incorrect email address or password**
 - You have **not registered** on the member portal (refer to Page 4)
- If you are still encountering any issues, please contact the APRIL team (refer to Page 3).



What if the email that I used for my policy application is no longer in use or incorrectly spelt?

- You may contact us by email and inform us of the changes (refer to Page 3).

FAQ

Additional questions



Is there any claims submission limit?

- Yes, you may submit your claims up to the amounts mentioned below on Easy Claim or online. Above these amounts, **please submit your original documents by post.**



Can I delete or update my claim if I submitted the wrong information?

- Submitted claims can't be edited on Easy Claim or on your Member Portal at the moment.
- Please contact **your local office** (Page 3) and provide the right claims information.

Claims submission limit per country	
Thailand	THB 10,000
Philippines	USD 400
Vietnam	Policies insured by PTI : USD 1,200 Policies insured by Liberty : USD 800
Hong Kong Singapore Indonesia UAE	No submission limit
Members under: EasyCare Southeast Asia Worldwide	USD 2,000