

Quick User Guide - AENTA STARR

为了确保会员能够享有最佳的索赔服务，当需要进行治疗时，会员需按照以下的程序进行索赔。

In order to ensure that members receive the best possible claims service, the procedures noted below should be followed in the event of treatment being required.

■ 预授权和理赔指南 [Your guide to pre-authorisation and claim](#)

医疗紧急运送申请预授权

只有在紧急情况下或者在AETNA认为该地区内没有任何完善的医疗设施的情况下，AETNA才会安排紧急转运。紧急转运必须是医疗必需的，并得到我们的认可，且在您保障区域范围内。在任何紧急情况下，您和您的代表人必须通过会员卡上的电话号码和AETNA的国际服务中心取得联系。提供完整的病情说明，治疗项目以及医生姓名和医院资讯（如可能）。

Apply a Pre-Authorisation for Medical Evacuation

AETNA will only provide benefit for evacuation costs if your medical condition is considered an emergency, or if AETNA International Service Centre considers there are no adequate medical facilities in your location. This will be based on medical necessity and approved by us. AETNA will only evacuate you within your area of cover which is detailed on your Certificate of Insurance. In a medical emergency, you or your representative must contact the International Service Centre on the telephone numbers shown on your membership card. Give full details of the condition, proposed treatment together with the name of treating doctor and hospital details (if possible).

请注意：依照BC4，如果当地局势使我们无法进入该地区或国家、或进入该地区或国家有极大危险AETNA可能无法安排紧急撤离。

Please note: In accordance with BC4, if a local situation makes it impossible, dangerous or not practical to enter a specific location or country, AETNA may be unable to arrange a medical evacuation.

CONTACT FOR Pre-certification:

Fax: + 852 2866 2555 / +86 21 6193 6977

Email: AIMedicalTeamHongKong@aetna.com

预授权和理赔指南 Your guide to pre-authorization and claim

预授权

在接受如下治疗前，我们需要会员获得我们授权（预授权）

- i) 计划住院或日间护理治疗（住院治疗）
- ii) 妊娠或分娩治疗
- iii) 计划手术
- iv) 家庭护理费用
- v) 计划核磁共振（MRI）、正电子发射断层（PET）和断层扫描（CT）扫描
- vi) 门诊精神科治疗
- vii) 紧急运送

若在接受上述治疗前未获得我们的预授权，我们可能会驳回您的索赔请求。

住院或日间护理申请预授权

被保险人必须在安排住院或日间护理前得到我们的预先授权。

- a. 和往常一样去就诊。
- b. 如果被保险人的医生或专科医生安排您住院或日间护理，您或被保险人需要通过您会员卡上的电话号码和AETNA的国际服务中心取得联系。AETNA的国际服务中心是24小时，365天运转机构。
- c. 需要提供医疗保险权申请表以及医疗信息公布表格

• 医疗保险预授权申请表

医院须填写医疗保险预授权申请表，说明疾病详情以及将开展的治疗。

• 医疗信息公布表格

您须填写一份医疗信息公布表格，并尽快发送给我们。延迟填写表格可能导致治疗延期。

若无上述两份文件，AETNA将无法出具付款担保函。因此，请确保文件已发送给我们。

- d. 服务中心的人员会在之后和被保险人的医生及有关医院或诊所取得联系，安排住院事宜。
- e. 服务中心的人员然后会及时给您或被保险人回复，向其确认有关授权事项及住院手续等事宜是否已经妥善安排。如果医院或诊所接受AETNA的费用担保，被保险人一般都不需要向医院支付任何费用，除非您的计划中针对住院有免赔额。任何在承保范围内的住院费用，AETNA会直接向医院支付。被保险人不需要填写理赔申请单。
- f. 在医院或诊所接受治疗
在接受治疗之前，请尽快联系我们，以确保我们能够及时出具付款担保函，这一点非常重要。若担保函尚未出具，但您急需进行治疗，建议您不要延误治疗。

请注意：如果您就诊的医院不具备接受预授权直付的服务，您需要先与医院或诊所进行结算，再向我们申请理赔

Pre-Authorisation

We require members to obtain prior approval (preauthorisation) from us before commencing the following treatment:

- i. Planned inpatient or daycare treatment (hospitalisation)
- ii. Any pregnancy or childbirth treatment
- iii. Planned surgery
- iv. Home nursing charges
- v. Planned MRI, PET and CT scans
- vi. Outpatient psychiatric
- vii. Emergency evacuation

Failure to obtain pre-authorization from AETNA when commencing any of the above treatments may result in your claim being declined by AETNA.

Apply a Pre-Authorisation for In-patient or Daycare treatment

You must obtain pre-authorization for any in-patient or daycare treatment you require.

- a. See your medical practitioner in the usual way.
- b. If your medical practitioner refers you for a specialist consultation for treatment requiring a stay in a hospital or clinic as an in-patient, or for daycare treatment, you must call the International Service Centre immediately on the telephone number shown on your membership card. The International Service Centre is open 24 hours a day, 365 days a year.
- c. Pre-authorization Medical Form and Release of Medical Information Form will be requested to given.

• Pre-certification Medical Form

The hospital is required to complete a pre-certification medical form outlining details of the medical condition and treatment to be undertaken.

• Release of Medical Information Form

You will be required to complete a release of medical information form, which you should forward to us as soon as possible.

Delays in completing this may result in delays in receiving treatment. AETNA cannot place a guarantee of payment without these two documents, so please ensure that this has been sent to us.

- d. The International Service Centre will then contact your medical practitioner and the hospital or clinic concerned, to ensure arrangements are in place for your treatment.
- e. The International Service Centre will get back to you, confirm authorisation and the arrangements that have been put in place for your treatment. Unless a co-insurance applies to your plan, you will not be required to pay for any treatment as all eligible costs will be met directly with the medical practitioner, consultant, hospital or clinic concerned. You will not need to complete any medical claim forms.
- f. It is important to contact us as soon as possible prior to treatment to ensure we are able to place a guarantee of payment in time. We recommend that you do not delay treatment if a guarantee is not in place at the time treatment is due.

Please note: If the medical provider does not have the direct-billing service to accept our guarantee, you need to pay the fees first and then submit them back to us for reimbursement.

提交索赔 Claim Submission

请确保理赔表填写完整，并且在**治疗日结束后180天内**返还给AETNA。所有索赔需要的证明文件和资料（包括但不限于原帐目、单据和X光片）应当无偿提供给AETNA。这包括（如果AETNA要求提供）由执业医师或专科医师出具的医疗报告及病历详细资料。按照本保障计划的条款规定，执业医师或专科医师填写索赔申请表所收取的费用不在理赔范围内。会员须承担这些费用。

Please ensure your claim form is completed in full and returned within 180 days of the treatment date. All required supporting claims documents and materials (including, but not limited to, original accounts, certificates and x-rays) shall be provided without expense to AETNA. This includes medical reports from your medical practitioner or specialist and details of your medical history, if requested by AETNA. Charges from an attending medical practitioner or specialist for completing claim forms are not eligible for reimbursement under the terms and conditions of this plan. Members will be responsible for these costs.

AETNA将需要执业医师或专科医师的转诊信，用于在如下治疗情况进行索赔

AETNA will require a medical practitioner's or specialist's referral to be included whenever filing a claim for the following treatments:

- i) **脊椎指压疗法**（如果需要超过4个疗程以上的治疗，需要您的注册治疗师附加声明注明原因）
Chiropractic Treatment (additional statement for reason by your therapist required if more than 4 sessions)
- ii) **针灸疗法**（如果需要超过4个疗程以上的治疗，需要您的注册治疗师附加声明注明原因）
Acupuncture Treatment (additional statement for reason by your therapist required if more than 4 sessions)
- iii) **整骨疗法**（如果需要超过4个疗程以上的治疗，需要您的注册治疗师附加声明注明原因）
Osteopathic Treatment (additional statement for reason by your therapist required if more than 4 sessions)
- iv) **顺势疗法**（如果需要超过4个疗程以上的治疗，需要您的注册治疗师附加声明注明原因）
Homeopathic Treatment (additional statement for reason by your therapist required if more than 4 sessions)
- v) **足病疗法**（如果需要超过4个疗程以上的治疗，需要您的注册治疗师附加声明注明原因）
Podiatric Treatment (additional statement for reason by your therapist required if more than 4 sessions)
- vi) **物理疗法**（如果需要超过6个疗程以上的治疗，需要您的注册治疗师附加声明注明原因）
Physiotherapy (additional statement for reason by your therapist required if more than 4 sessions)

申请理赔 Apply a claim

在直接结付网络医院内门诊治疗的流程

- 出示您的会员卡和身份证明。
- 接受诊治。
- 确认治疗费用并签署治疗凭单/理赔申请表。
- 支付任何适用的共保额或除外责任部分费用。
- 就诊结束后医院联系我们办理后续理赔事宜。

重要事项： 请注意，您的会员卡不可用于保险条款保障范围以外的治疗。

在非直接结付网络医院内门诊治疗的理赔流程 / 住院或日间护理治疗的垫付-事后理赔流程

- 和往常一样去就诊。
- 对就诊项目产生的费用进行付款。
- 请确认取得医院出具的医疗费用收据及明细、检查报告、病历。请注意，如果在大陆境内发生的理赔，**发票原件**和病历必须提交。
- 完整填写理赔申请表。
- 将理赔申请寄送给我们（地址请参见理赔申请单）。

请提交以下资料以确保我们能处理您的理赔：

- 正式收据/发票原件
- 填写完整的理赔申请表
- 相关的医疗信息、病历、报告及费用清单
- 其他和确定保险事故的性质、原因等相关的证明和资料。例如，对于物理治疗或补充医药治疗，我们需要医疗人员或专科医生的转诊信
- 受益人的有效身份证 / 护照复印件，如果索赔金额高于1万人民币或者外币等值1千美元
- 住院记录和出院小结，如果接受了住院或日间护理治疗。如果您未能适当填写理赔表，索赔偿付可能会延迟

为保证我们能对所有合理索赔进行及时偿付，请确保您在申请索赔时提交了所有所需文件。

若我们在处理特定索赔时，需要某些医疗信息，您有责任向您当前或既往的医生或专科医师索要这些信息。如提供的以上证明。

Contact of Aetna Starr

安态（上海）企业服务有限公司

www.aetnainternational.com

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电邮: StarrChinaServices@aetna.com

Claim procedure of Outpatient Treatment within Outpatient Direct Settlement Network (DSN)

- Present your membership card and ID/Passport.
- Receive the treatment.
- Confirm the medical cost and sign treatment receipts / claim forms.
- Pay any applicable co-insurance or non-covered cost.
- Provider will bill AETNA directly.

IMPORTANT: Please remember that your membership card should not be used to obtain treatment that is excluded from your plan coverage.

Claim procedure of Outpatient Treatment outside Direct Settlement Network / Pay then Claim Procedure for Inpatient or Daycare Treatment

- See your medical practitioner in the usual way.
- Pay your bill for the treatment you have received.
- Make sure you obtain medical receipts and cost breakdown, exam reports, medical records. Please note: the original fapiao and medical records are mandatory documents if treatments are received within Mainland China.
- Complete the claim form.
- Send your claim to us (you can find the address in the claim form).

You must send the following items to make sure that we can process your claim.

- The original tax receipt/invoice/fapiao ;
- The fully completed medical claim form ;
- The relevant medical information/records/reports and cost breakdown ;
- Other supporting documents and information relating to identification of the nature of the insured incident and its cause, etc. E.g. the medical practitioner's or specialist's referral letters for the physiotherapy or complementary treatments ;
- Valid ID card / passport copy of the beneficiary, if the claim amount is above RMB10,000 / USD1,000 ;
- Admission records and Discharge Summary, if inpatient or daycare treatment received Settlement of claims may be delayed if you fail to complete your claim form(s) properly.

To ensure prompt settlement of any eligible claims, please ensure that you submit all necessary documents at the time of the claim.

If we require medical information when considering a particular claim, but it is not made available to us, it is your responsibility to obtain this information from your current or previous medical practitioner or specialist, as appropriate. If we deem that the above items and materials are incomplete, we shall notify you in a timely manner of all items and materials to be supplemented.

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