



TYPES OF INSURANCE BENEFITS

You can choose one (1) of the four (4) methods below to submit a claim:

- Submit your e-Claim on Manulife's website (*only applicable for Hospitalization allowance (Medicash) inpatient/ outpatient/dental treatment benefits*)
- Submit your claims at one of Manulife's branch offices.
- Submit through an agent.
- Send documents by post.

❖ Hospitalization allowance (Medicash)

Necessary information

Manulife will pay hospitalization benefits based on the actual number of days of your hospitalization.

For Manulife to quickly process your insurance claims, please be prepared with the following important documents:

- Hospital checkout form.
- Confirmation of treatment duration in the Special Care Department (in case of claiming hospitalization benefit in the Special Care Department)
- Claims form *
- Authorization letter *

() Not applicable when submitting request via eClaims*

❖ Benefit for inpatient / outpatient / dental expenses

What you need to know

Manulife will pay applicable insurance benefits based on your actual eligible cost of treatment in the health facilities.

For Manulife to quickly process your insurance claims, please be prepared with the following important documents:

- Hospital checkout form (for Inpatient treatment benefits)
- Surgery certificate (if applicable)
- Health record / prescriptions (for Outpatient treatment benefits)
- Dental treatment record (for Dental treatment benefits)
- Financial invoices & receipt of payment (original copy)
- List of medical expenses
- Sheet of examination and test results, ultrasound results
- Claims form *
- Authorization letter *

❖ Critical illness treatment benefits

What you need to know

Manulife will pay insurance benefits for treatment of Critical illnesses covered under your Insurance Policy.

For Manulife to quickly process your claims, please be prepared with the following important documents:

- Hospital checkout form
- Results of anatomy and other medical documents
- Claims form*
- Authorization letter *

❖ Death benefit

What you need to know

Manulife will promptly process your claim in accordance to the terms of the Insurance Policy.

For Manulife to quickly process your claims, please be prepared with the following important documents:

- Death certificate / extract of death record (the copy certified by competent authorities)
- Hospital checkout form and other medical documents
- Accident records (in case of accidental death)

- Claims form*
- Authorization letter *

❖ Waiver of premium payment

What you need to know

You may be considered for a waiver of premium payment if your policy has the benefit of Exemption from death/total and permanent disability/critical illness. Please review these terms carefully in your Insurance Policy.

For Manulife to quickly process your claim, please be prepared with the following important documents:

- Hospital checkout form and other medical documents
- Declaration of disability (permanent & total disability)
- Results of injury status assessment (if any)
- Death certificate / extract of death record (applicable for the insured's exemption benefits from death)
- Accident record (if any)
- Claims form*
- Authorization letter *

❖ Insurance benefits for gender-specific diseases

What you need to know

There is some common gender-specific diseases such as breast cancer or uterine cancer in women and lung and liver cancer in men. If the Insured unfortunately contract these diseases, Manulife will pay treatment benefits according to the terms of your Insurance Policy.

For Manulife to quickly process your claims, please be prepared with the following important documents:

- Claim form
- Authorization letter
- Hospital checkout form
- Results of anatomy and other medical documents (if any)
- Claims form*
- Authorization letter *

❖ Benefit for surgical expenses

What you need to know

Manulife will pay the surgery fee according to specified limit in your Insurance Policy.

For Manulife to quickly process your claim, please be prepared with the following important documents:

- Hospital checkout form
- Surgical certificate
- List of medical expenses (examination and treatment) and other medical documents (if any)
- Accident record (if any)
- Claims form*
- Authorization letter *

❖ Benefit for injury treatment expenses

What you need to know

Manulife will pay all or part of injury treatment cost caused by accidents, depending on the specified limit in your Insurance Policy.

For Manulife to quickly process your claim, please be prepared with the following important documents:

- Hospital checkout form and other medical documents
- Injury certificate, result of injury assessment (if any)
- Accident records
- Claims form*
- Authorization letter *

❖ Benefit for the cost of giving birth

What you need to know



Congratulations to you and your family on the arrival of a new member! Manulife will pay all or part of the cost of giving birth according to your Insurance Policy.

For Manulife to quickly process your claim, please be prepared with the following important documents:

- Birth certificate / Extract of birth certificate records

- Claims form*
- Authorization letter *

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Claim form	 don-yeu-cau-giai-q uyet-qlbh.pdf
Authorization letter	 thu_uy_quyen_3008 2019.pdf