

EDUCATION MALAYSIA GLOBAL SERVICES (EMGS)

16th August 2021

NOTIFICATION ON MEDICAL CARD ISSUANCE BY ETIQA FAMILY TAKAFUL BERHAD (EFTB)

1. PURPOSE

1.1 The purpose of this bulletin is to provide information regarding medical card issuance for policies issued by Etiqa Family Takaful Berhad (EFTB).

2. IMPLEMENTATION

2.1 Etiqa Family Takaful Berhad (EFTB) are not issuing physical medical cards for policies purchased through EMGS. Students are required to download the Smile App from Google Play or App Store.

2.2 The Etiqa Smile App will be accessible once the policy enrolment process is updated in Etiqa's system. Kindly note that Education Institutions will be notified via STARS once the policy enrollment process has been completed.

2.3 Attached with this bulletin is a guide for downloading and registering the Etiqa Smile App.

Education Malaysia Global Services

16th August 2021

eTiqa

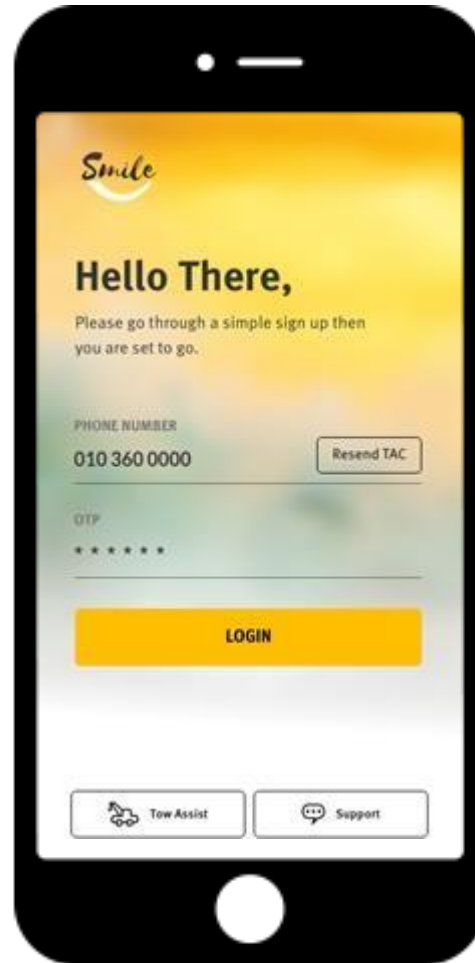
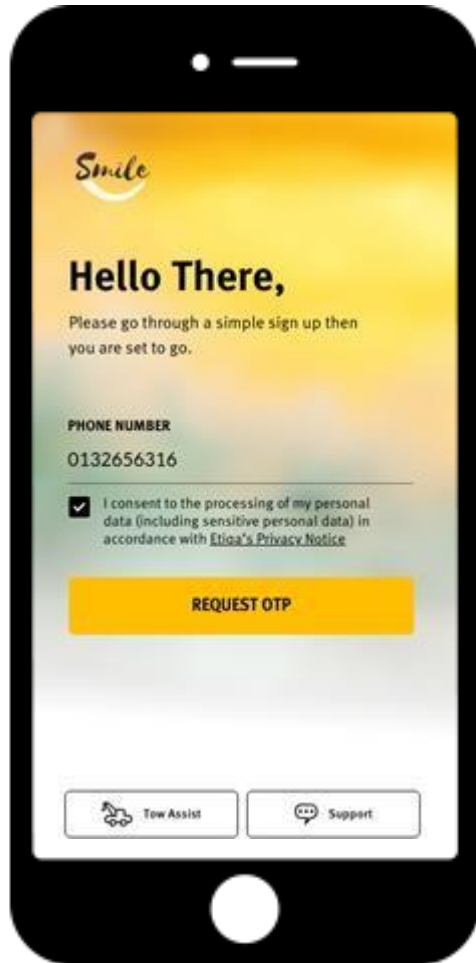


Download the Etika Smile App right away!



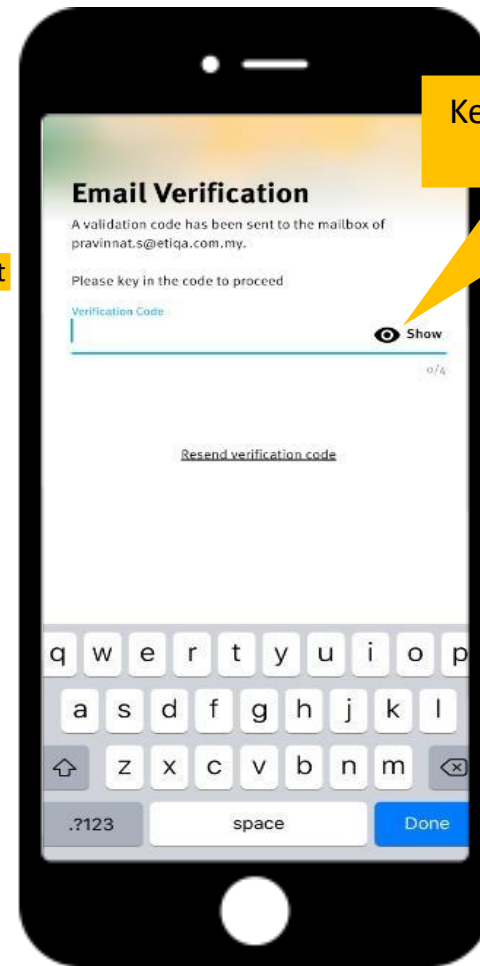
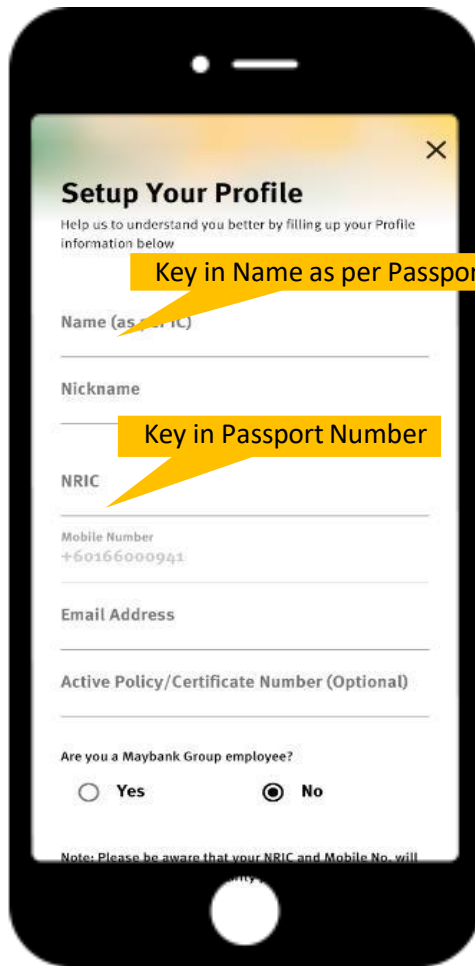
First Time Login

Step 1: Key in Mobile no to request OTP



First Time Login

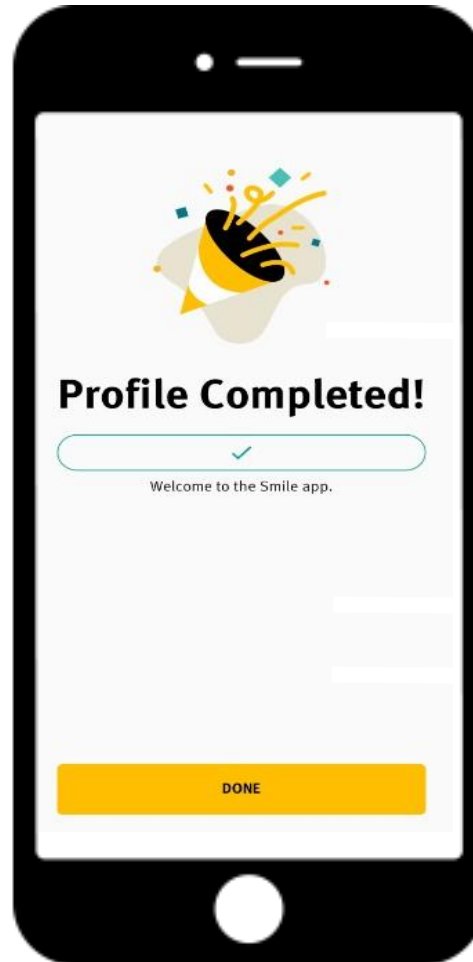
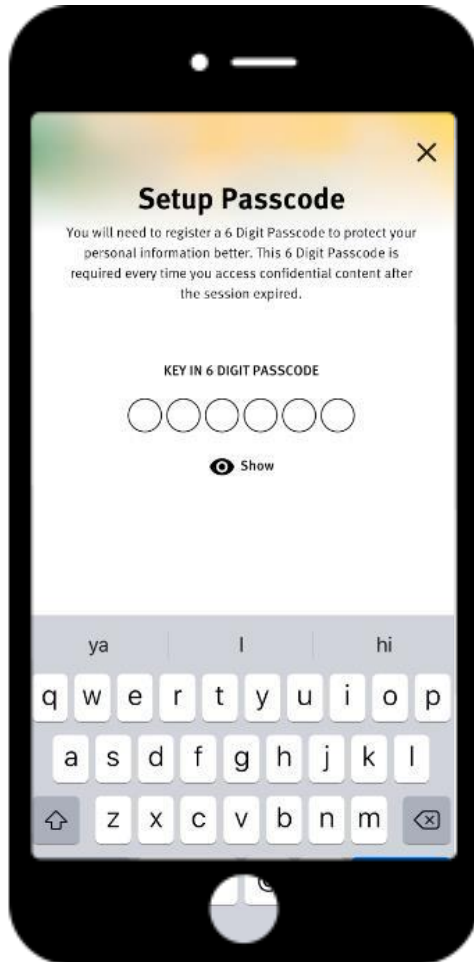
Step 2: Click "Healthcare" to Setup Profile



First Time Login

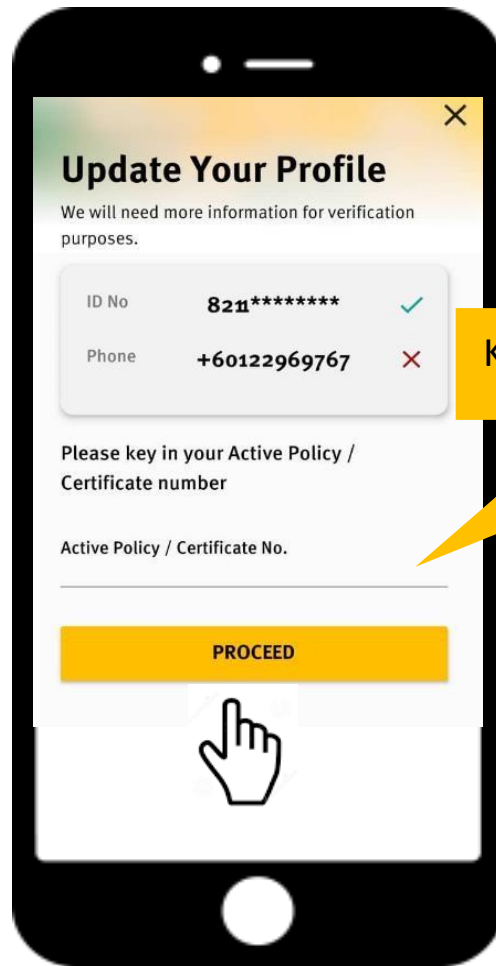
Step 3: Setup Passcode

*This 6 digit passcode is required every time you access the Healthcare Module



First Time Login

Step 4: Click “Healthcare” to update policy/ certificate no



Key in Policy/ Certificate No: TGWH001029

Smile App for members covered with Etiqa



Healthcare Module

- ✓ To navigate nearest Panel Providers
- ✓ View GL & Status
- ✓ View Room Entitlement (if applicable)
- ✓ View Outpatient Balance limit (if applicable)
- ✓ Request Outpatient GL (if applicable)

Submit Claims

- ✓ Submit Reimbursement Medical Claims

Medication & Health Product Deals

For Corporate Outpatient members only.

- ✓ Request for Long Term Medication Refill

1. View Policy Details (R & B)

2. Panel Search

3. View Guarantee Letter (GL)

4. View All Claims

5. Hospital Admission Guide



6. View Balance Limit
For Outpatient Coverage only

7. Request Outpatient GL
For Outpatient Coverage with Cashless Outpatient Specialist Benefit only

Healthcare Module Features

Inpatient

The screenshot shows the 'Inpatient' healthcare module. At the top, it says 'Healthcare' and 'MEDICAL PLUS TAKAFUL'. Below this, there is a 'Policy/Certificate No.' field with the value 'TGWH001029' and a 'View details' button with a right-pointing arrow. Underneath are four feature tiles: 'View Guarantee Letter' (with a document icon), 'View All Claims' (with a document icon), 'Panel Providers' (with a location pin icon), and 'Hospital Admission Guide' (with a hospital van icon).

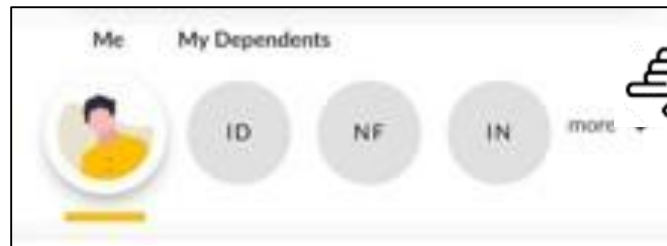
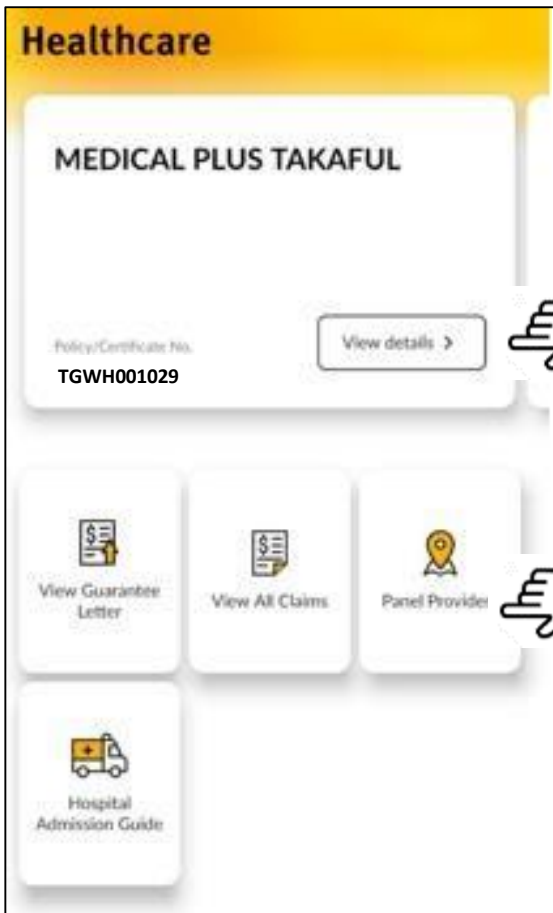
Swipe left to view other Medical Coverage with Etiqa

Only for Group Outpatient Coverage

Outpatient

The screenshot shows the 'Outpatient' healthcare module. At the top, it says 'Healthcare' and 'OUTPATIENT'. Below this, there is a 'Policy/Certificate No.' field with the value 'TOPW000040' and a 'View details' button with a right-pointing arrow. Underneath are six feature tiles: 'Request Outpatient GL' (with a document icon), 'View Guarantee Letter' (with a document icon), 'View All Claims' (with a document icon), 'Medical Panel Search' (with a location pin icon), and 'Hospital Admission Guide' (with a hospital van icon). The 'Request Outpatient GL' tile is highlighted by a yellow callout box.

Healthcare Module Features_Inpatient Coverage

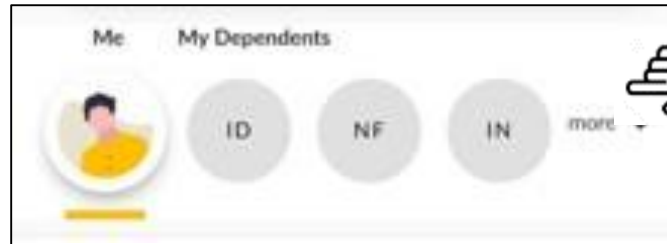
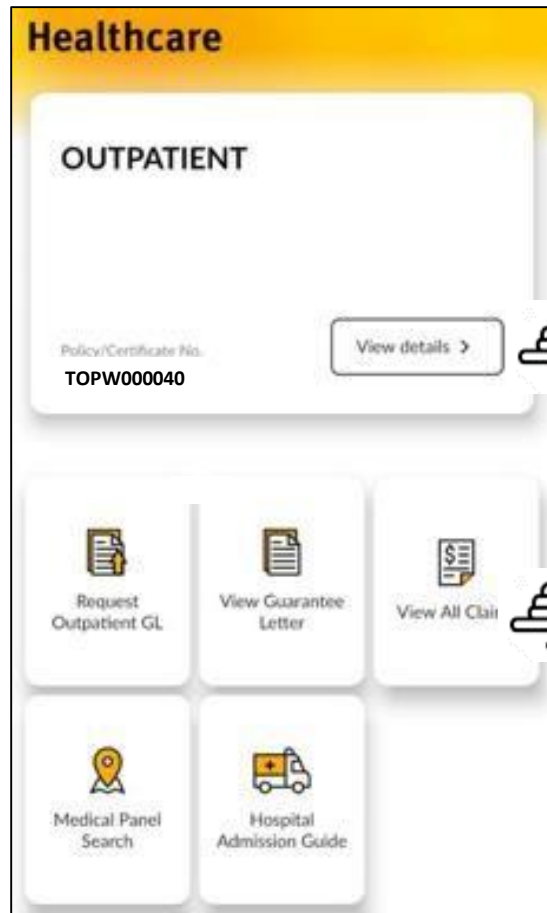


Click to view your dependent's coverage.

Click to view Annual Limit & Room Entitlement

Click View Guarantee Letter (GL) to view GL's issued for admission
Click View to view reimbursement claims
Click Panel Providers to navigate to the nearest panel hospital
Click Hospital Admission guide to watch a video on hospital admission

Healthcare Module Features_Outpatient Coverage



Click to view your dependent's coverage.

Click to outpatient entitlement and balance

Click View Guarantee Letter (GL) to view GL's issued for outpatient specialist
Click View to view Clinical and reimbursement claims
Click Panel Providers to navigate to the nearest panel hospitals and clinics
Click Hospital Admission guide to watch a video on hospital admission

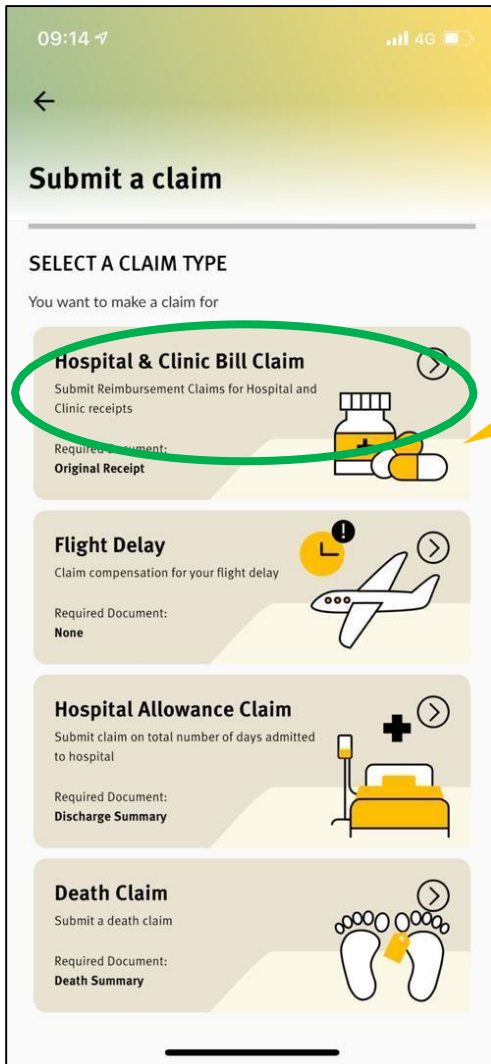
Reimbursement Medical Claim Submission via SMILE App



Submit your Medical Claims via SMILE App now!

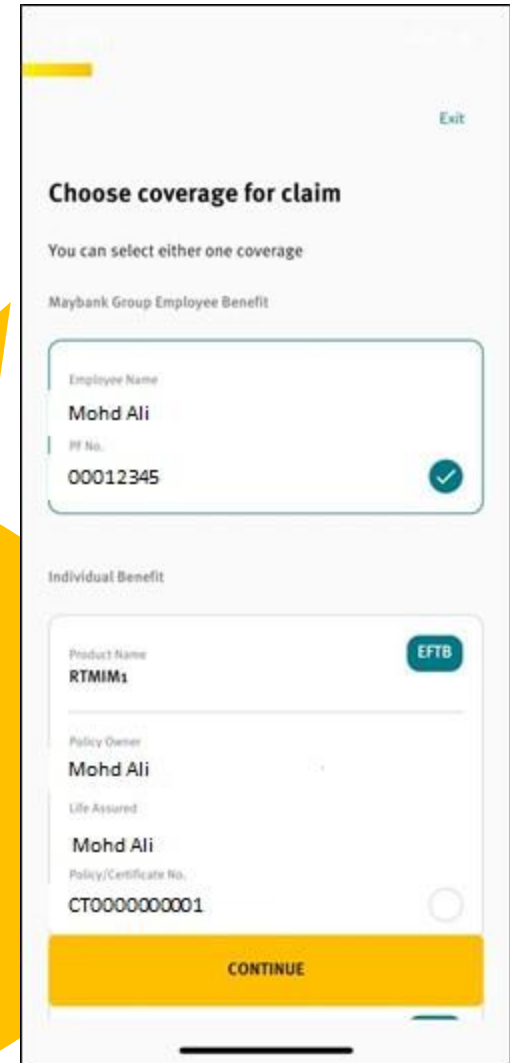
- ✓ Do not need to submit original hardcopy documents
- ✓ Claims can be submitted immediately after the visit
- ✓ Claims payment within 5 working days

Reimbursement Medical Claim Submission via SMILE App



Click to submit medical claims

All medical eligible for medical claims will be displayed for member to select. Member only allowed select ONE policy to claim from.



Reimbursement Medical Claim Submission via SMILE App

To select member and update claim details as per below screens.

← Exit

Claims For

A Mohd Ali ✓

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CONTINUE

← Exit

Fill up following details

Claim Details

Claim for

Inpatient/Hospitalization

Date of admission Date of discharge

Provider

Non Panel Provider

Provider Name

Diagnosis

CONTINUE

← Exit

Bill Details

Receipt/Invoice Number + Add

Total Receipt/Invoice Amount (RM)

Your Bank Details

Please verify if the bank information below is correct.
Payment will be send to the information below.

No bank details registered yet
+ Add my bank details >

CONTINUE

Your Contact Details

Reimbursement Medical Claim Submission via SMILE App

Documents required is customized based on claim type selected.

12:11 4G

← Exit

Upload Document

You can snap a picture of the mandatory documents to be uploaded

Total size not exceed 10MB and format - jpg, png only

Original Bill Upload file

Original Receipt Upload file

* Diagnosis to be indicated by the doctor
* To indicate "SUBMITTED TO ETIQA" on original receipt.

Remarks

CONTINUE

12:11 4G

← Exit

Upload Document

You can snap a picture of the mandatory documents to be uploaded

Total size not exceed 10MB and format - jpg, png only

Original Bill Upload file

img.jpg

Original Receipt Upload file

* Diagnosis to be indicated by the doctor
* To indicate "SUBMITTED TO ETIQA" on original receipt.

CONTINUE

← Exit

Summary Review

Here is the summary of your submission. Please verify if everything is correct before submitting.

Claim Details

Claiming for
Claim Type
Date of event
Provider
Provider Name
Diagnosis
Receipt/Invoice No.

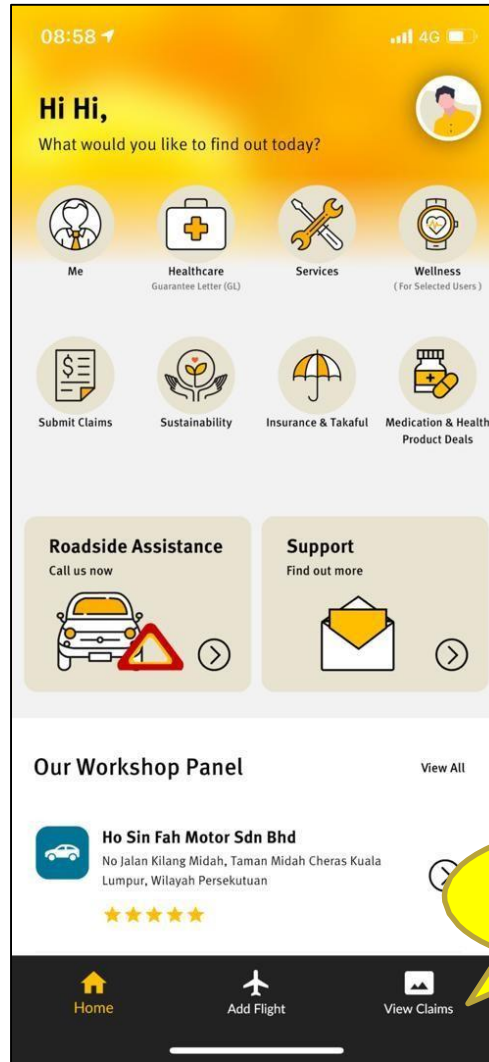
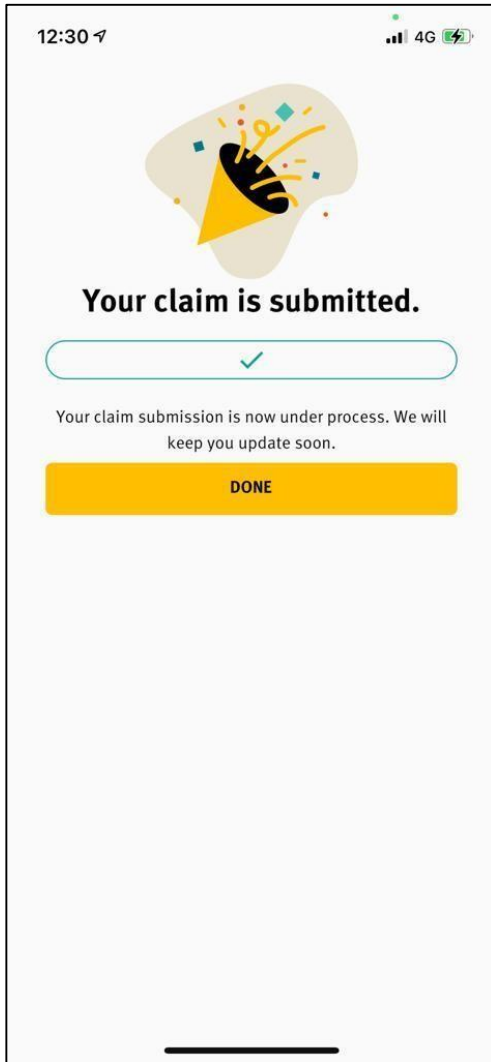
I hereby confirm that the information provided herein is accurate, correct and complete and that the documents submitted along with this claim application are genuine.

I am aware that I am required to keep all records, original receipts and other supporting documents in relation to this claim for a period of seven (7) years.

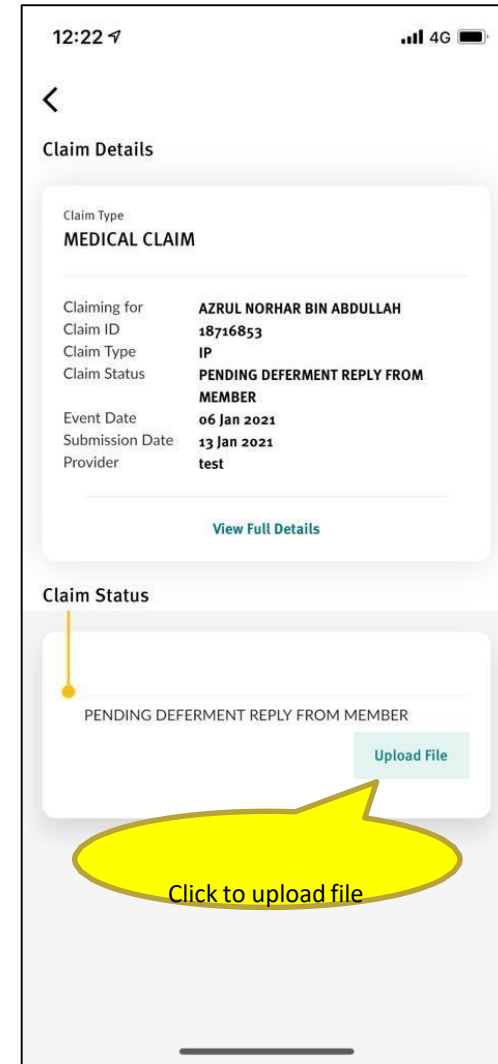
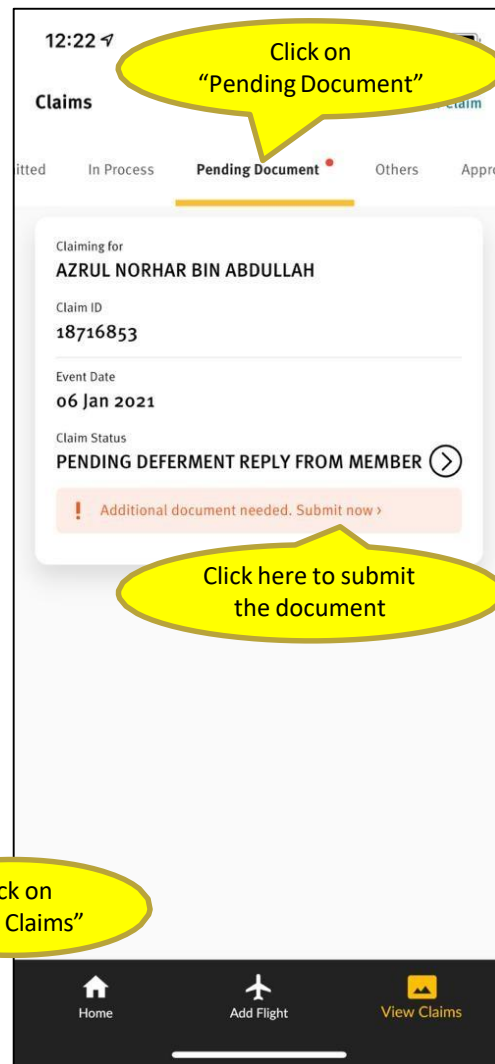
I am aware that Etiqa may request me to submit the original receipt or other supporting documents for verification or audit purposes.

CONTINUE

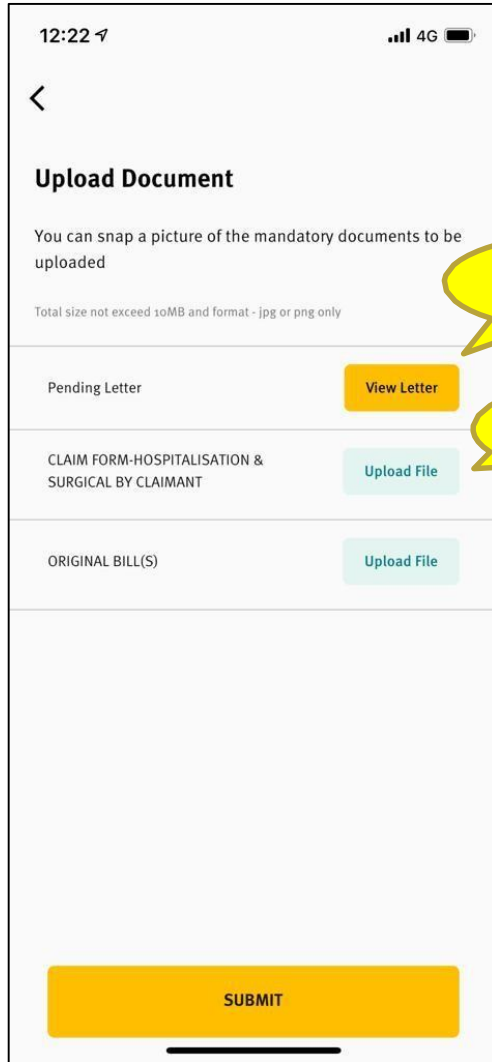
Reimbursement Medical Claim Submission via SMILE App



Pending Claim Submission

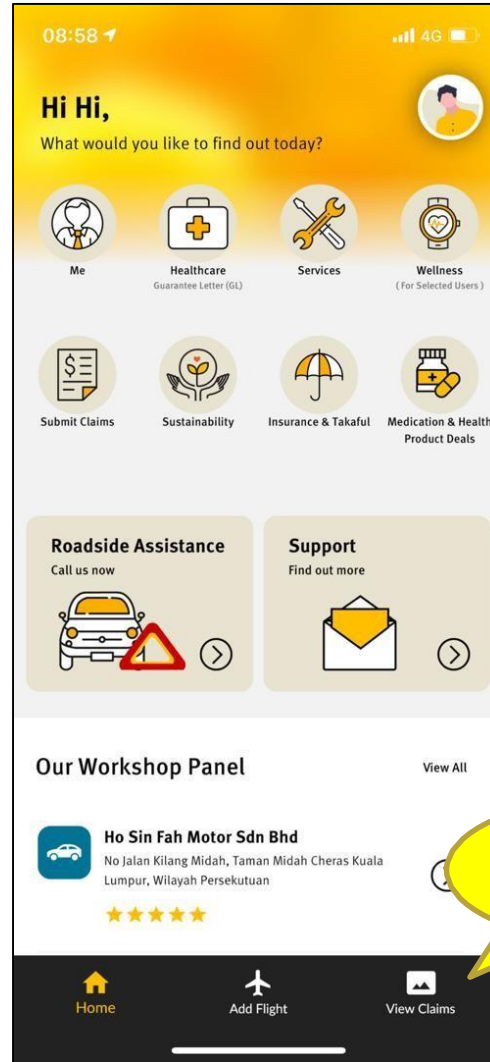


Pending Claim Submission



Click to view pending letter

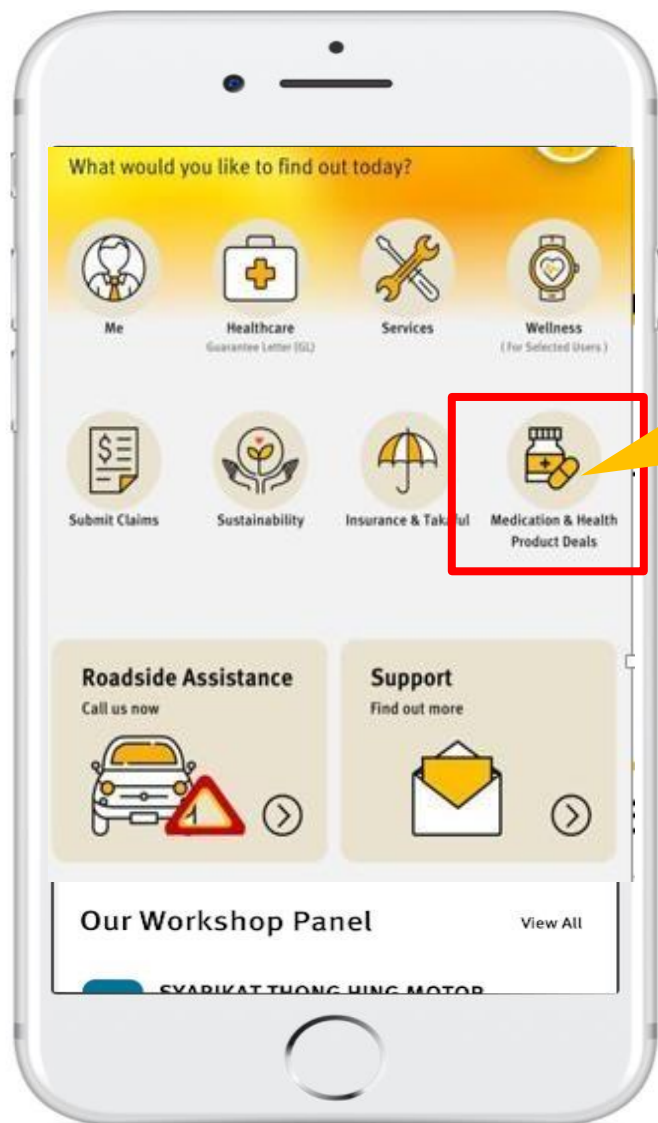
Click to upload file



Claim status can be tracked over here upon submission

Long Term Medication Refill via SMILE App

NEW

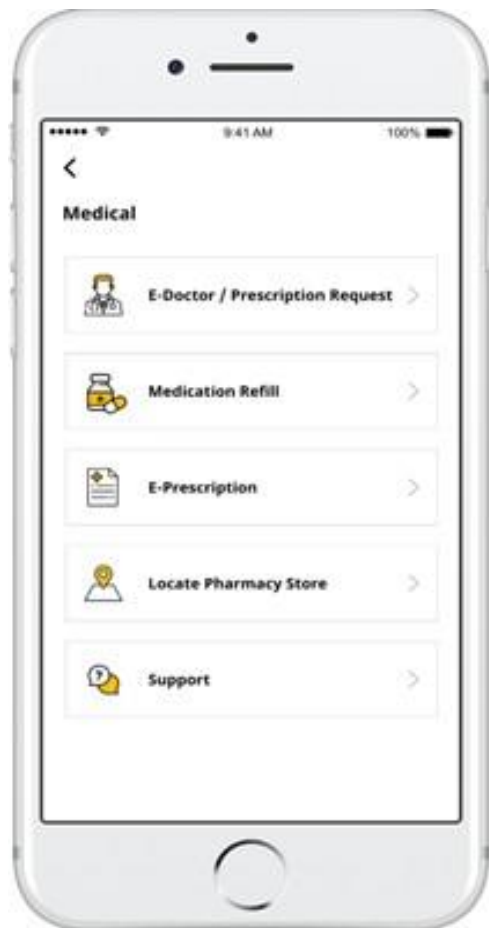


You can now request for your long term medication refill via SMILE App and get it delivered to your doorstep with no extra cost.

Benefits of using Panel Pharmacy (Big Pharmacy)

- ✓ Average saving of 30% for Long Term Medications
- ✓ Savings on Consultations Fee
- ✓ Medication delivered to your doorstep
- ✓ Annual Limit can be managed better

Medication Module_SMILE APP



- i. e-Doctor/Prescription Request
- ii. Medication Refill (With prescription)
- iii. e-prescription
- iv. Locate Pharmacy
- v. Support

e-Doctor/ Prescription Request

Select Panel Doctor

Select Doctor from Panel Doctor on Duty



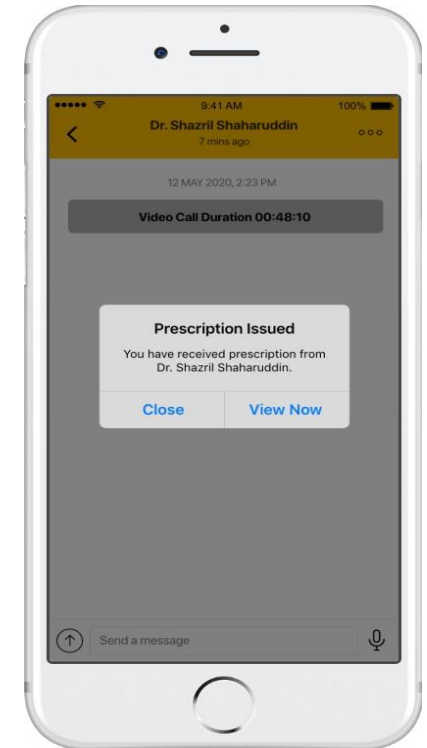
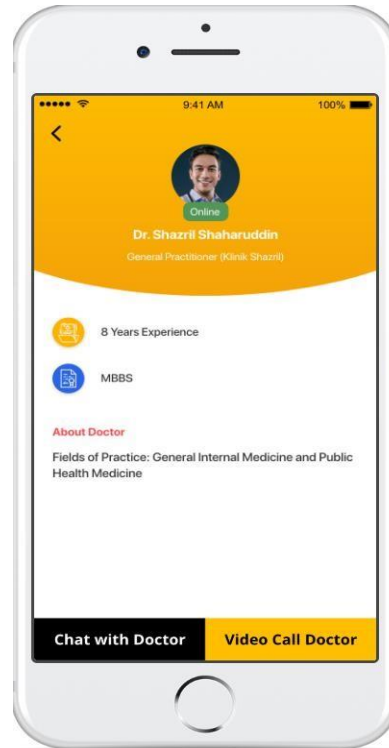
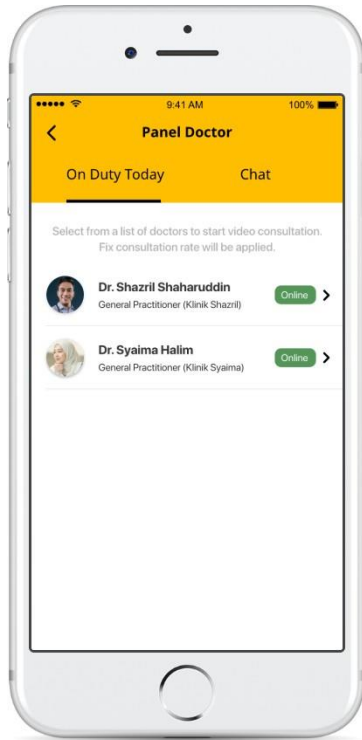
Start Video/ Chat Consult

Consult and get Prescription at the comfort from your Home/Office



Prescription Issued

e-Prescription issued after consultation



e-Doctor/ Prescription Request

Select Panel Doctor

Select Doctor from Panel Doctor on Duty



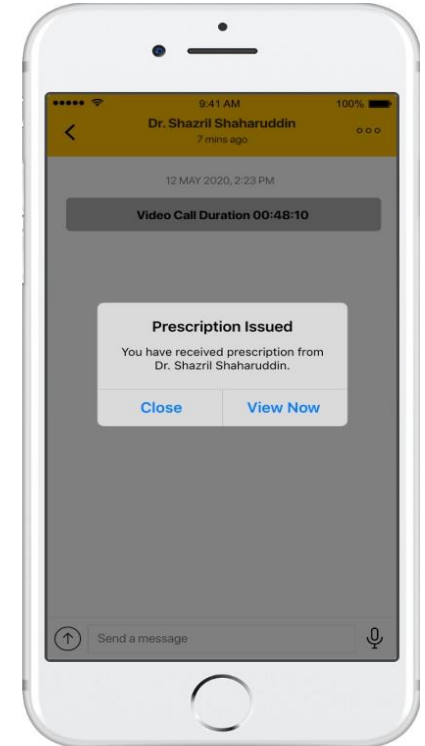
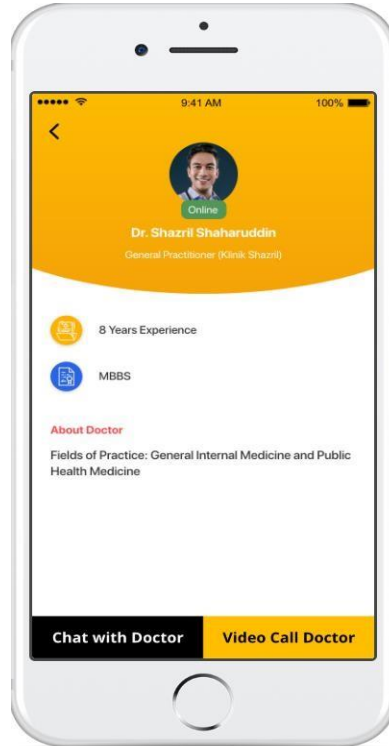
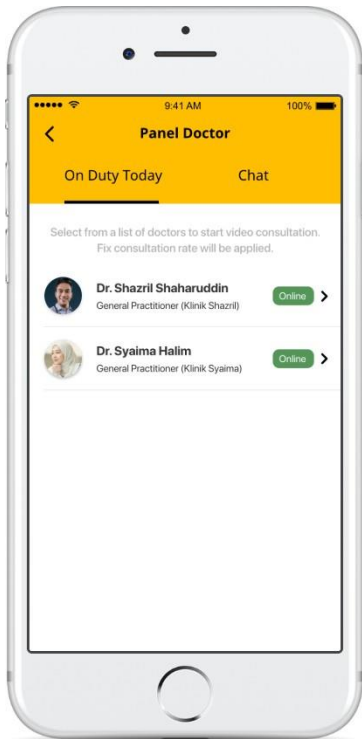
Start Video/ Chat Consult

Consult and get Prescription at the comfort from your Home/Office



Prescription Issued

e-Prescription issued after consultation



Medication Refill Request

Request For Medicine Upload Prescription Upload Other Images Submit Request

If you have Prescription from your Doctor



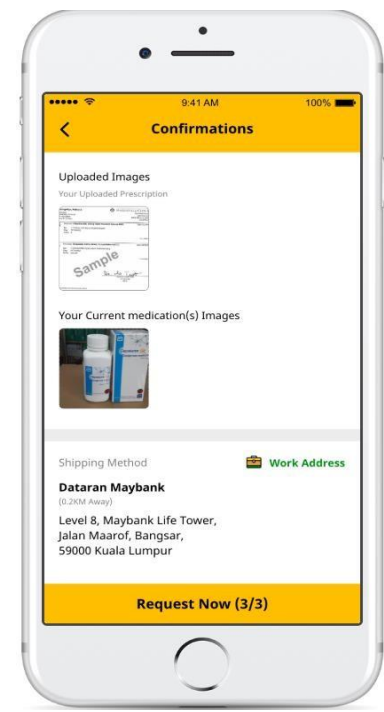
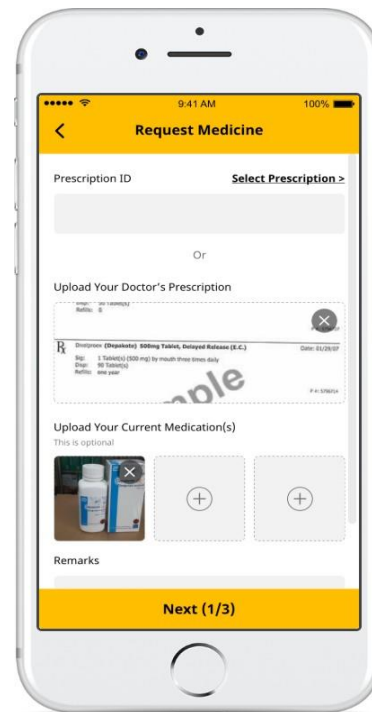
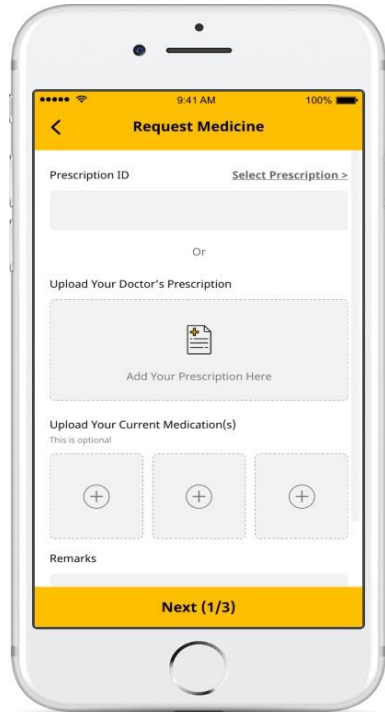
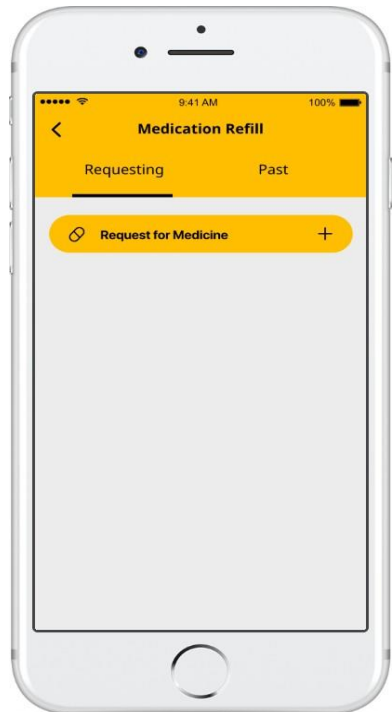
Snap OR attach prescription photo



Add picture of appointment card/current medications

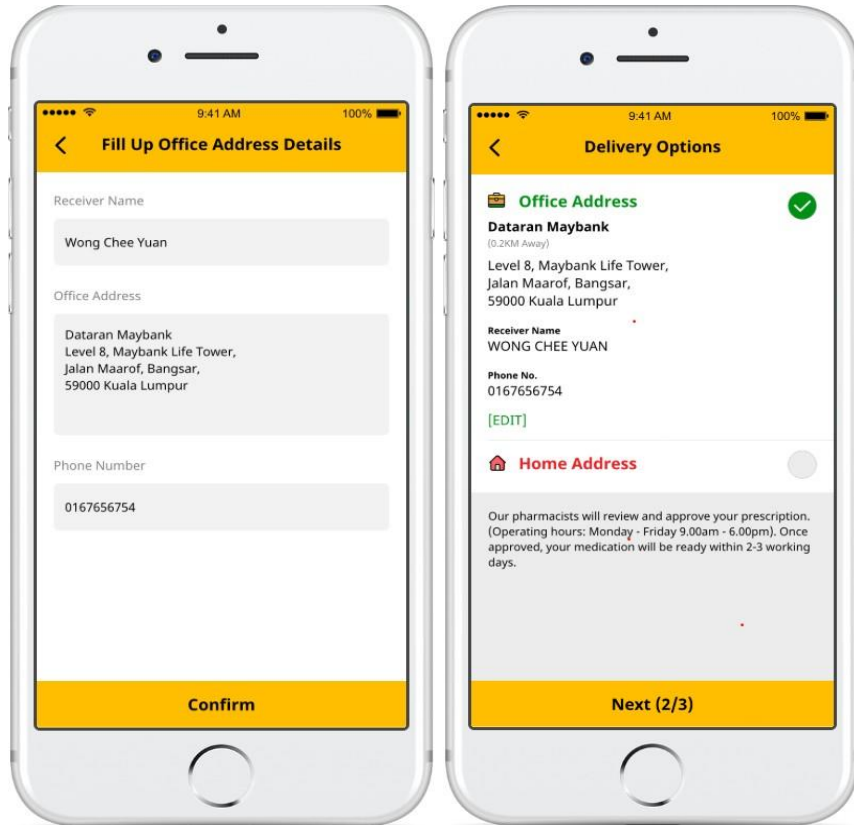


Click Request Now upon confirmation

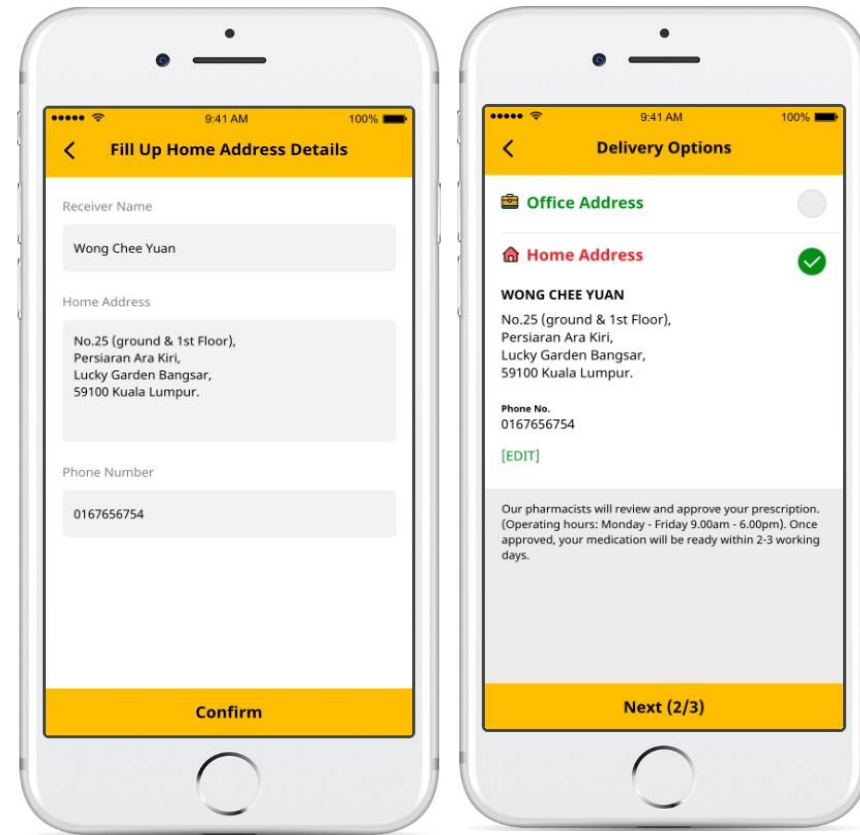


Medication Delivery

Office Delivery



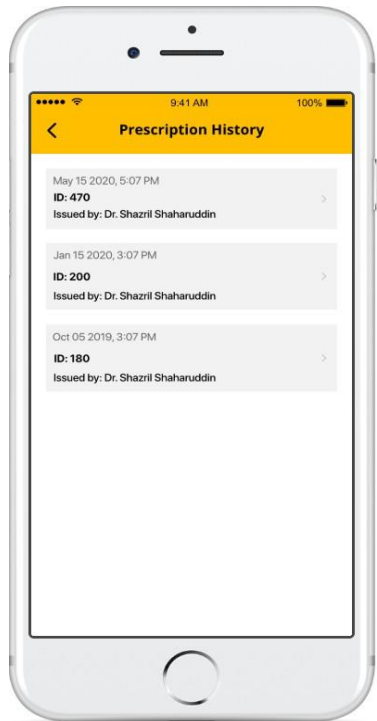
Home Delivery



Other Functions

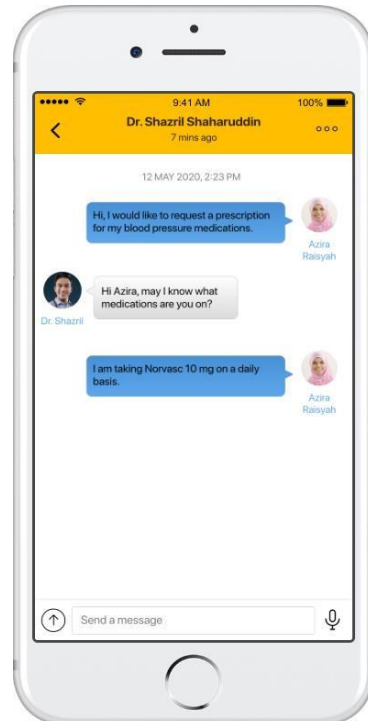
Prescription History

In App prescription records



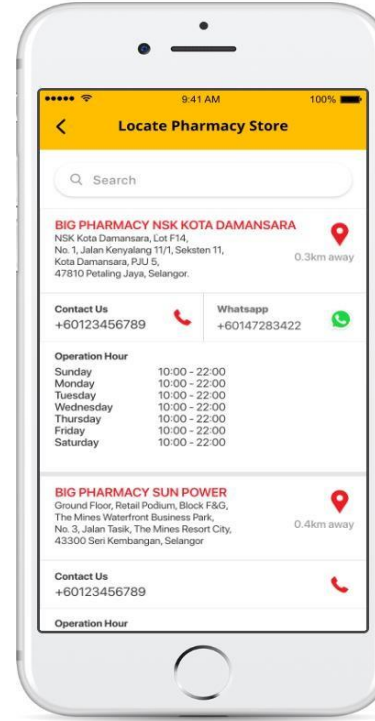
Consult History

View Chat History with Doctor



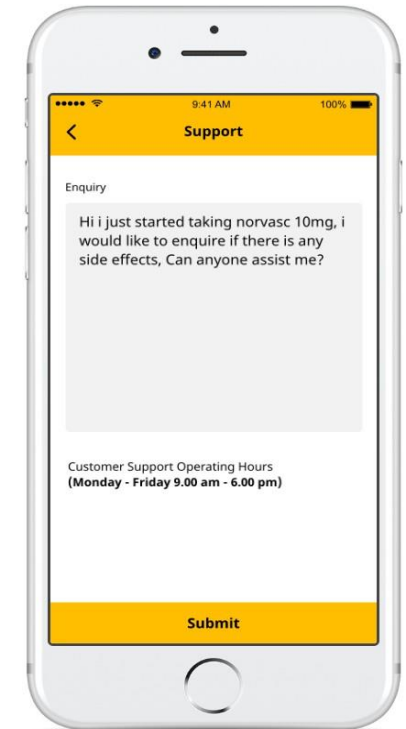
Pharmacy

Locate and Contact nearest BIG Store

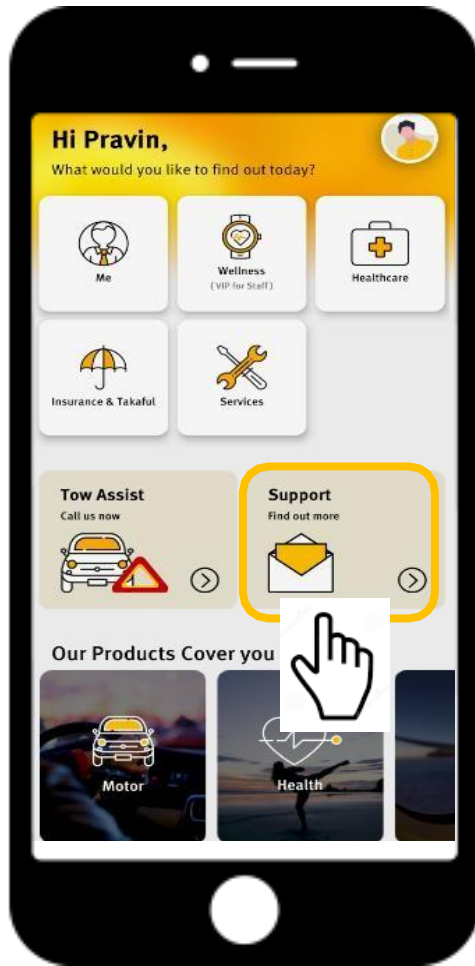


Customer Support

Contact our Pharmacist for any



Support



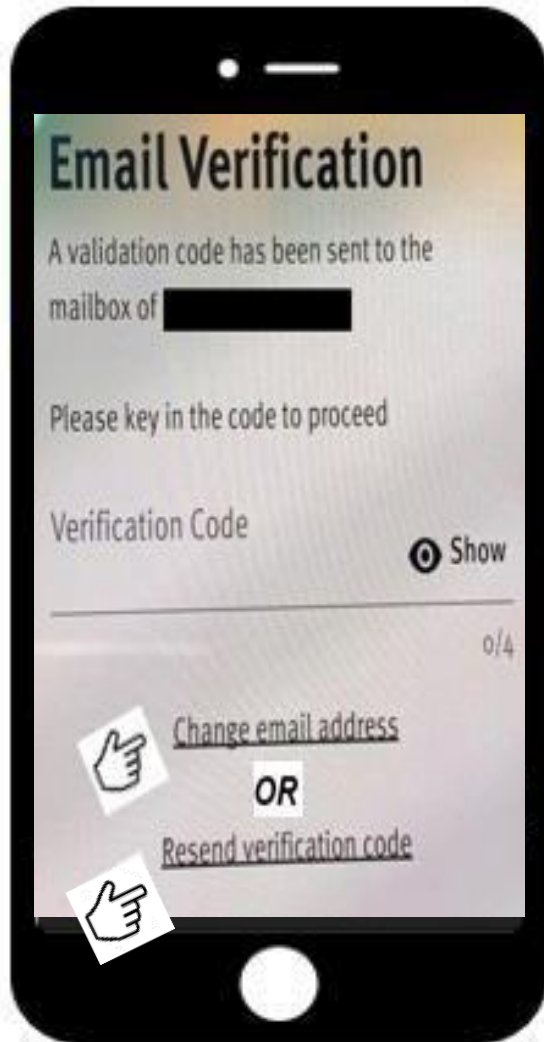
Or Email enquiry to smilesupport@etiq.com.my

** Android devices does not allow user to screenshot*

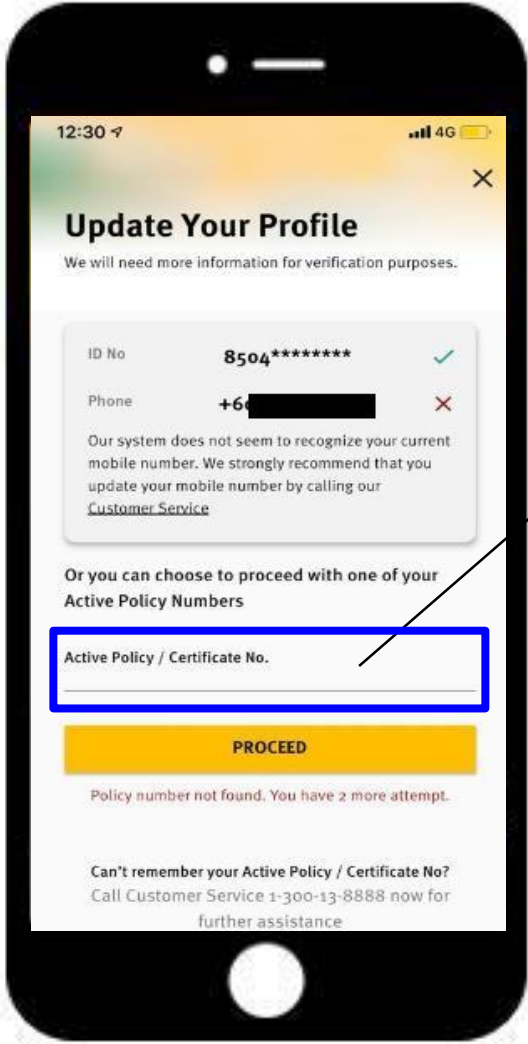
Common Q&A

Q1: I did not received email verification code?

✓ Click on “Resend verification code” **OR** “Change email address”



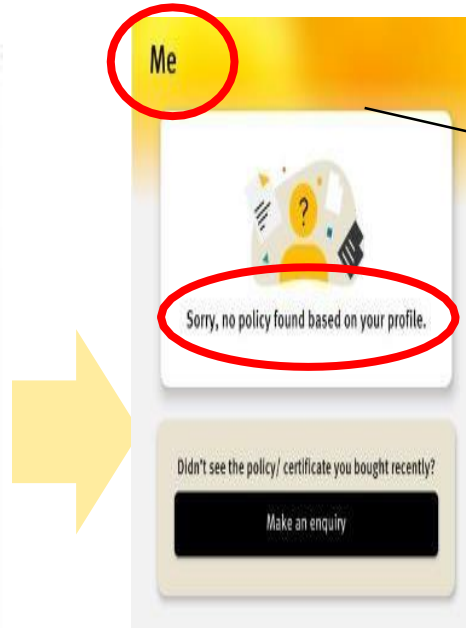
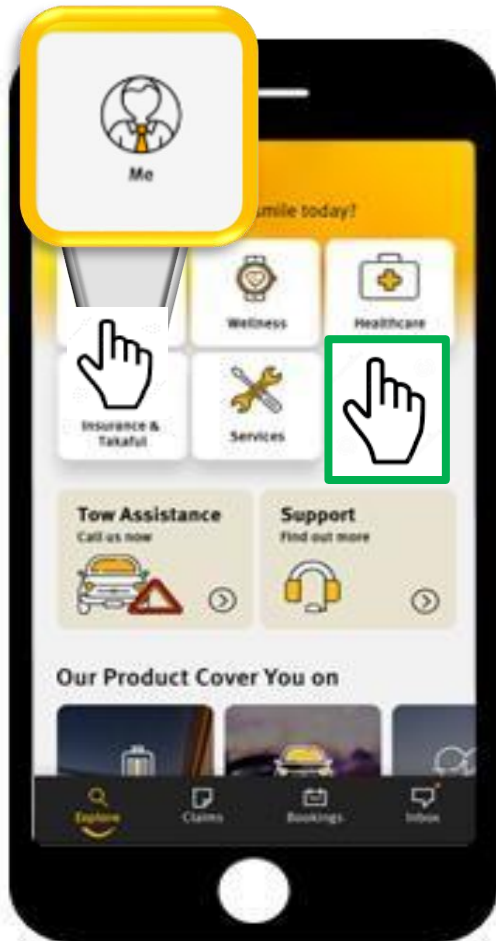
Q2. Do I have to key in each certificate no to access the Healthcare module if I have more than one medical coverage with Etiqa?



Answer:

➤ *No, just need to key in ONE Certificate numbe & you will be able to view all medical coverage with Etiqa*

Q3: “Sorry, no policy found based on your profile”- (Me tab)

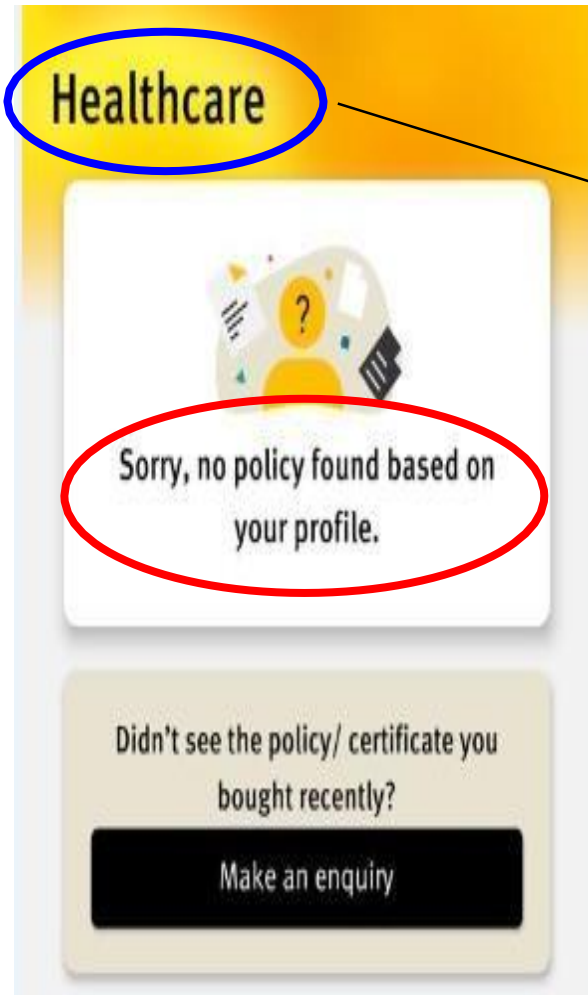


Answer:

- ✓ *Member wrongly clicked on ME module instead of Healthcare.*

**(ME module is accessible for members with Life/ General Policies with Etika)*

Q3: “Sorry, no policy found based on your profile” – (Healthcare Tab)



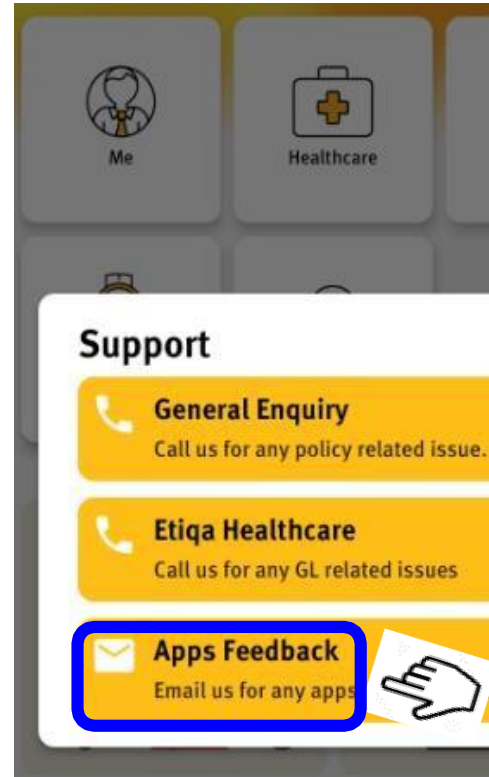
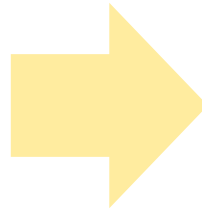
Answer:

- ✓ *Member's data is not in Etiqa's system*
- ✓ *NRIC updated in profile page is incorrect*

Q4: How do I update/correct my NRIC number?

a) *If error in Mobile App (Data entry error during profile update)*

✓ *Click on support on the app and email Etiqa a copy of your NRIC.*

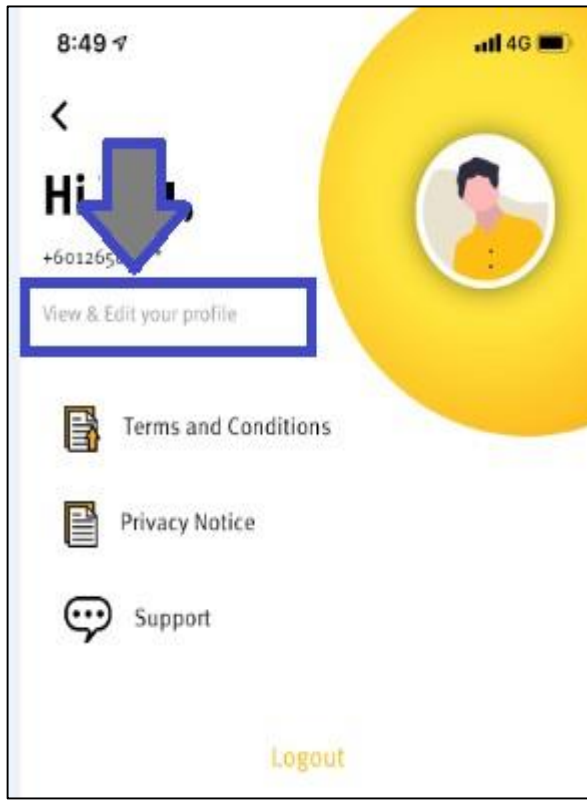
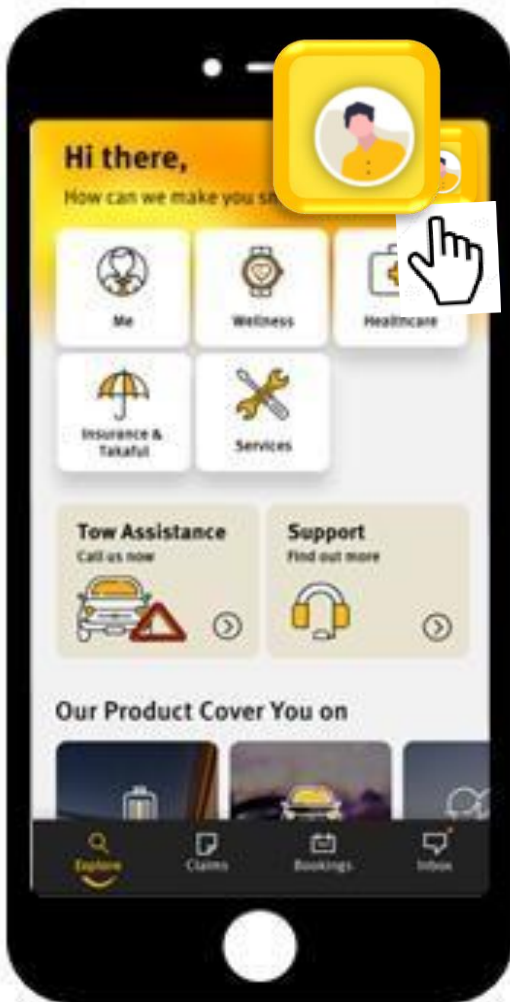


b) *If error due to Incorrect declaration of NRIC by corporate HR*

✓ *Have to update corporate HR*

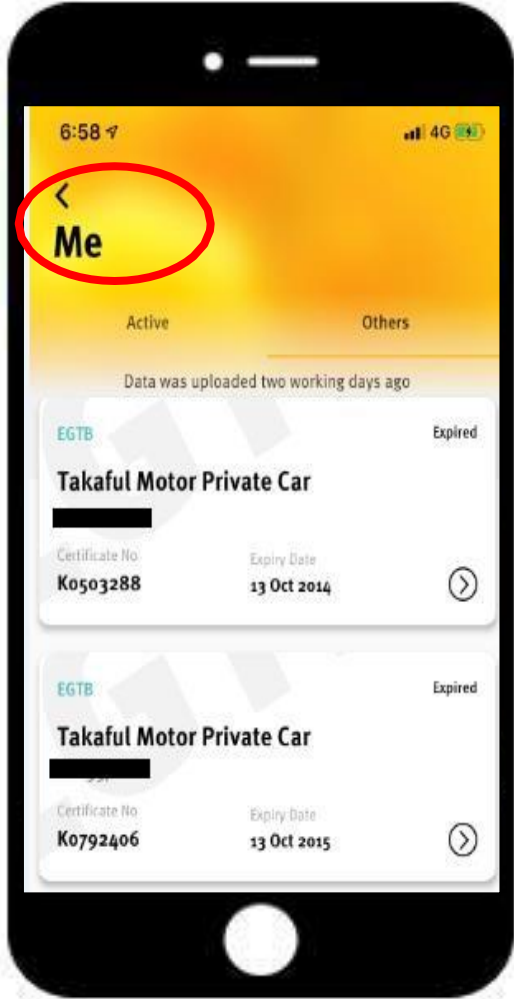
Q5: How do I update/change my email address after login?

✓ You may click on your profile page; "View & Edit"



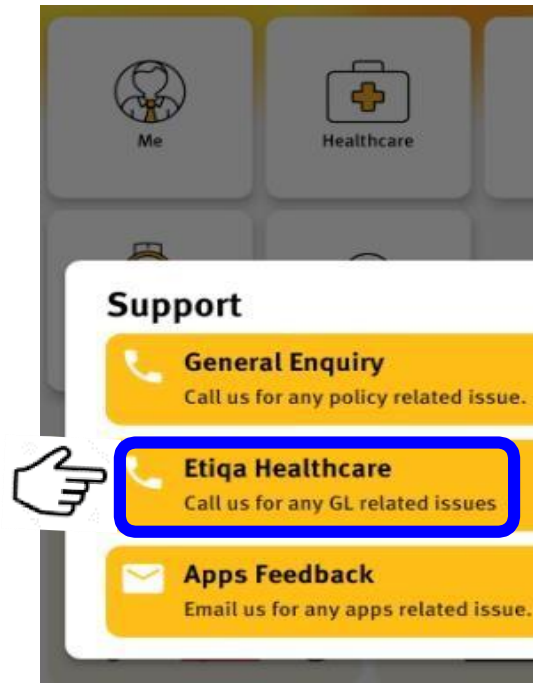
Q6: Can I access ME module in SMILE App?

✓ Yes, if you have ANY active policy with Etiqa Insurance or Takaful; eg: Motor insurance.



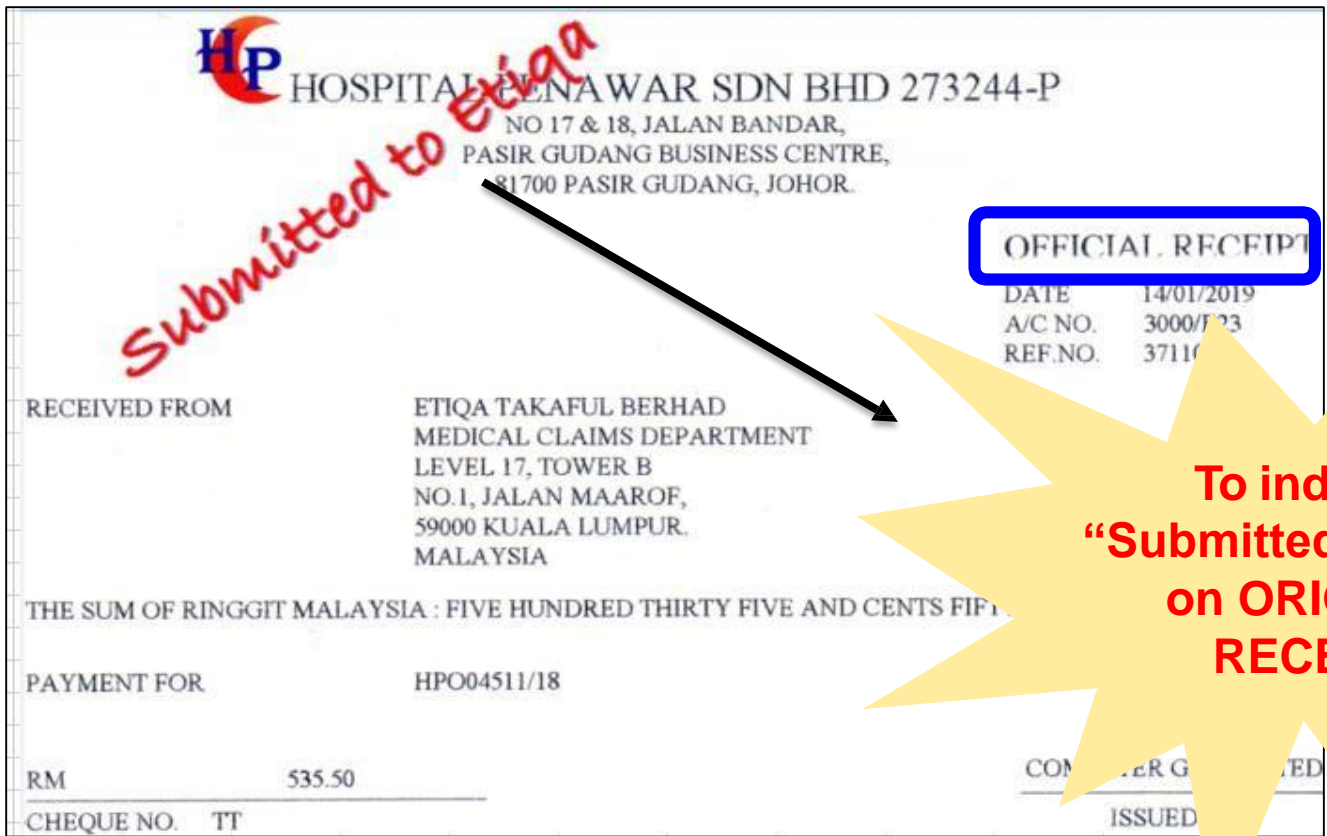
Q7. How do I know my inpatient and outpatient medical limits?

- ✓ For outpatient coverage, click on view details to view balance limit
- ✓ For inpatient coverage you may also call Etiqa Healthcare at 1800 88 9998 to check your balance limit.



Q8. Do I need to still submit the original receipt after submitting my reimbursement claims via the app?

- ✓ No. However if there are any discrepancies, Etiqa may request for the original receipt to be submitted.
- ✓ **“Submitted to Etiqa” MUST be written in PEN.**



**To indicate
“Submitted to Etiqa”
on ORIGINAL
RECEIPT**

Q9. I can't find "Maybank" Bank name when I submit reimbursement claim?

- ✓ *Malayan Banking Berhad = Maybank*
- ✓ *It's the first on the list as that's our preferred bank*

Q10. This is my first time submit claim. I can't upload the image (iOS)

- ✓ *Go to Setting → Privacy → Photos → Smile App → select "Read and Write"*

Q11. Where do I get the claim form for reimbursement?

✓ You can download the medical claim form @ www.etiqa.com.my/v2/claims/medical

The screenshot shows a web browser at the URL etiqa.com.my/v2/claims/medical. The page features a navigation menu on the left with 'CLAIMS' selected, and a sub-menu where 'MEDICAL CLAIMS' is highlighted. The main content area is titled 'Hospital & Surgical Claim: Forms to Download' and lists several downloadable forms:

- EFTB Checklist - Medical Claim Submission
- EFTB - Statement of Medical Examiner
- EFTB - Hospitalisation Claim Form
- ELIB Checklist - Medical Claim Submission
- ELIB - Statement of Medical Examiner
- ELIB - Hospitalisation Claim Form

Q12. What is the minimum mobile device requirement to use the app?

- ✓ The mobile device operating system must be iOS 10.0 and above or Android version 4.0 and above
- ✓ The mobile device must not be jailbroken or rooted
- ✓ The mobile device must have internet connection

Thank you

