

Digital Services Guide

USER GUIDE FOR:
POLICYHOLDERS | BROKERS & AGENTS | APRIL NETWORK PROVIDERS



JUNE 2021

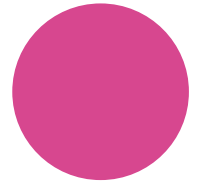


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SECTION 1 ACCESS YOUR ONLINE PORTAL

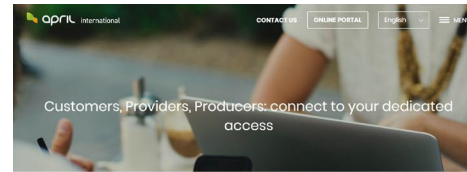
URL and regional contacts

- 1 **Access your Online Portal at**
healthbyapril.com/portal
- 2 And click on the appropriate link to access your Portal login page:

● For Members and Policyholders

● For Brokers and Agents

● For APRIL's Network Providers



Members and Policyholders Portal

Get access to your policy details, documentations, claim forms and claims history in a simple click



Brokers Portal

For Brokers, Agents and Independent Financial Agents



Medical Providers Portal

For Providers belonging to the APRIL Network



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 9170
contact.th@april.com

PHILIPPINES

+65 6736 0057
contact.ph@april.com

INDONESIA

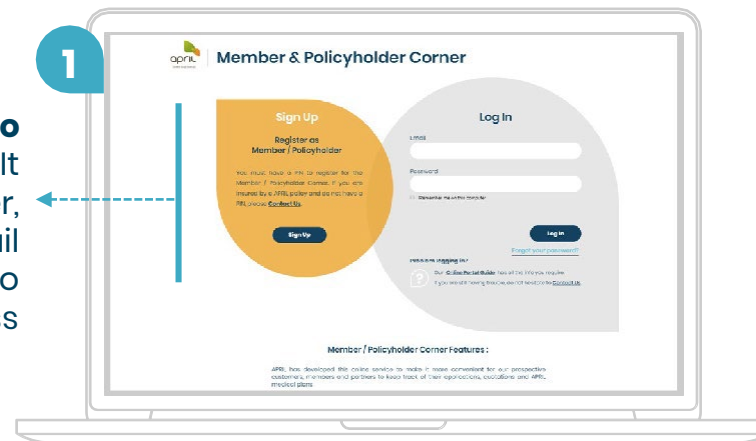
+62 21 3971 1002
contact.indo@april.com

SECTION 1 ACCESS YOUR ONLINE PORTAL

First connection: How to activate your account

> Sign up

Your PIN number is required to register to your Online Portal. It is displayed on your PIN Letter, which was sent to you by email when you first subscribed to your policy (from the address epin@april.com).



Before proceeding, make sure you are on the correct login page by double checking page headings (**Member and Policyholder Corner**, **Producer Corner** or **Providers Corner**).

Enter your Last Name and First Name as it appears in your policy documents

Enter your PIN number, which was sent by email

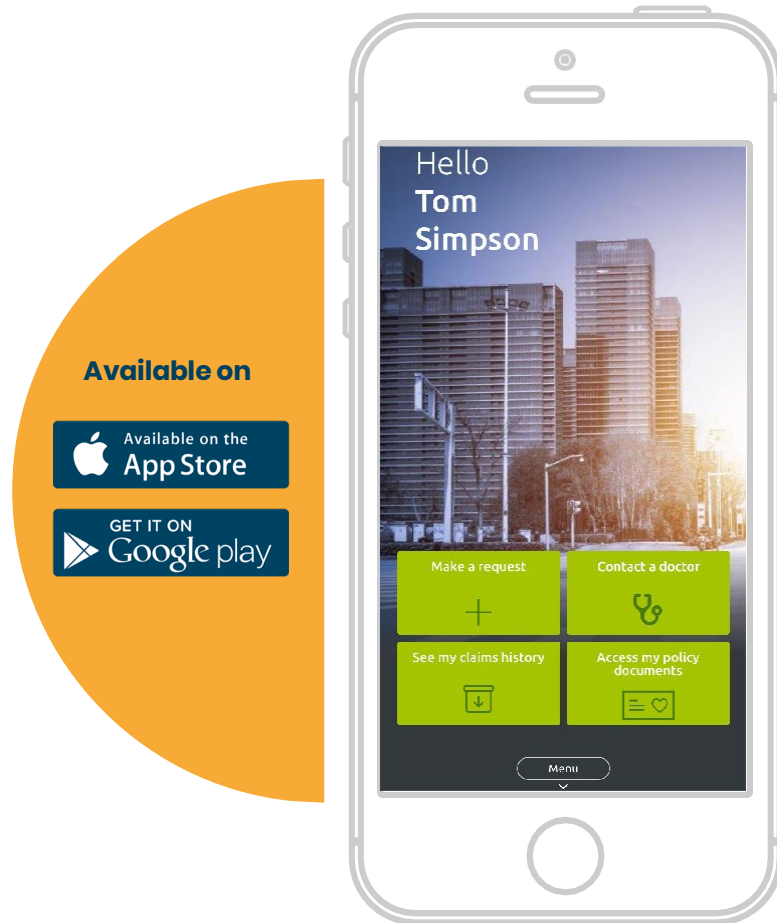
Enter the email address you used for your policy application

Create your own unique password and confirm by re-typing it

To confirm registration, click Submit

SECTION 2 YOUR EASY CLAIM APP

Your Easy Claim App



Important note about your email address

The email address indicated on your policy application will be your **Login ID** on the **Online Portal**, on the **Easy Claim app** and on our **claims submission page**.

It is also your **primary email address** in our database. This means that we will use it to send claims settlement information which may contain information about your medical history.

To access the Easy Claim app

- 1 Activate your account on our **Online Portal**
- 2 **Download the APRIL Easy Claim app** on your smartphone
- 3 Launch the app and **login with your email address** and **the password you created on the Online Portal**
- 4 You will now have access to all the functions on the app!

SECTION 2 YOUR EASY CLAIM APP

Submit and track your claims

To send a medical bill or prescription 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 22** for submission limits.



SECTION 2 YOUR EASY CLAIM APP

Submit and track your claims

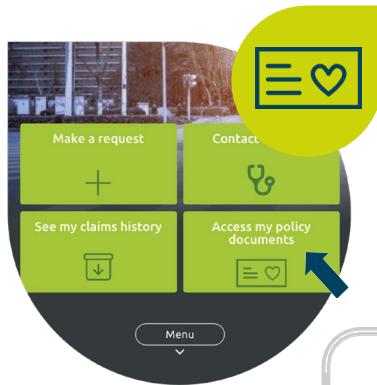
Once your claim has been submitted, you will be able to track its status on the app.

- 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.



SECTION 2 YOUR EASY CLAIM APP

Display your member eCard, Benefits Schedule & APRIL contacts

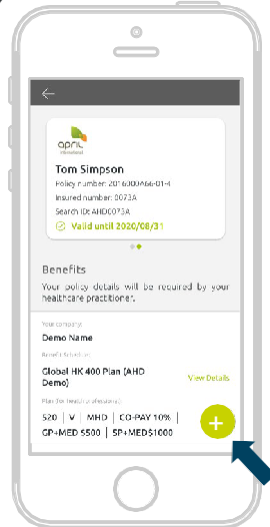


To access your card:

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

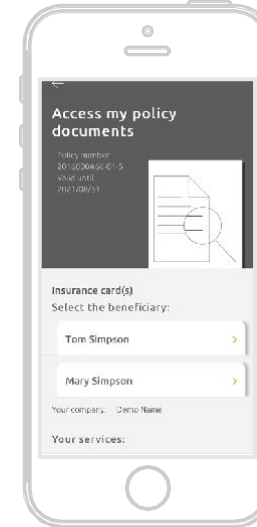
To access your card offline:

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.

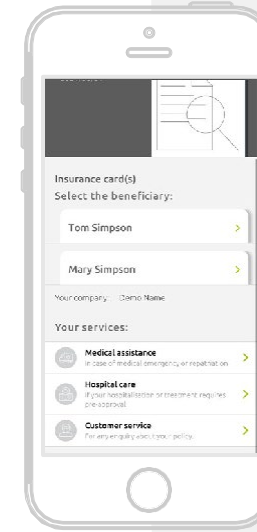


Any questions about your policy? Having an emergency?

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

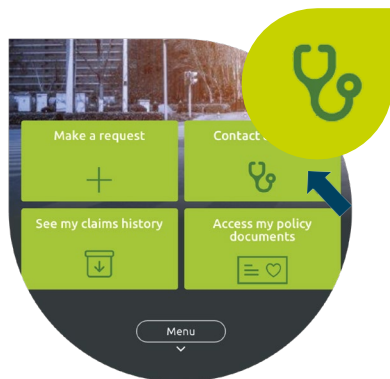
Want to check what is covered by your policy?

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



SECTION 2 YOUR EASY CLAIM APP

Find a medical practitioner



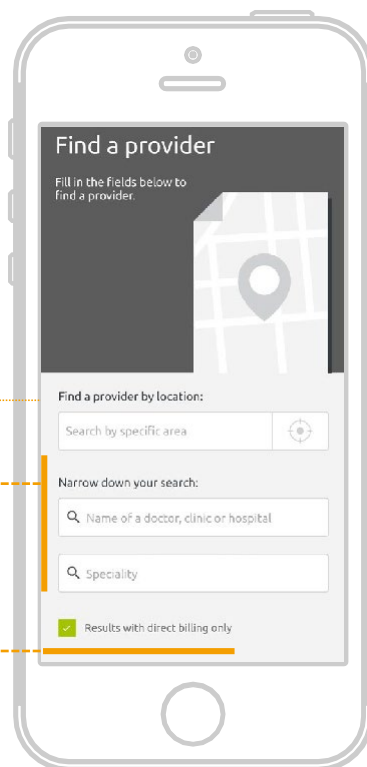
From the homepage, click on the **Contact a doctor** button, then **Search a medical provider**:

Find a provider by location

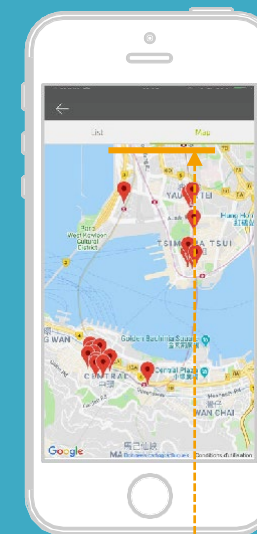
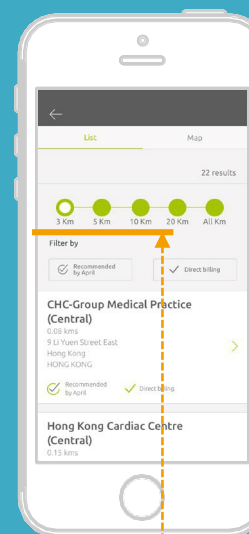
Enter your search area **or**
Click on the geolocation button

You can **narrow down** your search by
entering the name of a medical
practitioner or a specialty
(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

SECTION 2 YOUR EASY CLAIM APP

Request a Letter of Guarantee

You want to:

Submit a claim



Prepare an hospitalisation



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

Request a letter of guarantee

Enter all the information about your hospitalisation below, and provide the following documents: Medical report, Estimated costs and Accident report if applicable.

Date of admission for treatment*

Do you know your discharge date? >

Name of doctor or facility

Submit your request in a few steps. Enter:

- our 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-authorisation 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.

*To use this service, please make sure that a default email address is added to your phone settings (see **Page 23**)*

SECTION 3 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

TeladocTM
HEALTH

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



Insurance Asia Award 2020

★ **Service Initiative of the Year 2020**

SECTION 3 YOUR TELEHEALTH SERVICES

Request a callback from a doctor



When should I use this service?

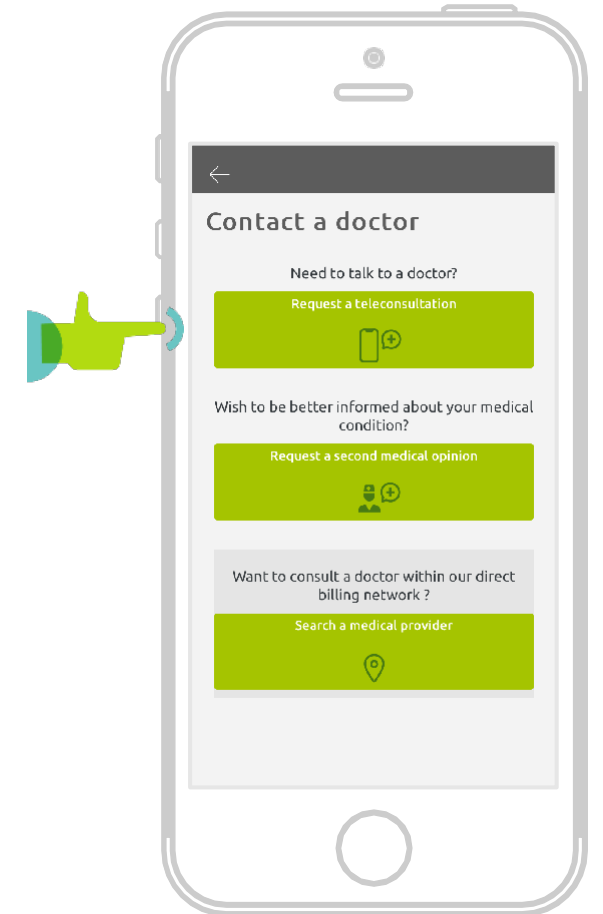
- Daily health consultation (headache, stomachache...)
- Improving awareness about certain diseases
- Occupational diseases
- Seasonal health issues (rash, laryngitis...)
- Health questions while travelling
- Further elaboration after clinical visits

- ✓ 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 8**)

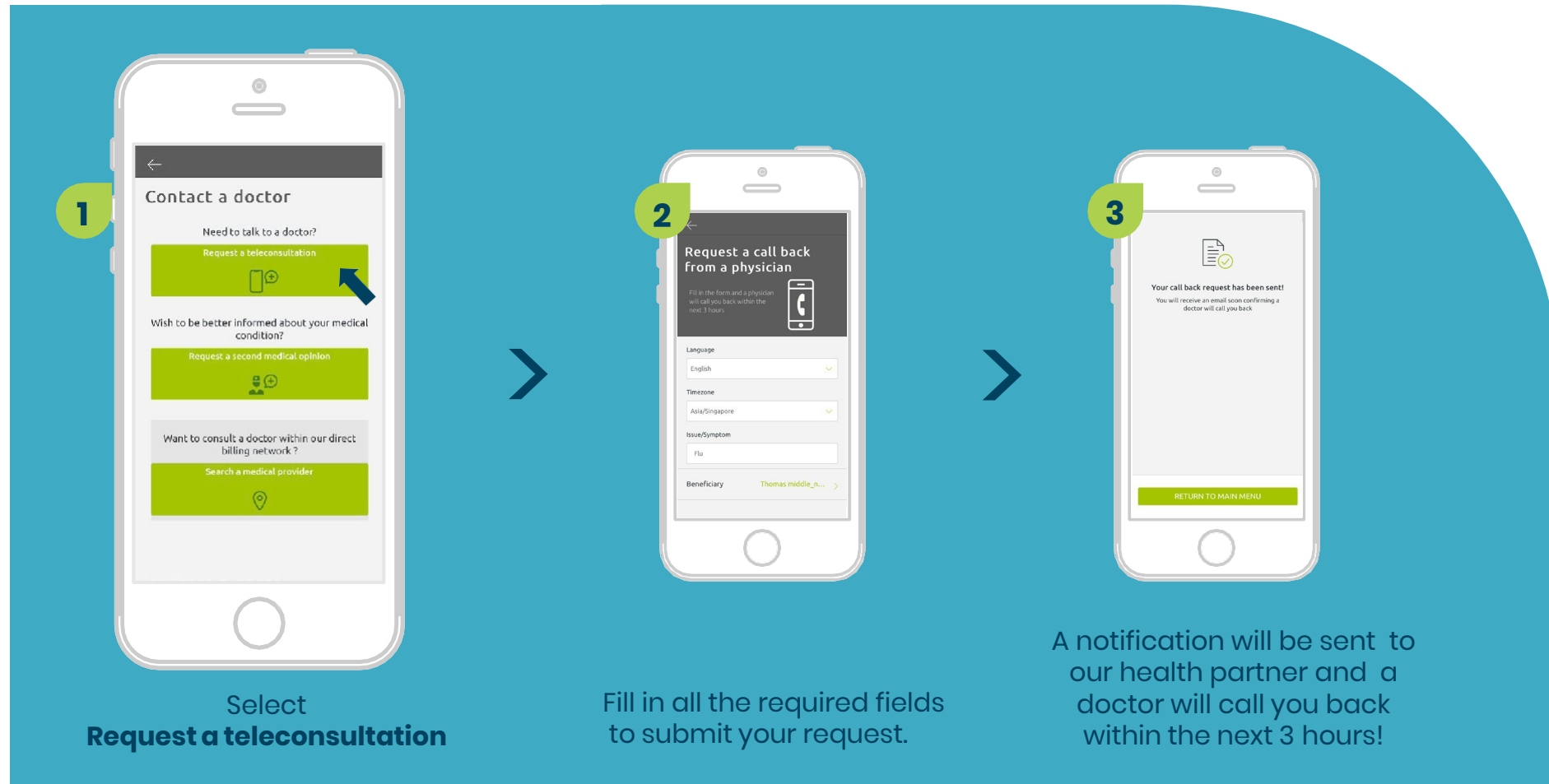


SECTION 3 YOUR TELEHEALTH SERVICES

Request a callback from a doctor



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



To use this service, please make sure that a default email address is added to your phone settings (see **Page 23**)

SECTION 3 YOUR TELEHEALTH SERVICES

Request a Second Medical Opinion

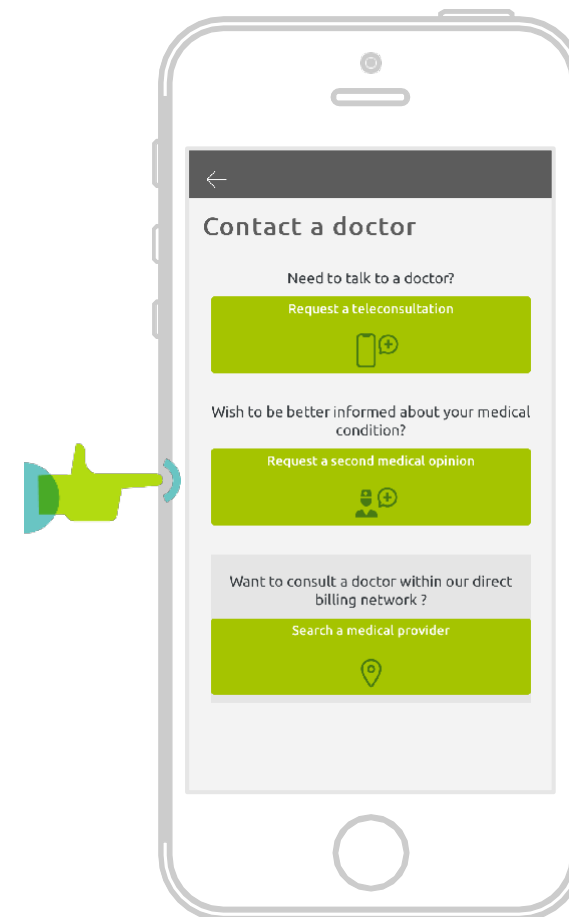
For more complex medical conditions, you may request a Second Medical Opinion

- 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.



SECTION 3 YOUR TELEHEALTH SERVICES

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?”

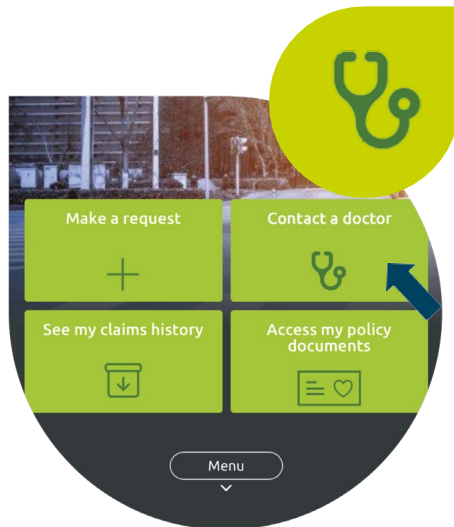
“I have been diagnosed with spinal stenosis and would like to be better informed about my condition and the risks related to it.”

How does it work?

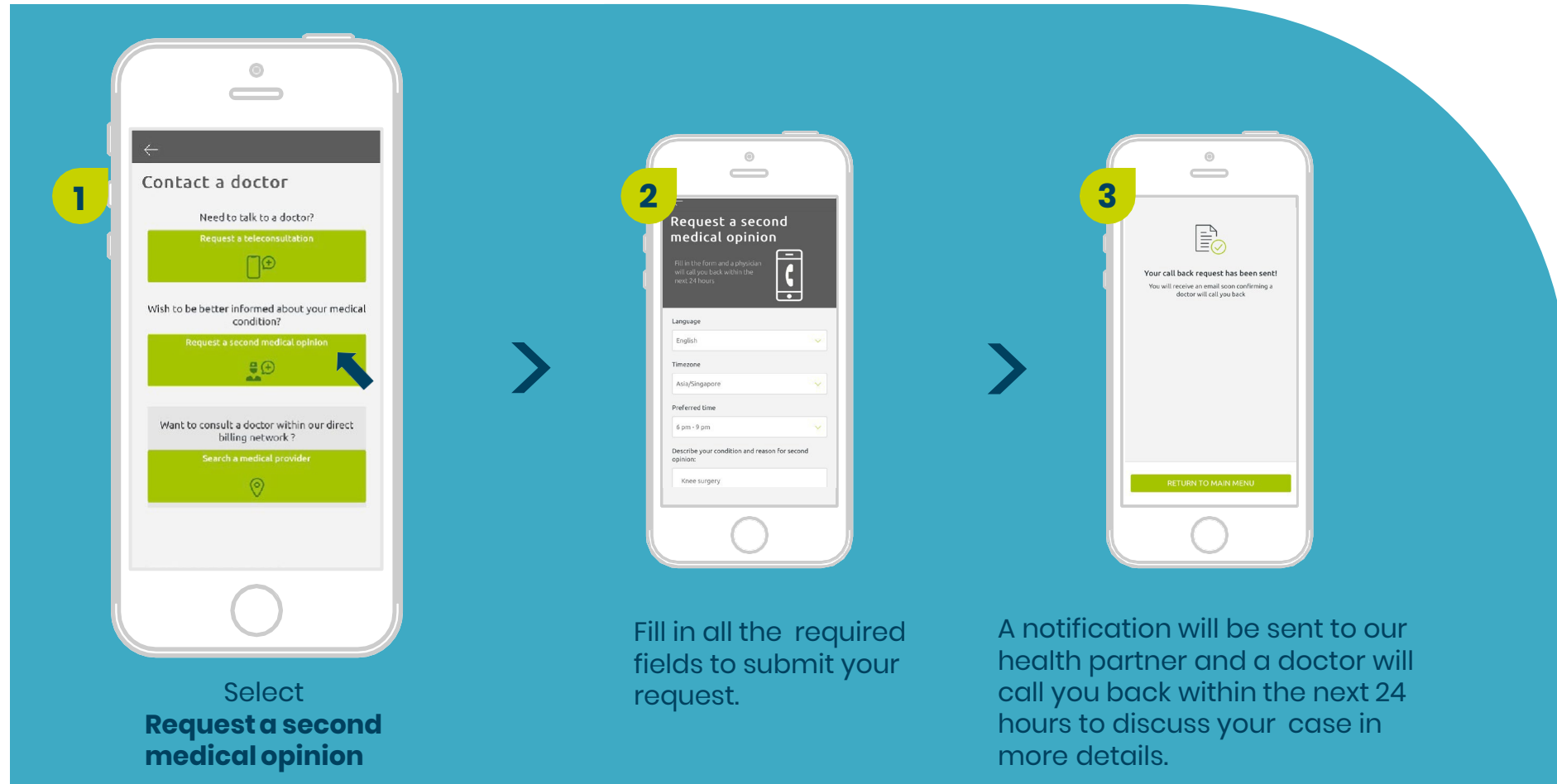
1. Send your Second Medical Opinion request on the app
2. A Case Manager will call you back and collect information on your medical record
3. Your medical case will be studied by a clinical committee and transferred to most experienced medical expert depending on your pathology
4. The medical expert 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

SECTION 3 YOUR TELEHEALTH SERVICES

Request a Second Medical Opinion



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



Select
**Request a second
medical opinion**

Fill in all the required fields to submit your request.

A notification will be sent to our health partner and a doctor will call you back within the next 24 hours to discuss your case in more details.

*To use this service, please make sure that a default email address is added to your phone settings (see **Page 23**)*

SECTION 4 ONLINE CLAIMS SUBMISSION

Online claims submission

NEW!

All APRIL members may now submit their medical claims for reimbursement online.



Before you start:

Make sure you have activated your account on the Online Portal to be able to use this claims submission method (see Page 4).

- Go to claims.april.asia
- You have two login options:

Option 1:

Log in with your email address and password (same credentials as your Online Portal and Easy Claim app)

The screenshot shows the login interface for Option 1. It has two tabs: 'ID and Password' (selected) and 'Member Information'. The 'ID and Password' tab contains fields for 'ID' (with the example email 'tomsimpson@test.com') and 'Password' (masked with dots). Below these fields is a 'Producer Account' toggle switch. At the bottom, there is a reCAPTCHA widget with the text 'Je ne suis pas un robot' and a green button labeled 'Ok, let me in'.

Option 2:

Log in with your Policy number and Insured number or with your Search ID. These information can be found on your eCard (see Page 8).

The eCard displays the member's name 'Tom Simpson' and their identification details: Policy number: 2016000A66-01-5, Insured number: 0073A, and Search ID: AHD0073A. It also features a green checkmark icon and the text 'Valid until 2021/08/31'.

The screenshot shows the login interface for Option 2. It has two tabs: 'ID and Password' and 'Member Information' (selected). The 'Member Information' tab contains fields for 'Policy Number', 'Insurer Number', and 'Search ID'. There is a '-OR-' separator between the 'Insurer Number' and 'Search ID' fields. At the bottom, there is a reCAPTCHA widget with the text 'Je ne suis pas un robot' and a green button labeled 'Ok, let me in'.

SECTION 4 ONLINE CLAIMS SUBMISSION

Online claims submission



*Date Of Treatment

10/05/2021



*Amount

500

*Currency

Hong Kong Dollar - HKD



*Reason for the visit

Flu

*Doctor name or Hospital name

Hospital B

Beneficiary

Tom Simpson



Upload supporting documents (Max 10 files, each file size max 2MB)

Drag and drop file here

or

Browse for file

Accepted file type: JPG, PDF, PNG

The claim can't be submitted without at least one attachment

Next

- You may then enter your claims details, attach the relevant documents and click “Next”.
- That’s it! Your claim has been submitted.
- To follow up on your claim a few days later, simply visit your Online Portal or your Easy Claim app.
 - › If you are an insurance intermediary and wish to submit claims on behalf of your clients, you may log in with the same credentials as your Online Portal. Your list of clients will appear in the “Beneficiary” list.
 - › To be able to submit claims on their behalf, make sure they have activated their account on their Online Portal first (see Page 4).

SECTION 5 FAQ

Forgotten PIN



What if I don't remember my PIN?

- Your PIN number was sent to you by email when you first subscribed to your policy.
- You can search your inbox for your PIN by looking for an email with the subject **Activate your Online Account** from epin@april.com
- **Please remember to check your junk/spam folder too!**
- If you are unable to find the PIN we sent you, contact your broker or our customer service and we will send you a new one.

Your customer service contacts can be found Page 3.



Once the enquiry has been received, a member of the APRIL team will send you an email with a copy of your PIN letter.

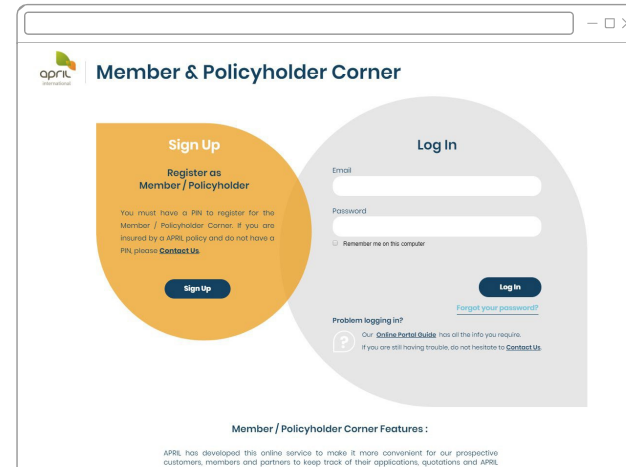
SECTION 5 FAQ

Forgotten PIN

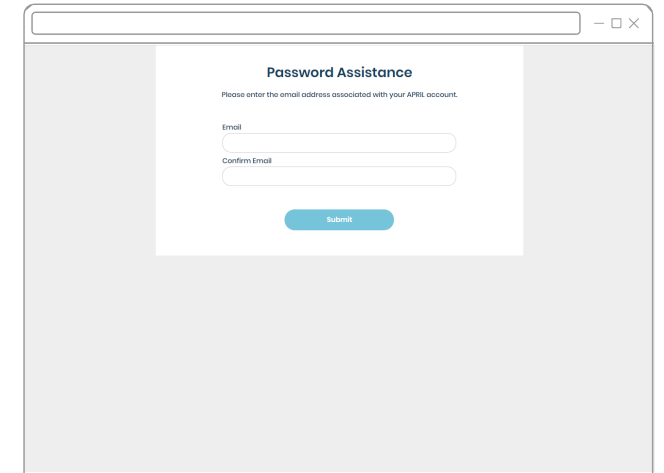
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What if I don't remember my password?

- Simply click on **Forgot your password**, located underneath the blue log in buttons. A window will pop up on your screen, where you will be able to reset your password.



The screenshot shows the 'Member & Policyholder Corner' login page. It features a 'Sign Up' section on the left with a 'Register as Member / Policyholder' button and a 'Log In' section on the right with 'Email' and 'Password' input fields and a 'Log In' button. Below the 'Log In' button is a link for 'Forgot your password?'. At the bottom, there is a 'Member / Policyholder Corner Features' section.



The screenshot shows the 'Password Assistance' form. It has a title 'Password Assistance' and a subtitle 'Please enter the email address associated with your APRIL account.' Below this are two input fields labeled 'Email' and 'Confirm Email', followed by a blue 'Submit' button.

?

Why am I not able to log in to my account?

- **This may be because you have not activated your account.**
To activate your account, please refer to the guide above.
- Please note the email address entered **must be the same email** used for your policy application.

SECTION 5 FAQ

Additional questions

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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.
(Please refer to the contact information provided on Page 3)
- We will assist you by updating the email address in our system and resend you a new PIN for online portal activation



SECTION 5 FAQ

Additional questions

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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 Online Portal at the moment.
- Please contact **your local office** (Page 3) and provide the right claims information.

Claims submission limit per country

Philippines	US\$400
Vietnam	US\$800
Hong Kong Singapore Indonesia	No submission limit
Thailand	Originals required

SECTION 5 FAQ

Phone Settings



How do I add a default email address to my smartphone settings?

- To be able to send a **pre-approval request** or use our **TeleHEALTH** services, you must have an email address set up by default on your phone.
- Once you have filled in all the information for your request on the app, an email will be automatically generated and sent to our team, which is why this setup is necessary.

If you are using iPhone:

1. Launch **Settings** from your Home screen.
2. Tap **Mail**, Contacts, Calendars.
3. Scroll down and tap **Default Account**.
4. Tap the **account** you would like to use as your **default mail account**.

(Alternatively, you can also manage your email accounts in the **Password and Accounts** section)

If you are using Android (The process may vary according to your phone model):

1. Tap **Apps**.
2. Tap **Email**.
3. Tap the Menu icon.
4. Tap **Settings**.
5. Tap the Menu icon.
6. Tap **Set default account**.
7. Tap the desired **account**.
8. Tap DONE.