

Cashless Day Surgery  
eService Customer Guide

# Day case Colonoscopy and Gastroscopy



## Your guide to using the Manulife Cashless Day Surgery eService

Care for your health with convenient Cashless Day Surgery eService. Exclusively for **Manulife First VHIS Flexi Plan customers with Major Medical or Major Medical Plus**, this service covers day-case colonoscopy and gastroscopy at our preferred medical service providers.

### Benefits of our Cashless Day Surgery eService:

- ✓ **Cashless** – no need to pay upfront
- ✓ **Paperless** – no more paper submission on pre-approval and claims
- ✓ **Hassle-free** – Day-case surgery, no need to stay overnight

## 5 simple steps to using our Cashless Day Surgery eService



### Step 1: Pre-Consultation

- Call Manulife preferred medical provider for specialist consultation appointment before the day case colonoscopy and gastroscopy.
- Indicate that you are a Manulife customer and want to use our Cashless Day Surgery eService.



### Step 2: Eligibility Check and Pre-approval Submission

- If colonoscopy and/or gastroscopy are medically necessary after pre-consultation, scan the provided QR code at the clinic to access the portal. The clinic staff will guide you through this process.
- Enter your HKID and date of birth for eligibility check.
- Select an eligible insurance policy for pre-approval request to enjoy the cashless service.



### Step 3: Pre-approval Notification

- The preferred medical service provider will submit a pre-approval request to us directly. We will notify you the pre-approval result, approved credit amount and out-of-pocket amount by SMS within 3 working days.
- Should the pre-approval be declined, you will be required to pay the pre-consultation fee to the preferred medical service provider directly.



### Step 4: Proceed Day-case Surgery

- Carry out the day-case surgery as scheduled.
- After surgery, acknowledge the procedure and confirm the visit via the portal, as guided by clinic staff.
- Settle any expenses exceeding the approved credit amount indicated in the SMS directly with the preferred medical service provider.



### Step 5: Claims Submission and Assessment

- The preferred medical service provider will submit the invoice to us for settlement.
- After claim assessment, we will notify you to settle the shortfall, if any.

For policy enquiry, please contact your Manulife insurance advisor or call the Manulife Customer Service Hotline on 2108 1188.

**Terms and conditions:**

1. Cashless Day Surgery eService is only applicable to Manulife First VHIS Flexi Plan with Major Medical/Major Medical Plus.
2. The pre-approval result is valid for 30 days from the date of receiving the SMS.
3. The pre-approval result shall not be regarded as admission of liability on the part of Manulife (International) Limited (incorporated in Bermuda with limited liability) ("Manulife"). The actual claimable amount will be based on the final claim decision that is subject to insured person's eligibility and case based exclusion(s), claims documents / information to be received, benefit limits, remaining annual balance, general exclusions and other terms and conditions as stated in the policy provisions.
4. The above cashless day surgery eService is only available after the policy has been effective for 180 consecutive days. For policy issued under Manulife's "VHIS Migration Program, the cashless day surgery eService is only available after the original coverage before migration has been effective for 180 consecutive days.
5. The latest information on the preferred medical service providers will be revised from time to time without prior notice to you. To obtain the latest list of the preferred medical service providers available, please contact your Manulife insurance advisor or call the Manulife Customer Service Hotline on 2108 1188.
6. The Cashless Day Surgery eService is provided by a third-party. Manulife makes no representation, warranty or undertaking as to the availability of and/or any service of the third-party. Manulife shall not be liable to the policyowner or the life insured in any respect of any loss, damage, expense, suit, action or proceedings suffered or incurred by the policyowner or the life insured, whether directly or indirectly, arising from or in connection with the services provided (including, but not limited to, the Cashless Day Surgery eService) or advice given by the third party and/or its agents, or the availability of such services. In case of any dispute, the policyowner or the life insured should settle it with the third party directly.
7. The Cashless Day Surgery eService does not form part of the VHIS certified plan. This service is an administrative arrangement and is not part of the product features. Manulife reserves the right to terminate this service at any time without prior notice.