

Frequently Asked Questions for “Supplementary Rider, Manulife MediCash”

1. What are the benefits of Manulife MediCash?

- ✚ Under Manulife MediCash Benefits, you will receive a Daily Cash Benefit equal to the Face amount (from US\$10 to US\$200 per day) that shown on your insurance benefit table .

- ✓ Daily Cash Benefit for ordinary hospitalization
- ✓ Daily ICU Benefit is additional 100% of Daily Cash Benefit

This benefit is payable for hospitalization stay of a minimum of 6 hours and up to 20 days per hospitalization. **For details of the payable benefits, please refer to your supplemental contract** provision.

2. Who are eligible to purchase Manulife MediCash?

- ✚ Any healthy customers whose age from 18 to 55 years old are eligible to buy this rider.

3. How can I purchase Manulife MediCash?

- ✚ In order to purchase Manulife MediCash, you are required to purchase one of two base products and have a bank account and Wing's.
 - Manulife Saving Protector; or
 - Manulife Education Protector (Payor only)

4. When will my Manulife MediCash's benefits be effective after purchased?

- ✚ Your daily hospitalization benefits will be effective immediately for hospitalization due to accident and after a 45-day waiting period for hospitalization due to illness.

5. If I buy this rider, is there any additional underwriting or medical check-up required?

- ✚ There is NO additional underwriting requirement for Manulife MediCash beyond the standard underwriting process for Manulife Saving Protector or Manulife Education Protector.

6. Where should I receive Medical treatment?

- ✚ Manulife recommends receiving treatment at our partner institutions; the full list can be found here:
- ✚ You are eligible to receive benefits for medical treatment at any licensed hospitals, clinics, poly clinics within Cambodia or licensed hospitals overseas.

7. How can I submit a claim?

- ✚ You may proceed to submit claim related to your hospitalization expense via our eClaim system via www.manulife.com.kh
- ✚ You can submit a claim in 3 easy steps:

Step 1 : Register by filling in the below information:

- Date of birth
- Proof of identity: Passport/Identification Card/Birth Certificate number
- Payment mode: by bank transfer/Wing

Step 2 : Upload required documents

- Proof of hospitalization issued Hospital (hospital receipts/invoices)
- Medical certificate/Medical discharged certificate

Step 3 : Provide Contact Information

- Enter phone number for SMS updates on your claim

Should you have any further enquiries please contact our claim team through claims_service_kh@manulife.com or Customer Services at **1800-211-211 (Toll free)**.

8. How long does it take to receive my claim settlement?

- ✚ With completion of required documents, the valid claim payment will be paid to your registered bank account/Wing's within three (3) to five (5) working days.