

Members who are insured under PROHealth Prestige Plus B and Prestige Plus C plans can participate in our Outpatient Direct Settlement service. This facility allows Eligible Members to seek for outpatient medical services as indicated on their outpatient direct settlement card, at any of the participating clinics indicated on their (Eligible Members) "My Personal Space" on the PROHealth website at www.henner.com/aig/apac.

To be eligible to seek outpatient medical services without payment:

- the premium option that is taken must be without any deductibles and outpatient sub-limits
- no medical exclusion should have been imposed on any of the Eligible Members under the policy

The following are some of the services not offered under the direct settlement arrangements:

- Imaging Studies
- Outpatient Surgeries
- Surgeon's Fees
- Room charges
- Dental Services

PROCEDURE FOR OUTPATIENT DIRECT SETTLEMENT SERVICE

Documents to bring to the clinic:

- Outpatient Direct Settlement Card downloaded from the Eligible Members' "My Personal Space" on the PROHealth website at www.henner.com/aig/apac
- Photo ID in the form of your Identification Card / Passport / Driver's Licence
- Membership card

If you do not present your Outpatient Direct Settlement Card, Photo ID and Membership card at the clinic, you will be asked to settle your bills directly with the clinic and seek reimbursement from AIG thereafter.

Exclusions

All items under the Policy Exclusions and any excluded item as specified by a Policy Endorsement is NOT eligible for coverage. Please do not use the Outpatient Direct Settlement service for ineligible treatments.

This product is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This document is for reference only and does not serve as a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the Policy.

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