

學生團體保險 **NEW**

報銷流程你要知

學生所購團體醫療保險之內容包含住院及門診。所有投保學生若因疾病或意外而就診，其費用可向保險公司索償。^{*}

已購買學生團體保險的學生，前往本地醫院就診，必須攜帶**學生證**以及**身份證**、**通行證**或**護照**，足夠的現金和保暖衣物。

於**私立**醫院就診時，受保範圍內疾病之部分診費將會直接以保險抵銷，學生不需另行申請索償。



為優化學生團體醫療保險索償服務，現推行網上辦理業務。如已辦理繳費續保且保險單生效的學生，可下載「**友聯繫**」流動應用程式登記成為用戶，並透過網上電子索償服務系統上傳學生團體保險報銷申請。^{*}

電子索償服務系統服務條件如下：

1. 普通科門診（只適用於每次收據金額為 **MOP 700** 或以下之索償）。
2. 專科門診（只適用於每次收據金額為 **MOP 1500** 或以下之索償）。
3. 住院及手術索償申請及金額超過網上申請接納上限的普通科和專科門診，暫未能使用電子索償申請需前往學生事務處辦理。
4. 賠償申請為醫療服務日 90 天內遞交，逾期遞交申請將不予受理。若遞交之索償申請資料不正確或不齊全，可能會延誤申請賠償進度或導致賠償被拒絕。

保險公司辦公時間：

星期一至星期五（公眾假期除外）

上午 10:00 - 中午 13:00 取件地址：澳門南灣商業大馬路291A-301號友邦廣場9樓903室
下午 15:00 - 晚上 18:00 聯絡電話：8981 3686 或 8981 3678

如未辦理澳門銀行自動轉帳，請於2020年12月31日或之前辦理。
否則學生需自行前往保險公司領取索償結果。



電子索償 流程須知

- 一、下載「友聯繫」手機應用程式並進行團體保險新用戶登記。
- 二、在輸入個人資料時，請在姓氏該欄填寫拼音英語字母，並設定及妥善保管個人資料賬戶和密碼。
- 三、選擇保單編號，並於「WeMust」手機應用程式「我的 - 團體保險」或登錄網頁版WeMust ‘<https://i.must.edu.mo/>’「個人帳號」查閱保單編號和證書編號。
- 四、點擊程式下方的「健康及索償」，然後往上跳過「尋找醫生」的界面，點擊「申請索償」，輸入索償資料（收據貨幣、金額、診治日期、醫生診斷）。
- 五、點擊「上載」，再按指示上載索償文件（收據、門診簿、疾病證明、醫生推薦信）核對資料後點選「遞交」。
- 六、索償狀況請點選程式下方的「健康及索償-索償狀況」查詢結果，如有賠償金額，將會以自動轉帳或支票的形式發放。如有任何相關索償或賠償細則疑問，請查閱下方二維碼或直接聯繫保險公司。



「友聯繫」手機應用程式
下載二維碼



詳細「學生團體醫療保險」
指引二維碼



「網上電子索償系統」操作
指引二維碼



「團體保險醫療賠償名單」
查詢二維碼

^{*} 保險公司保留索償細則之最終解釋權。

Student's Group Medical Insurance

NEW

Procedure for Claims to bear in mind

Student's Group Medical Insurance is covering both hospitalization and out-patient medical claim treatments. All insureds may lodge a claim to the insurance company due to sickness or accident(s). *

When students who have purchased Student's Insurance seek treatment in **Local Hospitals**, students should bring along their valid identify documents such as **Student card, ID card, Exit-entry Permit for Travelling to and from Hong Kong and Macau /passport**, adequate cash and warm clothes.

When seeking treatment in University Hospital, if the part of the medical expenses covered by the insurance is directly offset by insurance compensation, there is no need to apply for a separate claim.



In order to enhance the Student's Group Medical Insurance claim service, online service is being launched. Student whose insurance premium upon renewal and takes effect, please download '**AIA Connect**' and register as a user, claim can be made with e - Claim by '**AIA Connect**'.*



Terms and conditions for e - Claim service are as follows

1. General Out-Patient Clinic (applicable to maximum **Mop 700** per receipt)
2. Specialist Out- Patient Clinic (applicable to maximum **Mop 1500** per receipt)
3. Hospitalization and Surgical claims and the claims which exceed the maximum amount per receipt shall be inapplicable to e - Claim service, students should make claim applications at S.A.O..
4. Students are required to submit the documents to Student Affairs Office within 90 days from the date of the visit, overdue application is unable to handle. Submitting incomplete and incorrect required documents may cause possible delay or rejection in claim.

Students should apply for Autopay with a local bank account in Macau prior to **December 31, 2020**. Otherwise student should attend in person at insurance company for collection of the relevant claim. →

Office hours of insurance company Monday to Friday (except public holidays)

Address : 903, 9 floor, AIA Tower, Nos. 251A-301, Avenida Comercial de Macau, Macau
Office hours : 10:00 to 13:00 and 15:00 to 18:00
Tel : 8981 3686 or 8981 3678

1. Download '**AIA Connect**' and tap Group Insurance Account Application.
2. While input personal information, Surname should be inputted in English, then create an '**AIA EASY LOGIN**' ID and password.
3. Select Policy Number, view Policy Number and Certificate Number in '**Me - Group Insurance**' in **WeMust** mobile application or in '**Personal Account**' in the website of **WeMust** "<http://i.must.edu.mo/>".
4. Tap "**Health**" in the bottom menu, then skip "**Find Doctor and Hospital**", tap "**Claim Submission**" and follow the instructions by entering basic information (Receipt Currency, Receipt Amount, Date of Consultation, Diagnosis)
5. Tap "**Upload**", follow the instructions to upload the supporting documents (Receipt(s), Medical Record, Medical Certificate, Medical Referral Letter) and tap "**Submit**".
6. Tap "**Health**" in the bottom menu, then tap "**Claim Status**" to view the result for claim. The claims reimbursement will be issued by cheque or deposited directly in the bank account in Macau registered by students. For enquires regarding claim, please scan the QR codes below or reach out to insurance company.

Procedure Of
E - Claim



'AIA Connect'
Download QR Code



Details Of Student's Group
Medical Insurance QR Code



Procedure Of E - Claim
QR Code



List of Group Insurance
Medical Claim QR Code



*Insurance company has the ultimate authority in the interpretation of the regulations of claim