



To Enhance Your Claims Experience, We're Introducing 'Medihub'!

Dear Valued Clients

We have some great news to share with you!

As we approach the renewal of your Group Hospitalisation & Surgical policy, Howden is extending support of our '**Medihub**' claim platform to both you and your students. This change is designed to provide you with an even smoother and more efficient claim process.

Below, we've highlighted the advantages and provided a friendly guide to the 'Medihub' mobile application and the claim process:

(A) 24/7 Medical Concierge Services

1. Our friendly concierge team is right here in Singapore, ready to help.
2. We have experts who can assist you in four different languages: English, Mandarin, Malay, and Tamil.
3. Get in touch with us at **6715 6400** or drop us an email at **howdenmedihub@ihp.com.sg** for help with anything related to:
 - Your claims (both Inpatient & Outpatient).
 - Questions about Panel Providers.
 - Troubleshooting or any inquiries about the Portal / Mobile Apps.

(B) MediHub Mobile App

This mobile app makes submitting your claims seamless and a breeze.

(C) MediHub Web-Based Portal

You can access our portal anytime, anywhere, https://eclaim.ihp.com.sg/eclaim/howden_Login.asp.

Claim Process

1. When a claim occurs, please notify us by emailing the student's (the claimant) details using the claim template we'll provide upon renewal. Send it to **Alice.toh@howdengroup.com**.
2. Inform your claimant that they will receive a welcome email from 'Medihub' within five working days.
3. The claimant should register and log in to the Medihub App within a week, and remember to provide their bank details.
4. Once we receive all the necessary documents, the claim will be processed in approximately four (4) working weeks through the 'Medihub' app.
5. The claimant can easily check their claims status on the 'Medihub' app and get assistance from the 24/7 'Medihub' hotline at **6715 6400** or by emailing **howden.medihub@ihp.com.sg**.

*If a claim is rejected and needs an appeal, the school can contact **Alice.toh@howdengroup.com**.*

IMPORTANT NOTE:

Please Provide Us with the Student's Termination Date in These Cases:

1. If a student is graduating from the school within 90 days (depending on policy coverage) from the discharge/day surgery date.
2. Or, if a student's studies are terminated before graduation.

Your cooperation in sharing this information is crucial for a smooth claims process. Thank you for your assistance.

Rational: *It is critical that you share the termination date with us. Otherwise, we may end up covering costs that we wouldn't have otherwise covered. If a student's enrollment is terminated within the specified 90-day period (depending on policy coverage) without prior notice to us, we might need to recover those costs, starting from the termination date with the school. So, quick notifications are essential to avoid such situations.*

Please note that we need to be notified of the eligibility of new hospital admission/day surgery claims; otherwise, the claim won't be processed.

We appreciate your cooperation and are here to assist you every step of the way.

Thank you.

Best Regards

Yap Hui Fen

Manager, Middle Markets