

For Prudential BSN Takaful Berhad (PruBSN)  
Customer / Certificate Holder

# A quick guide to **GOVERNMENT HOSPITAL ADMISSION & DISCHARGE**

*Applicable to customers holding  
Medik Asas certificate only*



*The admission and discharge processes described in this  
leaflet are applicable for government hospitals only*



**PRUDENTIAL BSN**  
TAKAFUL

# Unplanned/Emergency Admissions

*Usually for conditions that require immediate medical attention under the hospital's Accident & Emergency (A&E) unit (e.g. acute appendicitis, motor vehicle accidents, heart attack or stroke).*

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For emergencies, please go directly to the nearest clinic or hospital. If you wish to admit in any Government Hospital, you are able to enjoy pre-authorisation\* of claims for medical related expenses. This means that your hospital bills will be paid\*\* directly to the hospital.

## 1<sup>st</sup> Stage: Evaluation



Register yourself at the hospital's Accident & Emergency (A&E) counter.



You will be attended to by a Medical Officer, who will evaluate your condition and refer you to the appropriate specialist.



If admission is recommended, please request medical officer or specialist to produce a Government Hospital Admission Note.

*\* This cashless facility is not offered for Full Paying Patient (FPP) services at Government Hospitals.*

*\*\*Subject to terms and conditions of your certificate*

**Step 4**



Download the **PMCare** mobile application into your smartphone and proceed to register your details.

**Step 5**



Request for Admission Guarantee Letter in accordance with the procedures established by **PMCare** and attach the Government Hospital Admission Note during the submission.



### **Fast Facts**

PruBSN has appointed **PMCare** as the Third-Party Administrator (TPA) which is responsible in handling the process of assessing and issuing Guarantee Letter for Government Hospitals. You may contact **24 hours PMCare careline** at **03 – 8026 7711** or via **e-mail** at **PBTB\_GHGL@pmcare.com.my** for any enquiries with regards to the Government Hospital Guarantee Letter for Medik Asas.

For a detailed, step-by-step process on how to request a Guarantee Letter via **PMCare** mobile application, please refer to the **PMCare** Guide included within this Quick Guide.

## **2<sup>nd</sup> Stage: Admission**

**Step 6**



Please wait for the issuance of Guarantee Letter by **PMCare**. The issuance is dependent on assessment of the completed information and documents sent via the mobile application.

**Step 7**



Once the Guarantee Letter is available in the mobile application, please present it to the government hospital for verification.



## Fast Facts

The Guarantee Letter allows your hospital bills to be paid by PruBSN (subject to terms and conditions of your certificate) via **PMCare**.

In the event that the Guarantee Letter is not issued, you may still proceed with admission and treatment, but you will be required to pay the hospital bills upon discharge. Please keep your original receipt and invoice, the treating doctor's statement or discharge note, as well as all investigation reports and submit a claim for reimbursement later (subject to terms and conditions of your certificate).

For additional enquiries, please contact your Takaful Consultant.



Hospital to proceed with recommended treatment or surgery.



## Fast Facts

Here are some common reasons why your Guarantee Letter may not be issued:

1. Admission occurs during the waiting period of 90 days (HAS waiting period) from the commencement of your certificate and/or 120 days for claims of specified illnesses as specified in your certificate.
2. Pre-existing conditions before signing on your certificate, where further investigation is required to rule out non-disclosure.
3. The medical condition is one of the exclusions in your certificate.
4. The certificate has lapsed.
5. More information is needed by PruBSN to evaluate the case.

# Pre-planned/Non-Emergency Admissions

*Most medical procedures can be planned ahead, and the decision to be admitted can be made prior to the date of admission.*

*Day Care / Day Surgery may also be considered as Pre-planned Admissions for medical procedures that do not require an overnight stay at the hospital.*

*We encourage you to request for a Government Hospital Guarantee Letter at least 48 hours prior to the date of admission.*

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## 1<sup>st</sup> Stage: Evaluation



**Step 1**

Visit outpatient specialist clinic. If the specialist recommends admission, the specialist will schedule a date for the admission.



**Step 2**

Please request from the specialist to produce a Government Hospital Admission Note.



**Step 3**

Download the **PMCare** mobile application into your smartphone and proceed to register your details.

## Step 4



Request for Admission Guarantee Letter in accordance with the procedures established by **PMCare** and attach the Government Hospital Admission Note during the submission.



### Fast Facts

For a detailed, step-by-step process on how to request a Guarantee Letter via **PMCare** mobile application, please refer to the **PMCare** Guide included within this Quick Guide.

The most common day care / day surgery procedures include but are not limited to the following:

**General Surgery:** Excision of cyst/ganglion; biopsy (renal, liver, lung etc); excision of breast nodule/lumps

**Gastroenterology:** Gastroscopy/colonoscopy

**Ophthalmology:** Most eye surgeries (e.g. cataract, surgical excision of pterygium)

**Urology:** Extracorporeal shock wave lithotripsy (ESWL) - treatment of stones in kidneys

**Orthopedics:** Carpal Tunnel Syndrome release; Arthroscopy

**Obstetrics & Gynaecology:** Hysteroscopy, Cone Biopsy

**Oncology:** Chemotherapy/Radiotherapy

## 2<sup>nd</sup> Stage: Pre-Admission

### Step 5



Please wait for the issuance of Guarantee Letter by **PMCare**. The issuance is dependent on assessment of the completed information and documents sent via the mobile application.

### Step 6



Once the Guarantee Letter is available in the mobile application, please present it to the hospital for verification.



## Fast Facts

The Guarantee Letter allows your hospital bills to be paid by PruBSN (subject to terms and conditions of your certificate) via [PMCare](#).

In the event that the Guarantee Letter is not issued, you may still proceed with admission and treatment, but you will be required to pay the hospital bills upon discharge. Please keep your original receipt and invoice, the treating doctor's statement or discharge note, as well as all investigation reports and submit a claim for reimbursement later (subject to terms and conditions of your certificate).

For additional enquiries, please contact your Takaful Consultant.

## 3<sup>rd</sup> Stage: Admission

Step 6



Return to hospital on actual date of admission.

Step 7



Hospital to proceed with recommended treatment or surgery.


# Undertaking Letter Request for Consignment Item

*Government Hospital may need you to get certain consignment item (e.g. implants) from external vendor company to utilize it for your treatment or surgery (e.g. fracture case).*


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In the event of any additional consignment item needed for your treatment, you are required to submit the application to **PMCare** for this request, along with the submission of vendor's quotation document via e-mail.


The approval of this undertaking letter request will be subject to terms and conditions of your certificate.

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**Step 1**

Request the quotation letter from the vendor who is providing the consignment item. If you are unsure of this, please request it from your treating Doctor.
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**Step 2**

Send e-mail request to **PMCare** via [PBTB\\_GHGL@pmcare.com.my](mailto:PBTB_GHGL@pmcare.com.my) and attach vendor's quotation document in the e-mail.
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**Step 3**

Please wait for the issuance of Undertaking Letter by **PMCare** via e-mail. The issuance of Undertaking Letter is dependent on assessment of the completed information and documents.





Once the Undertaking Letter is available, please present it to the hospital for verification.



Hospital to proceed with recommended treatment or surgery once the consignment item received.

### **Fast Facts**

The Undertaking Letter allows your consignment items to be paid by PruBSN (subject to terms and conditions of your certificate).

In the event that the Undertaking Letter is not issued, you may still proceed with admission and treatment but will be required to pay the consignment item's bills. Please keep your original receipt and invoice, request for a detailed breakdown of the bills, the treating doctor's statement, and submit a claim for reimbursement later (subject to terms and conditions of your certificate).

For additional enquiries, please contact your Takaful Consultant.

# Discharge From Hospital

*You're ready to go home! Here's a guide to making the discharge process as smooth as possible.*

For discharge process from any Government Hospital, you are not required to submit any document and obtain any notification or approval from **PMCare** prior to your discharge.

**Step 1**



Once you're deemed fit for discharge, the Doctor and Hospital will proceed with the discharge documentation.

**Step 2**



You may ask hospital on the final hospitalisation bill.



## Fast Facts

For final hospitalisation bill with amount of **RM 50.00 and above**, the **cashless facility will apply**, and you may proceed to discharge without any payment made to hospital.

For final hospitalisation bill that is **less than RM 50.00**, you are required to **settle the bill**. You may then submit the bill along with the payment receipt, invoice and relevant documents to PruBSN for **reimbursement**.

Please keep your original receipt and invoice, the treating doctor's statement or discharge note, as well as all investigation reports and submit a claim for reimbursement later (subject to terms and conditions of your certificate).

Check your hospital bills to ensure you are charged only for the items you have used or consumed. The annual and lifetime limits of your certificate will be reduced by the total amount of your bill.



Once the bill has been fully settled, you can be discharged!



### **Fast Facts**

Before you leave the hospital, be sure to seek clarification on the proper care needed after your stay, including medication and follow-up treatment.

If you need any assistance, please contact your Takaful Consultant.

# PMCare Quick Guide on GL Request

Here's a guide to streamline and simplify the process of requesting a Guarantee Letter.



## Ready for New Journey?

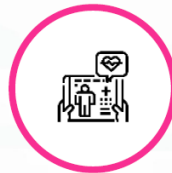


## Let's be Ready!



### Download "PMCare App"

Visit App Store or Google Play to download "PMCare App". This is your first step



### Understand Your Coverage

Make sure that you have check your medical coverage before program start



### Check Near Me

PMCare has more than 4000+ provider network. Which one is near from your home?

# Check Compatibility




Operating System	Android	iOS	Huawei (Android)
Supported version	8.0 and above	13.5 and above	<ul style="list-style-type: none"> <li>P40 &amp; above</li> <li>Mate 30 &amp; above</li> <li>Nova 7.0 &amp; above</li> <li>Y7 &amp; above</li> </ul>

Available Feature	Android	iOS	Huawei (Android)
Profile	✓	✓	✓
eFarma	✓	✓	✓
ePersonal Claim	✓	✓	✓
Utilization	✓	✓	✓
Guarantee Letter	✓	✓	✓
Symptoms Checker	✓	✓	X
Ambulance	✓	✓	X
Locator	✓	✓	X
Vibrant Living	✓	✓	X
eConsult	✓	✓	X


# Installation




Step 1 :  
Tap on Store



For Android users:  
Google Play Store




For iPhone users:  
App Store




For Huawei users:  
Huawei Gallery

Step 2 :  
Search "PMCare"




Download Link:  
[PMCare App on Google Play](#)




Download Link:  
[PMCare App on App Store](#)

or scan the QR Code below:



Step3:  
Download "PMCare"



Please choose "PMCare" to  
install the app

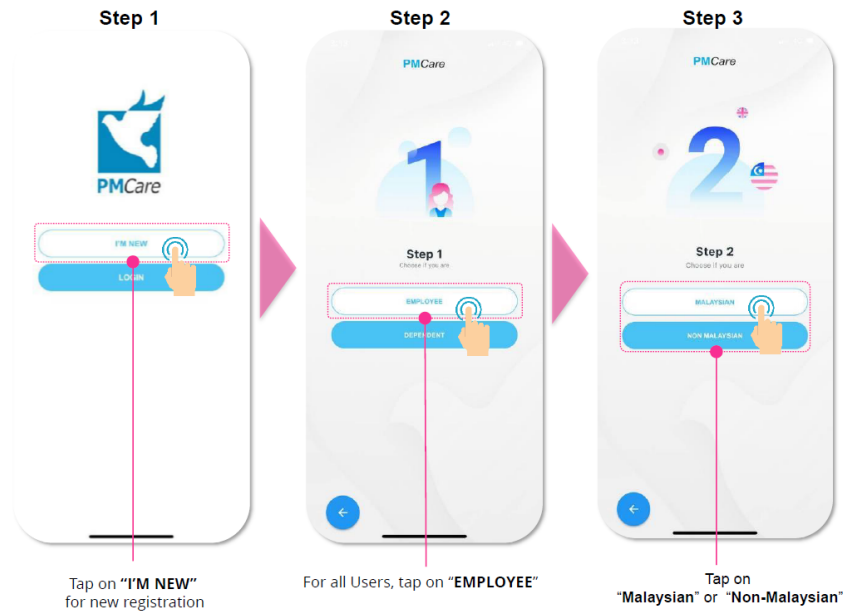
# Registration (1/2 page)



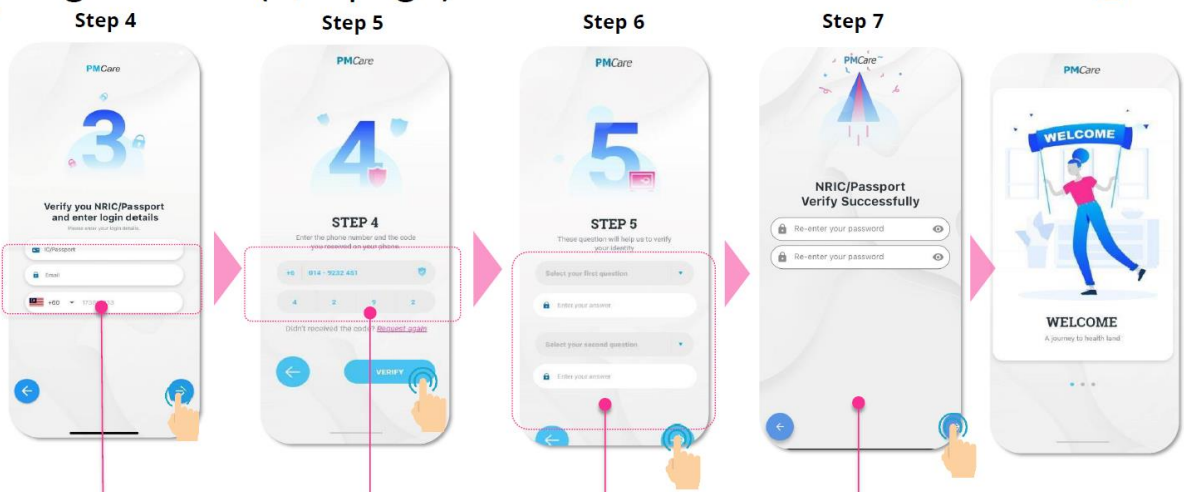
**IMPORTANT NOTES:**

Please register as **New User**

For PMCare App Existing User:  
Please Tap on **Login**



# Registration (2/2 page)



- Key in IC Number without dash for Malaysian(eg: 7801xxxxxx)
- Key in Passport Number without dash for Non-Malaysian (eg: EC47xxxxx)
- Key in your mobile number



## 24 / 7 Support Team



**24/7**

We Manage  
Because We Care

Careline



**03-8026-7711**

Service Enquiry



Website  
"Contact Us"

[https://www.pmcare.com.my/?page\\_id=21377](https://www.pmcare.com.my/?page_id=21377)

## GL Request Flow



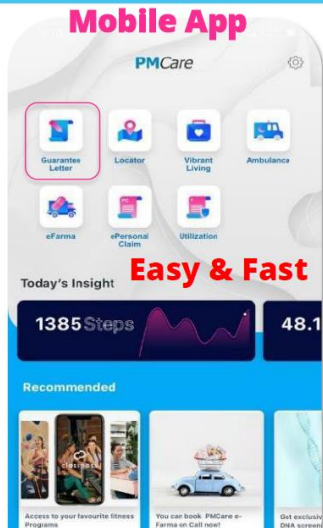
Admission Note from  
Government Hospital

Request  
Guarantee Letter (GL)  
to PMCare via apps

Proceed with  
Admission

# How To Request for a GL?

## Best Option



## Alternative Option

For Government Hospital

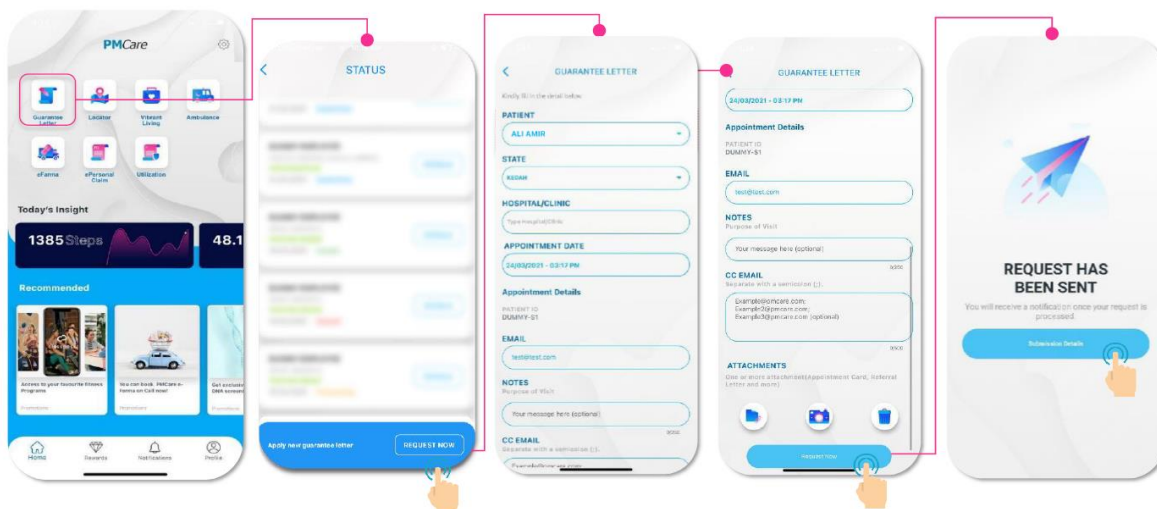


Email

PBTB\_GHGL@pmcare.com.my

or

# How to Request Guarantee Letter? (1/2 page)



1. Tap on "Guarantee Letter" to: Request GL
2. View GL Status

Tap on "Request Now" to Request for GL

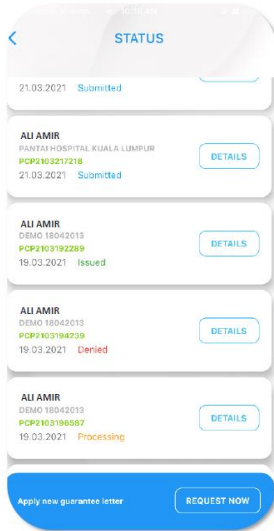
Choose the right "Patient" for the GL & fill up all the necessary details

Admission Note / Letter either in PDF format or in Image format

Tap on "Submission Details" to view GL Request Status

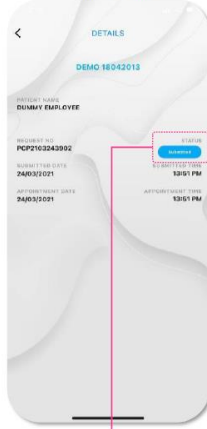


# How to Request Guarantee Letter? (2/2 page)



Tap on "Details" to view GL Request Status

## Submitted Status Details



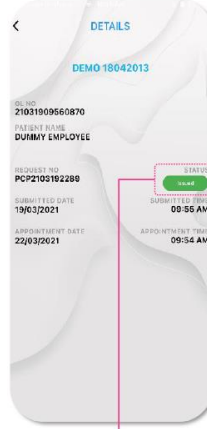
GL request has been Submitted

## Processing Status Details



GL is being prepared

## Issued Status Details



GL has been Issued

\*Incomplete documentation

## Denied Status Details



Tap here to download Denial Letter \*Reason your GL is Denied

# Sample of Guarantee Letter



▪ Sample Consignment LOU

▪ Sample GL



## Important Notice for you

- Within 60 Minutes Issuance
- Receive via Email and Mobile App
- 1 GL = 1 Visit
- GHGL valid for 14 days from Issuance Date



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