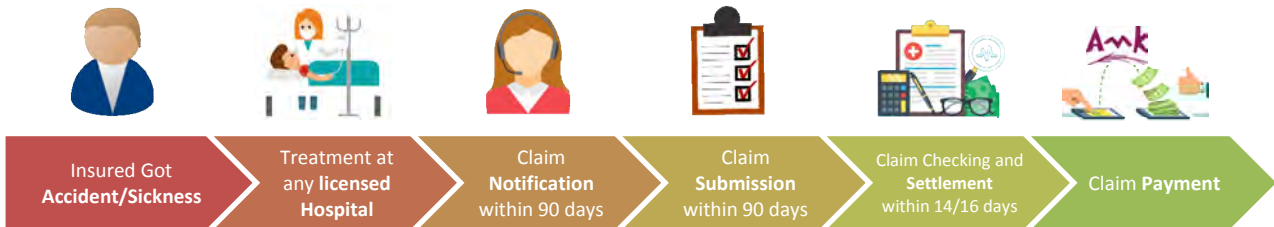


Thank you for choosing Forte Insurance for employee health protection.

Below is EmCare Reimbursement Claims Procedure. Please note that EMCARE Claim is processed by SOUTH ASIA SERVICES Co., Ltd.



### 1. Notification:

You can seek for treatment at any licensed Hospitals within your coverage territory; however, you need to pay the medical bills by yourself first and then reimburse back from Forte/SAS. In such case, you need to notify to Forte/SAS within 90 days from first treatment date.

### 2. Required Documents:

You have to submit the following claims documents to Forte within **90 days** from first treatment date.

- ☐ Claim Form: completed by you with Sign and Stamp from Policyholder
- ☐ Copy of EMCARE Insurance Card
- ☐ Authorized letter of claim payment and Copy of ID Card
- ☐ Original bills/invoices: must show unit cost, total actual cost and stamp.
- ☐ Prescription: with signature and stamp, date of treatment, name of doctors and patient, diagnosis, names and No. of medicines and recommended dosage. Any change must be certified by doctor.
- ☐ All medications: including special medicines and replaced medicines prescribed by a doctor.
- ☐ Medical Certificate (for outpatient) / Discharge Letter (for inpatient or surgery)
- ☐ The result of tests, ultrasound, cardiogram, etc.
- ☐ In case of dental treatment, the bills/vouchers must provide details of the teeth treated and the treatment performed. In case of decaying tooth filling, please provide detail of filling material.
- ☐ In case of accident, in addition to above documents, you need to submit report of accident or policy report (in case of serious accident)
- ☐ Copy of Employment Contract and other documents if requested by Forte

### 3. Claim Submission:

Please submit claims documents to the following address nearest to you:

- **SAS Office** : No.30, Floor 5, Bred Bank, Norodom Blvd., Sangkat Phsar They3, Khan Daun Penh , Phnom penh ,Cambodia
- **Forte Phnom Penh** : (1) Vattanac Capital, Level 18, No.66 Monivong Blvd., Sangkat Wat Phnom, Khan Daun Penh.  
(2) City Tower, Level 1, #321, Mao Tse Toung Blvd., Sangkat Phsar Depot I, Khan Toul Kork.
- **Forte Siem Reap** : Mondul Stat Chas, Salakanseng Village, Svay Dangcum Commune, Siem Reab Town.
- **Forte Battambang** : No. 26, National Road No.5, Phum Romchek 5, Sangkat Ratanak.
- **Forte Kampong Cham**: No. 8D, Soramrith St, Phum 3, Sangkat Veal Vong, Kampong Cham Town.
- **Forte Sihanouk Ville** : No. 35, Group 4, Sangkat 2, Preah Sihanouk Ville.

### 4. Claim Settlement:

- Claims will be processed and settled within 10 working days for claim amount less than US\$ 1,000 and 15 working days for claim amount more than US\$ 1,000 from the date of receiving completed documents.
- You will be informed in the event of uncompleted documents.
- You will be informed whether the claim is payable or not payable.
- If the claim is payable, an automated email and payment notice will be sent to you. 5 days after, AMK will send AMK payment code to you via SMS and you can withdraw money from any AMK agents within 1 month or from any AMK branches within 3 months.

*\* For more details of Reimbursement Claim Procedure at SAS, please see page 3.*

### 5. Contact:

For any inquiry, please contact:

- Att. To : **SAS Claim Team**
- Hotline (working hour only) : 023 683 9999
- Direct Billing Support : 015 555192/ 081 888 959
- Email : [emcare-inquiry@southasiaservices.com](mailto:emcare-inquiry@southasiaservices.com)

### 6. Complaint:

If you are not satisfied with our services, please contact:

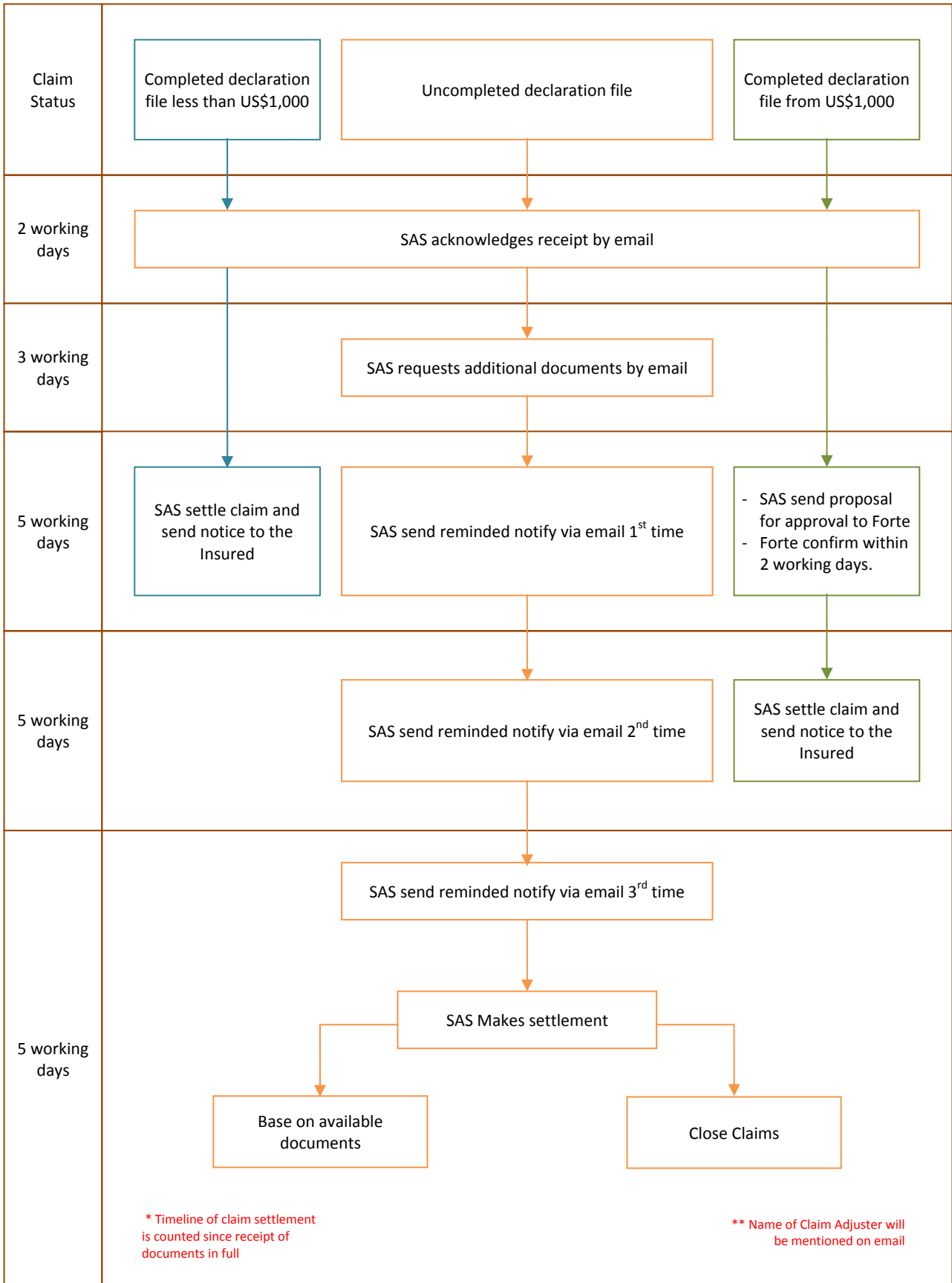
- Att. To : **A&H Complaint Team**
- Email : [anhcomplaint@forteinsurance.com](mailto:anhcomplaint@forteinsurance.com)

We value honest complaint, because it identifies areas for improvement and helps us provide our customers with a better experience.

របៀបរបបដោះស្រាយសំណងរបស់ SAS -  
SAS REIMBURSEMENT CLAIMS PROCEDURE



SOUTH ASIA SERVICES



របៀបរបបសំរកព្យាបាលនៅមន្ទីរពេទ្យដៃគូ  
DIRECT BILLING IN-PATIENT PROCESS

Step 1	<p>For identification purpose, the insured person need to present*:</p> <ol style="list-style-type: none"> <li>1. EMCARE card</li> <li>2. Personal ID card or Passport (for children: copy of the birth certificate)</li> </ol>
Step 2	<p>Hospital estimates the expenses and contacts SAS for confirmation of payment guarantee</p> <p><i>(Kindly note that some hospitals might take long time to process the internal documents and submit to SAS and this causes delay in claim confirmation)</i></p>
Step 3	<p>SAS sends confirmation of payment guarantee to the hospital within <b>24 hours**</b></p>
Step 4	<p>Insured receives treatment. Insured signs documents and settles any excess payments or non-covered items with the hospital prior to leaving</p>
Step 5	<p>Hospital/clinic collects documents and sends to SAS</p>
Note	<p>* If insured failure to provide ID &amp; EMCARE card within 24 hours since hospital admission, SAS will refuse to process the direct billing service.</p> <p>** If the request of GOP was sent before hospital discharged, SAS will send confirmation within <b>02 hours</b> after receiving full documents from hospital/clinic.</p>

