e-CLAIMS : The future of claims

Customer Guide (eConnect Channel)

Only covers Life Claims for Policyholders currently.

Non-policyholders and Medical Claims will be supported in future releases. In meantime, please refer to other submission channels here: https://www.greateasternlife.com/my/en/personal-insurance/get-help/claims.html

DIGITAL TRANSFORMATION DEPT
LIFE CLAIMS DEPT

Nov 2023

Great Eastern
A member of the OCBC Group

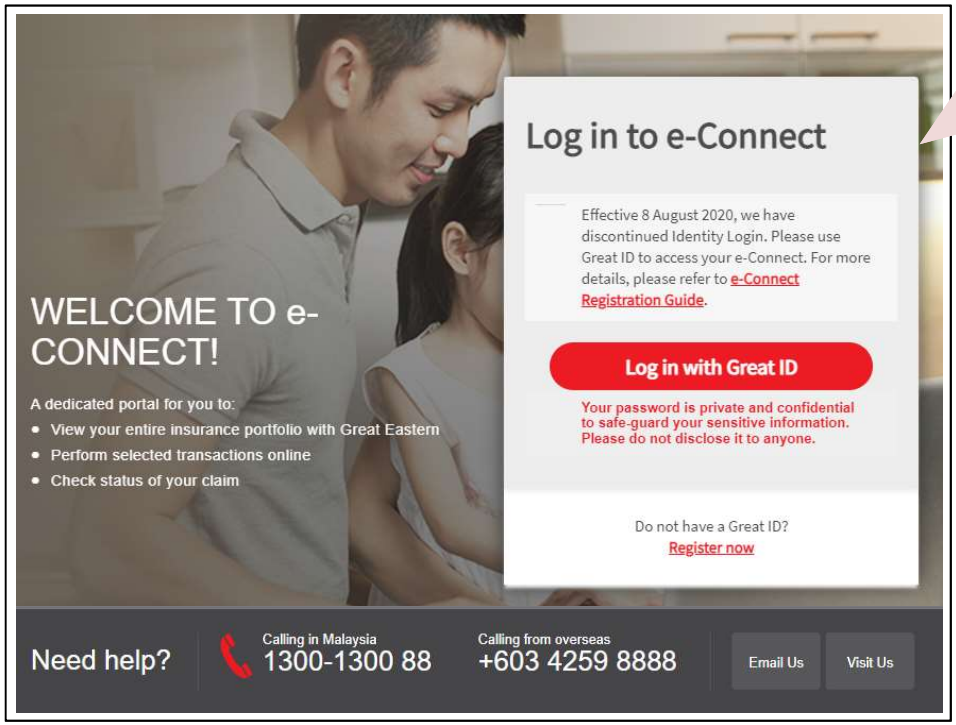
TABLE OF CONTENTS

1. e-Claims login
2. e-Claims Dashboard View
3. Create New e-Claims
4. Create Claim to follow up for a Withdrawn Claim
5. Frequently asked questions

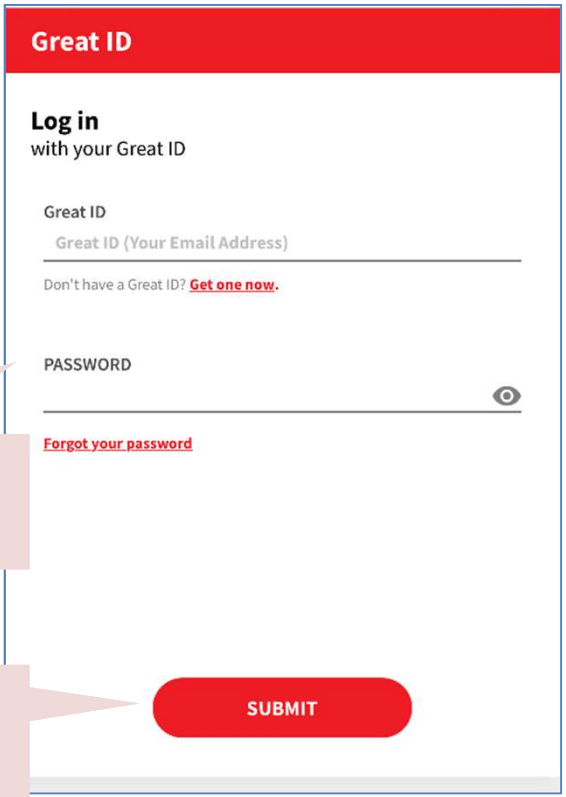
e-CLAIMS LOG-IN

e-CLAIMS LOG-IN

1.0 Log-in to eConnect – with Great ID and OTP



Visit econnect-my.greateasternlife.com

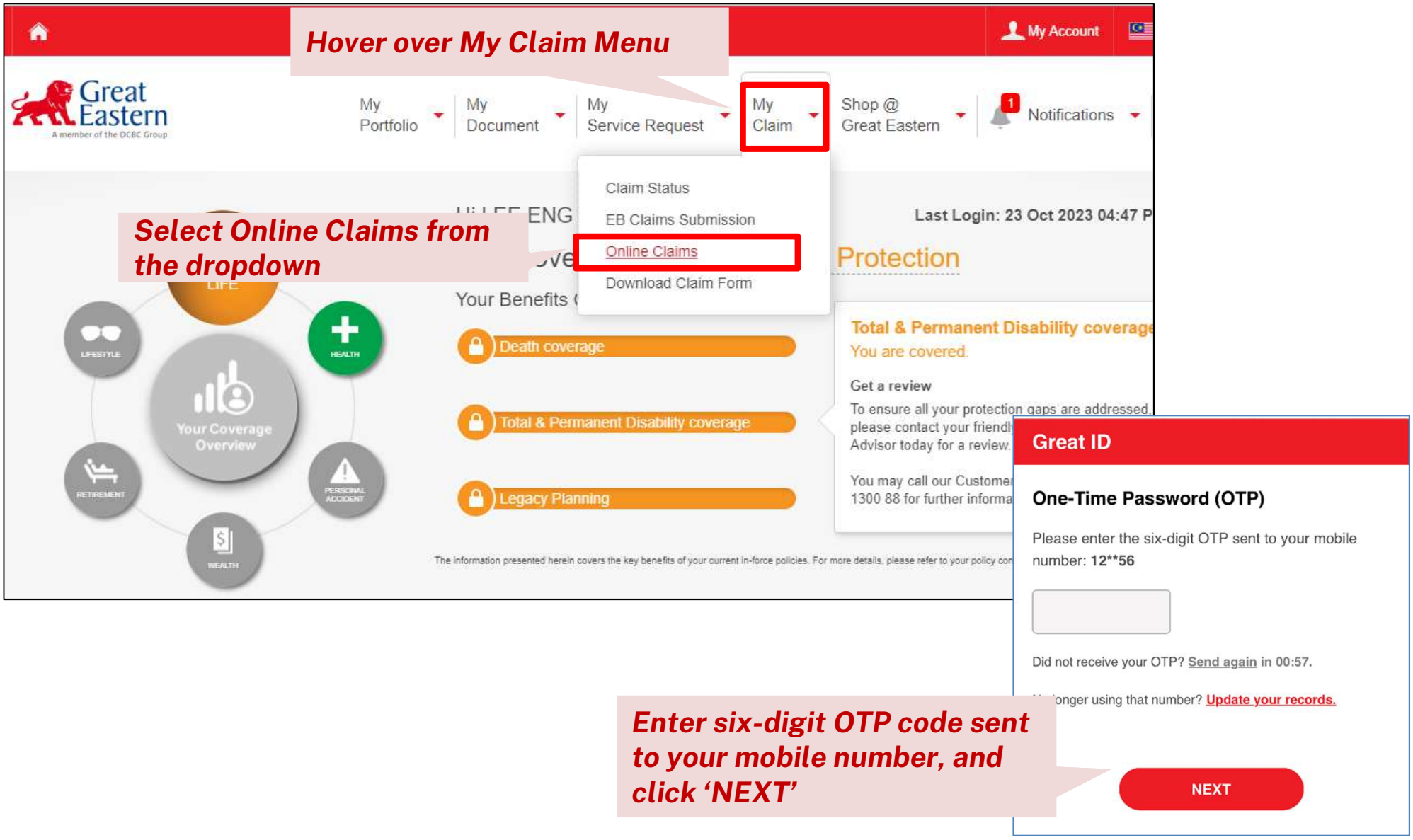


Enter Great ID (email used to register Great ID) and password

Click SUBMIT

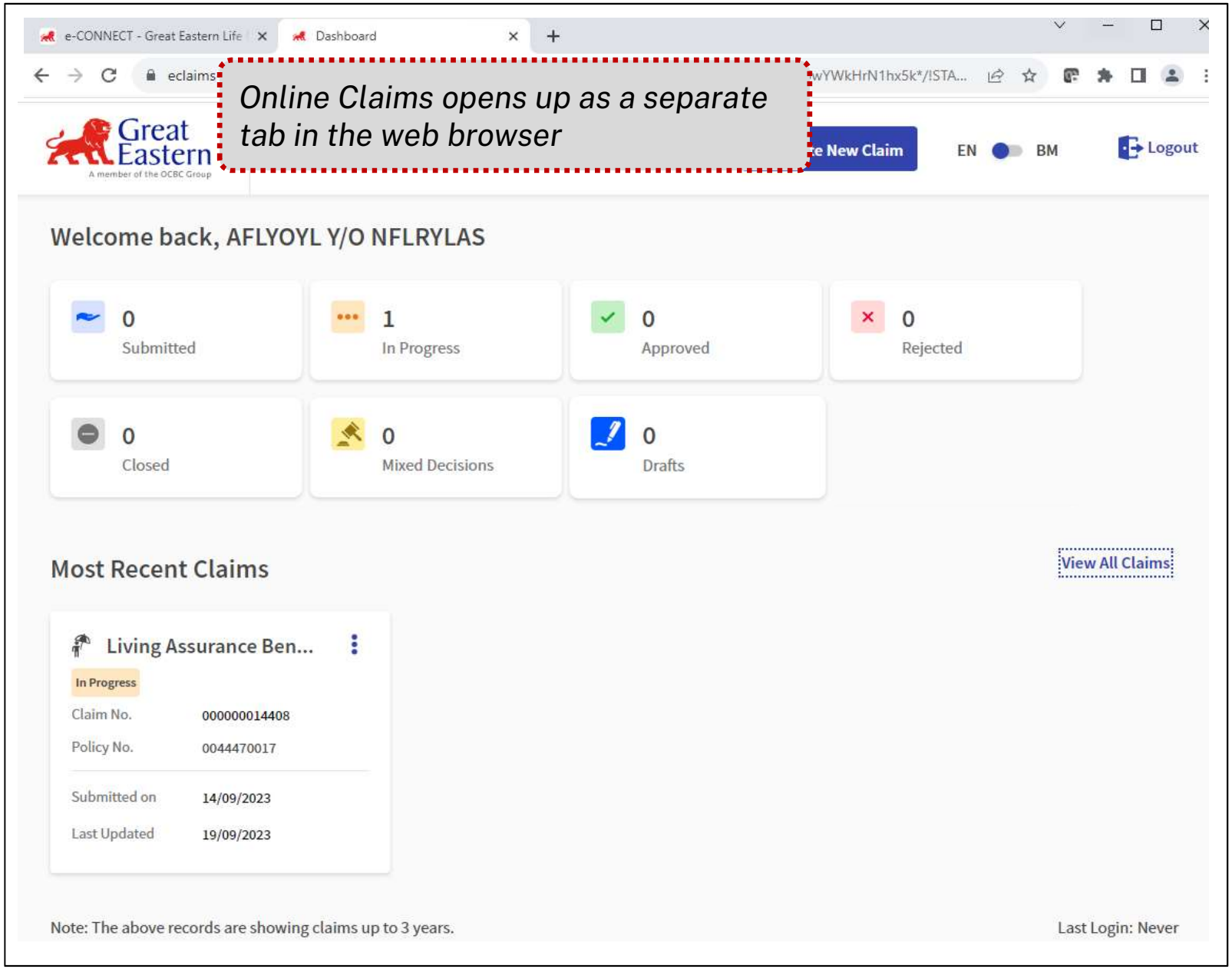
e-CLAIMS LOG-IN

2.0 Go to Online Claims



e-CLAIMS LOG-IN

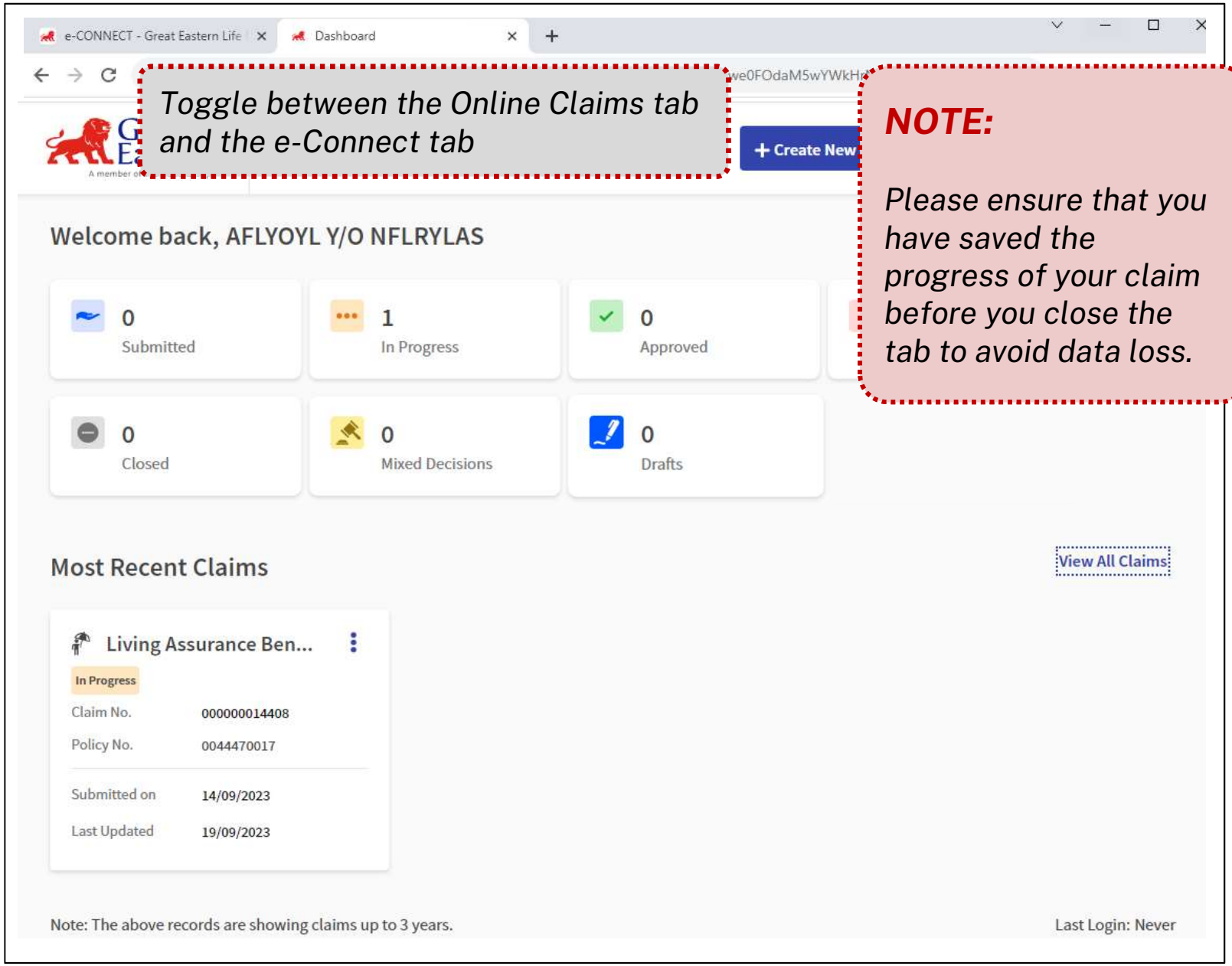
3.0 Online Claims Dashboard



e-CLAIMS DASHBOARD VIEW

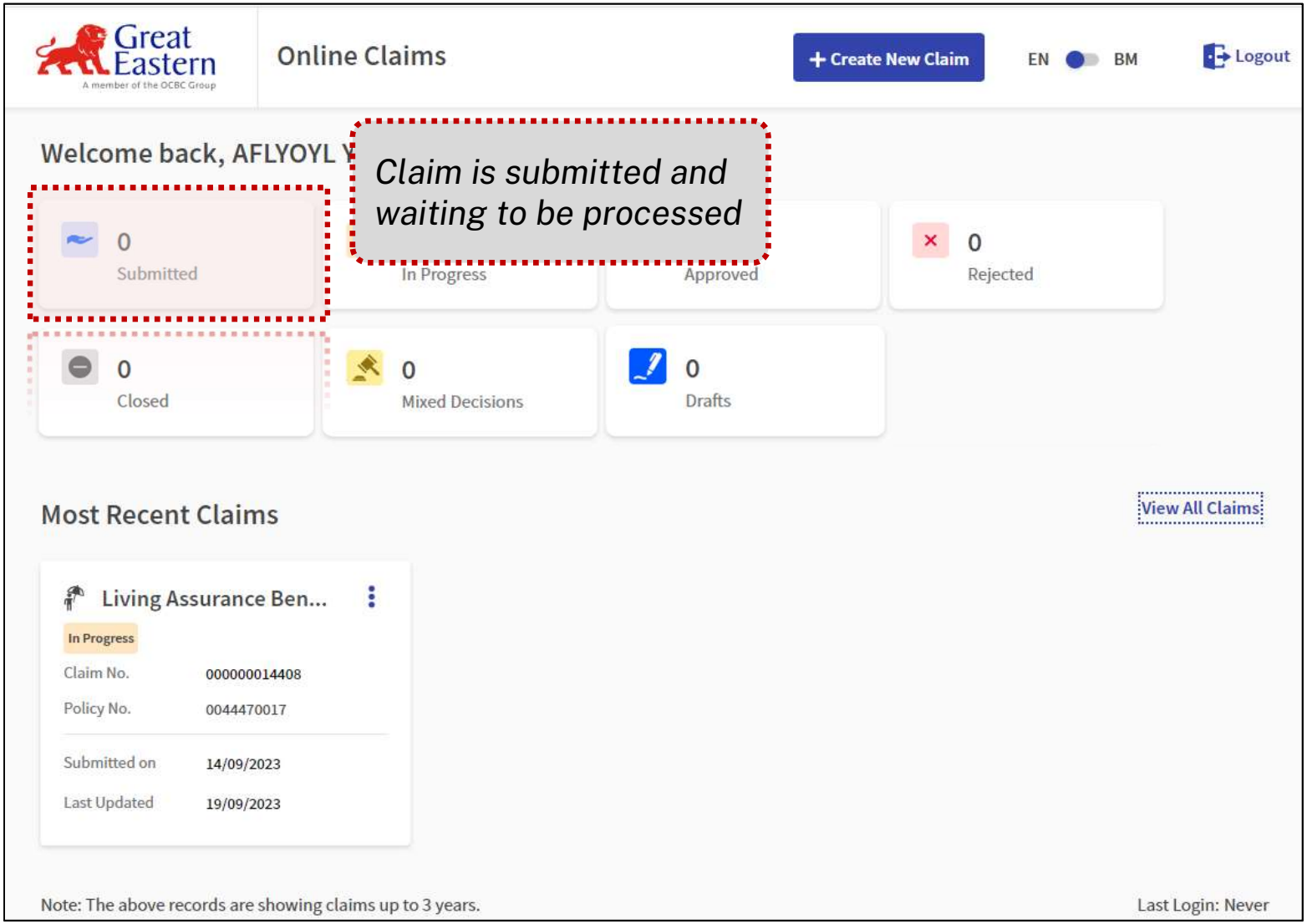
e-CLAIMS DASHBOARD VIEW

1.0 Dashboard View



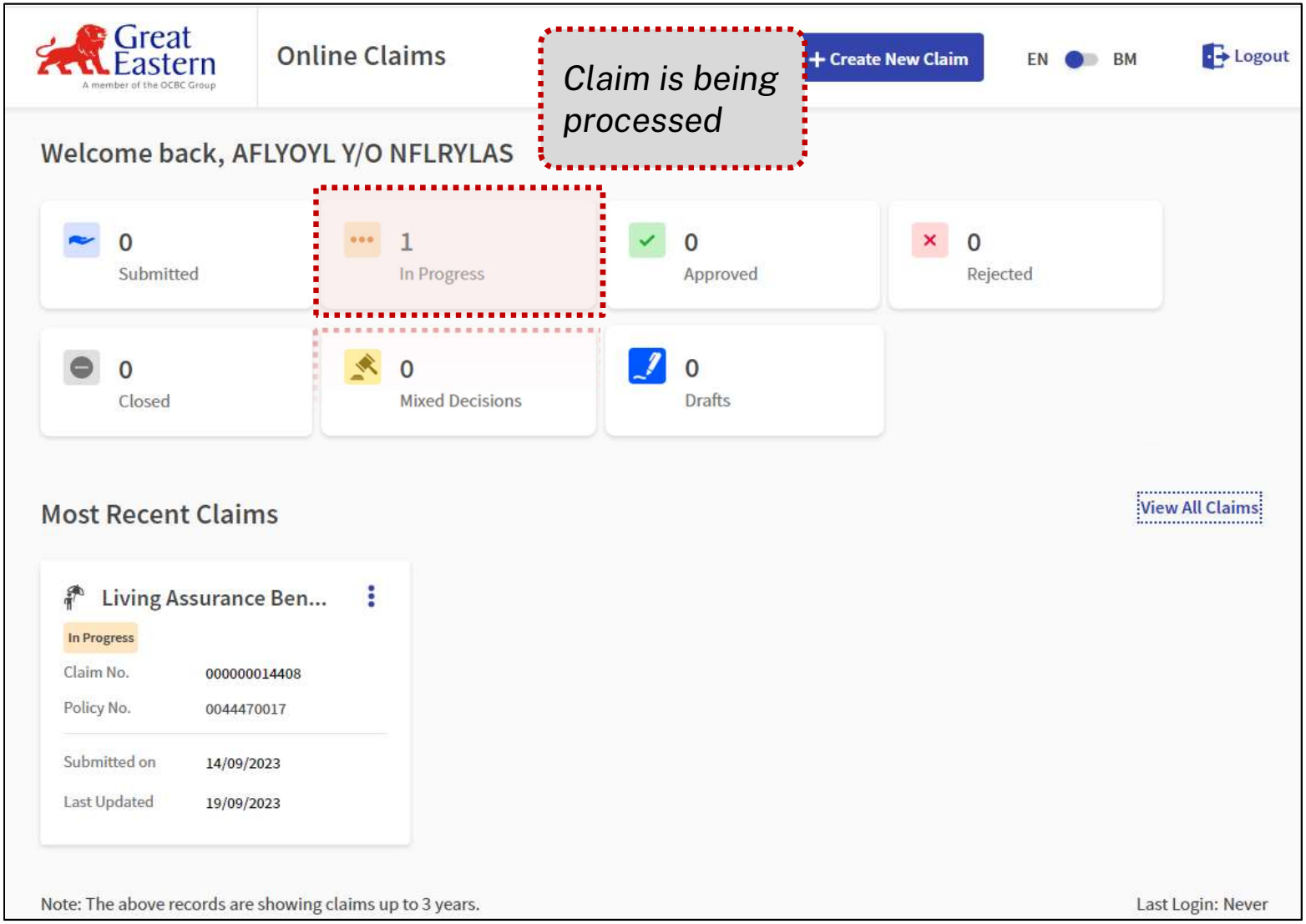
e-CLAIMS DASHBOARD VIEW

2.0 Dashboard View - Submitted



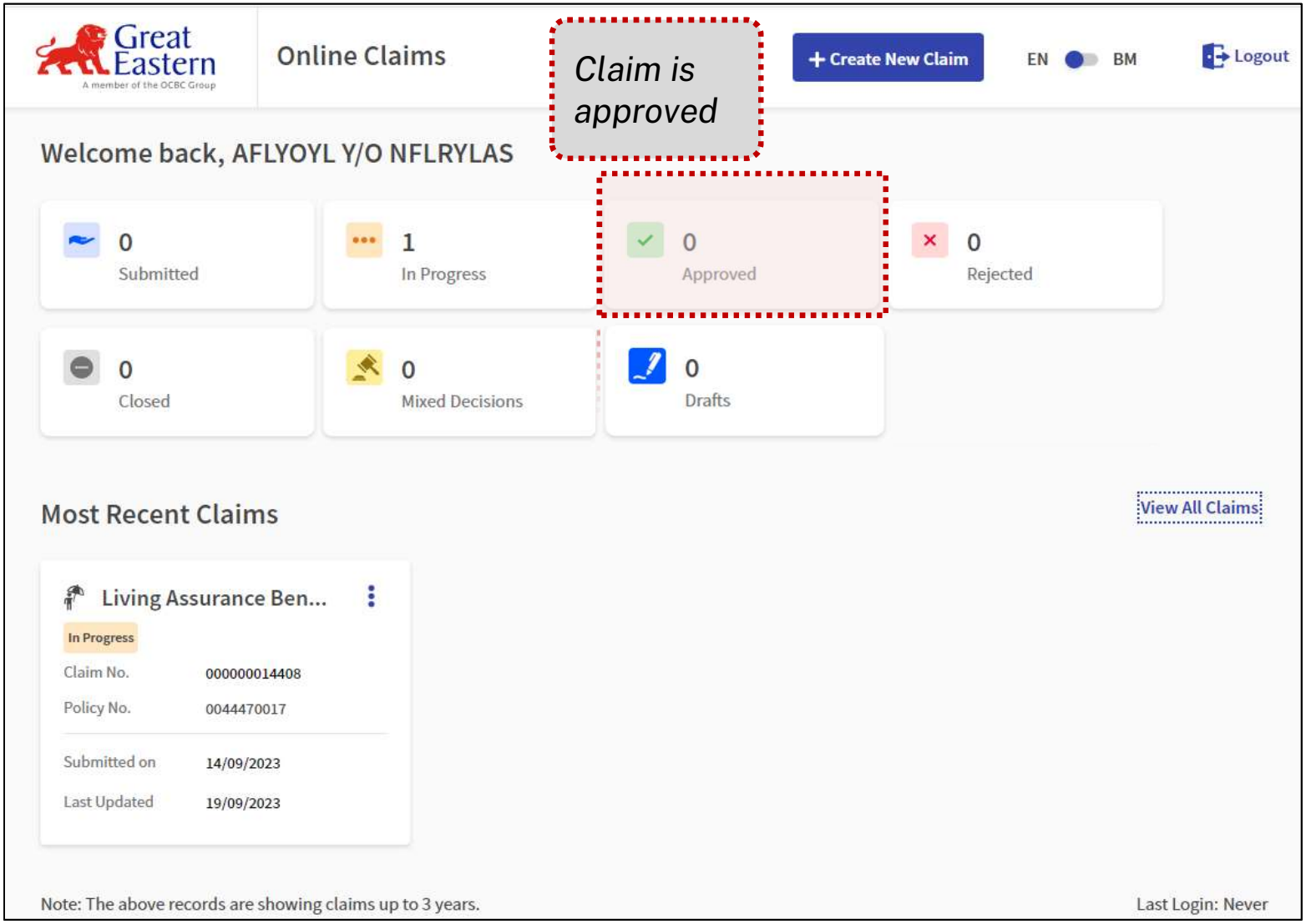
e-CLAIMS DASHBOARD VIEW

3.0 Dashboard View – In Progress



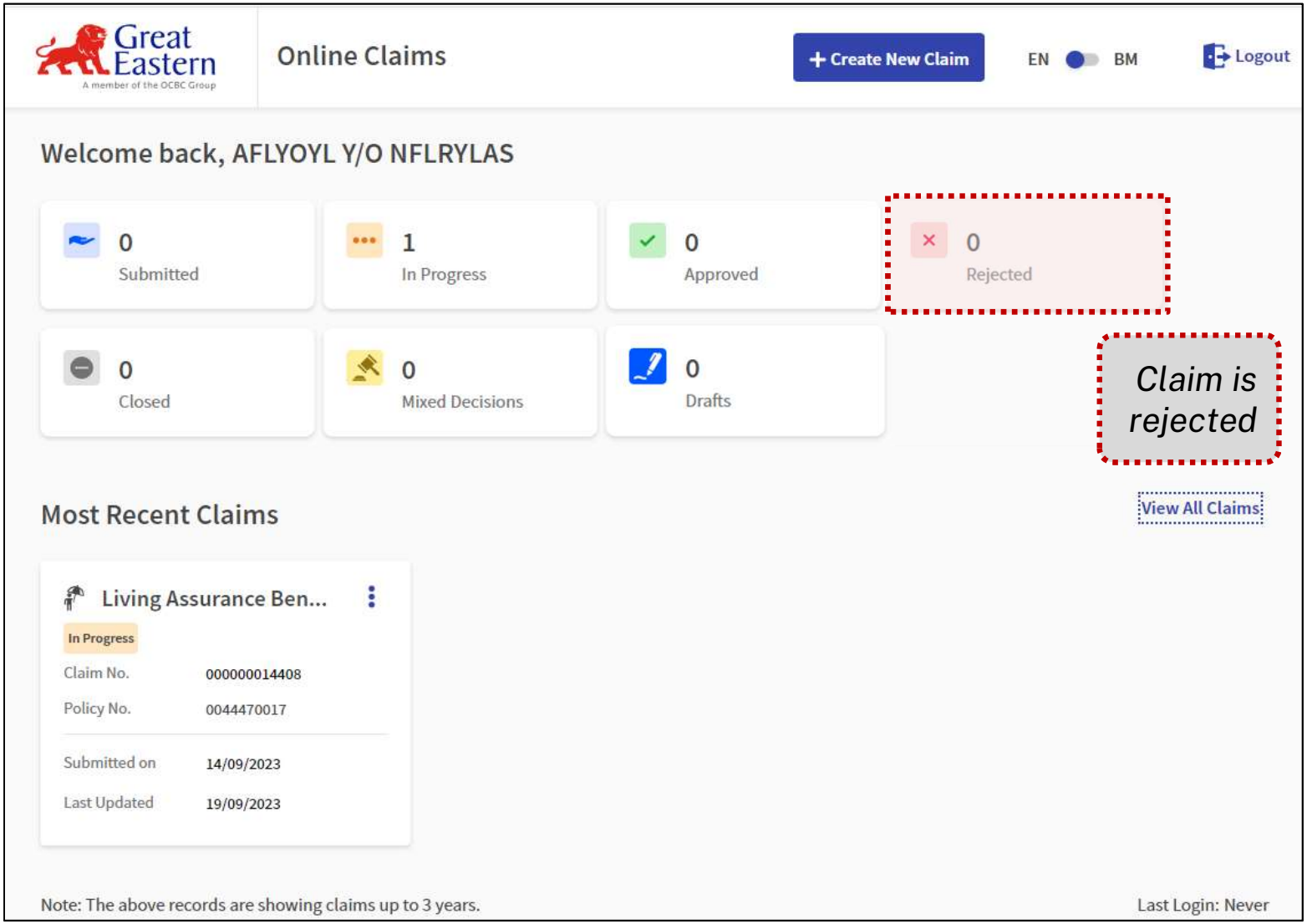
e-CLAIMS DASHBOARD VIEW

4.0 Dashboard View - Approved



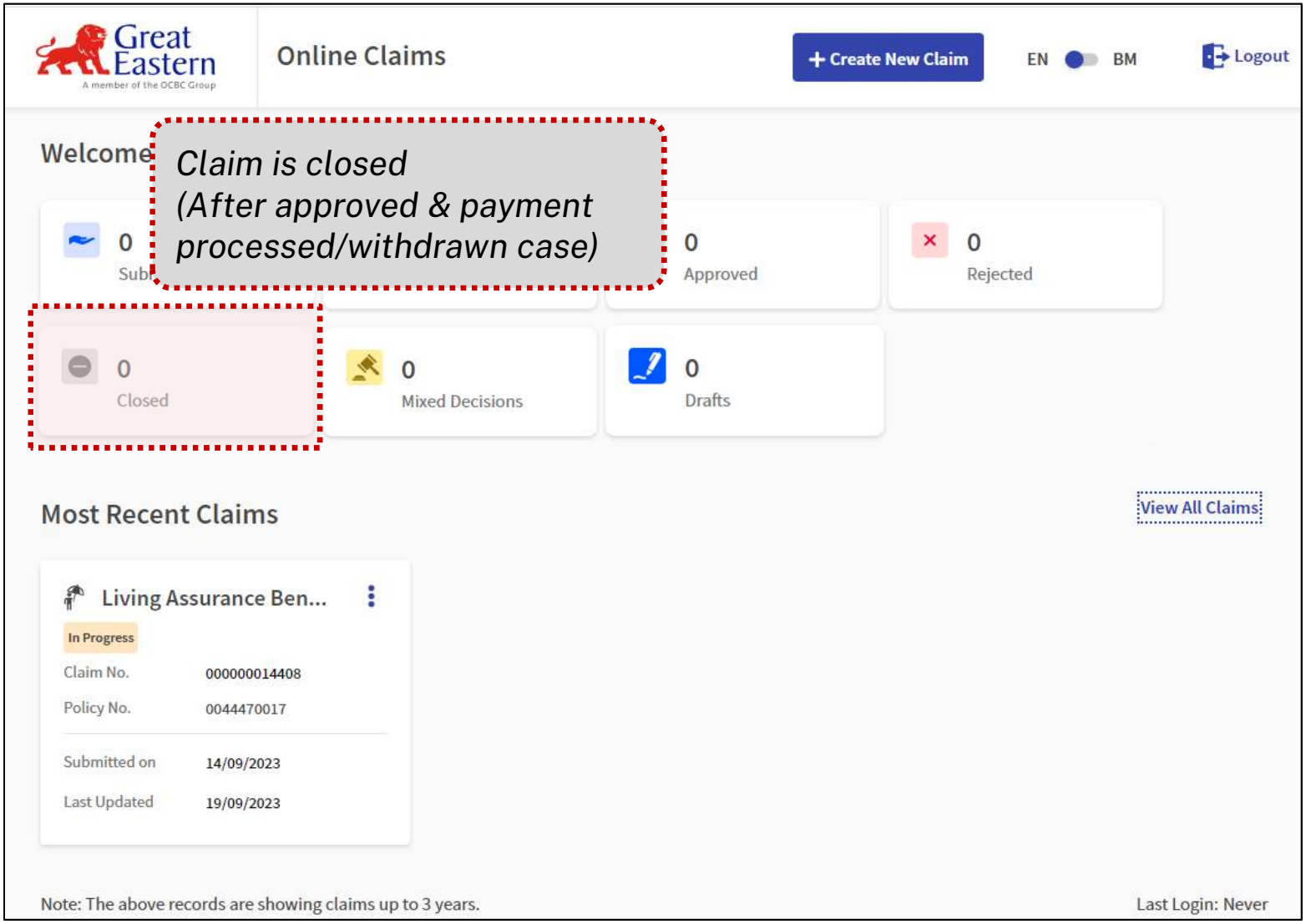
e-CLAIMS DASHBOARD VIEW

5.0 Dashboard View - Rejected



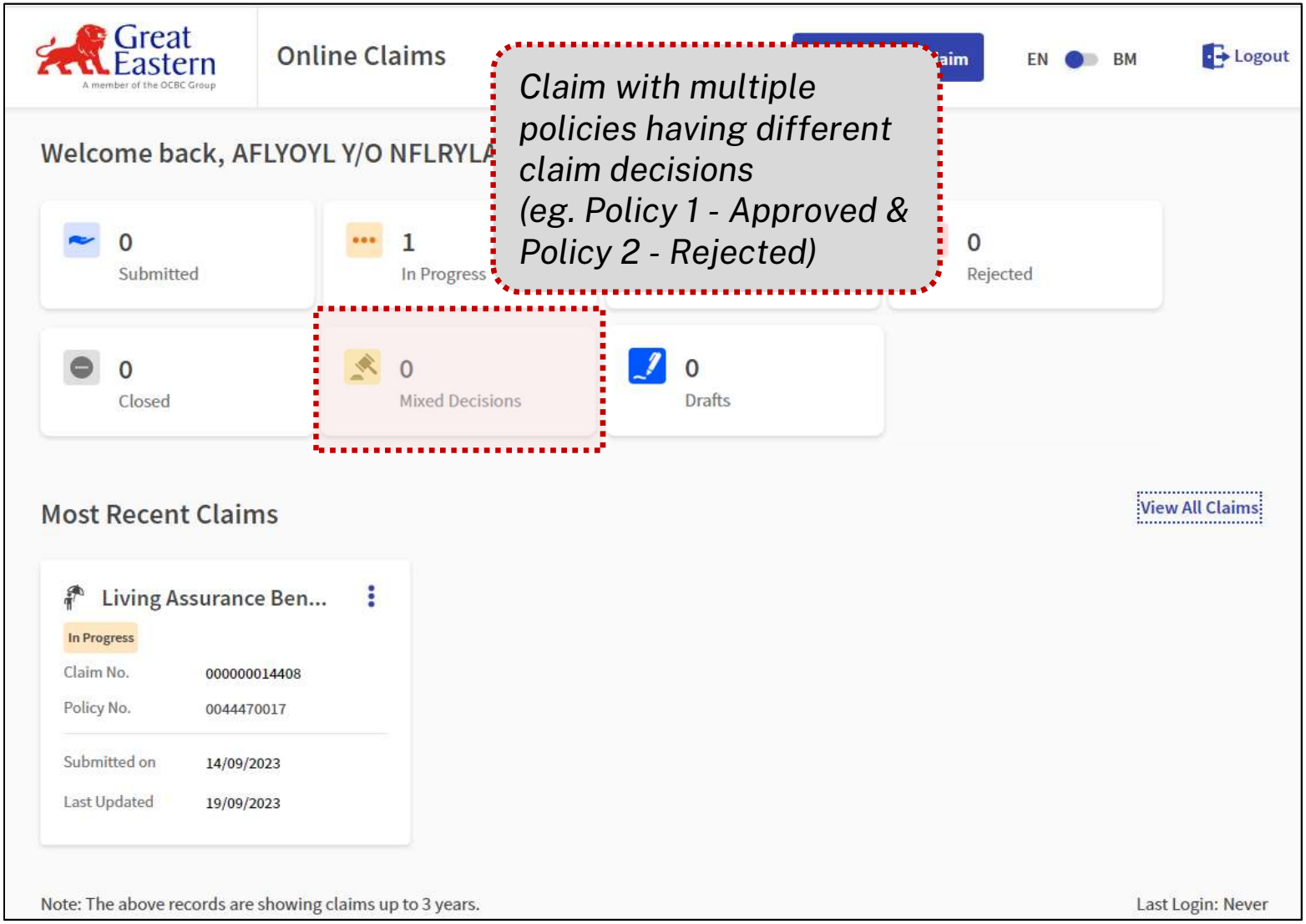
e-CLAIMS DASHBOARD VIEW

6.0 Dashboard View - Closed



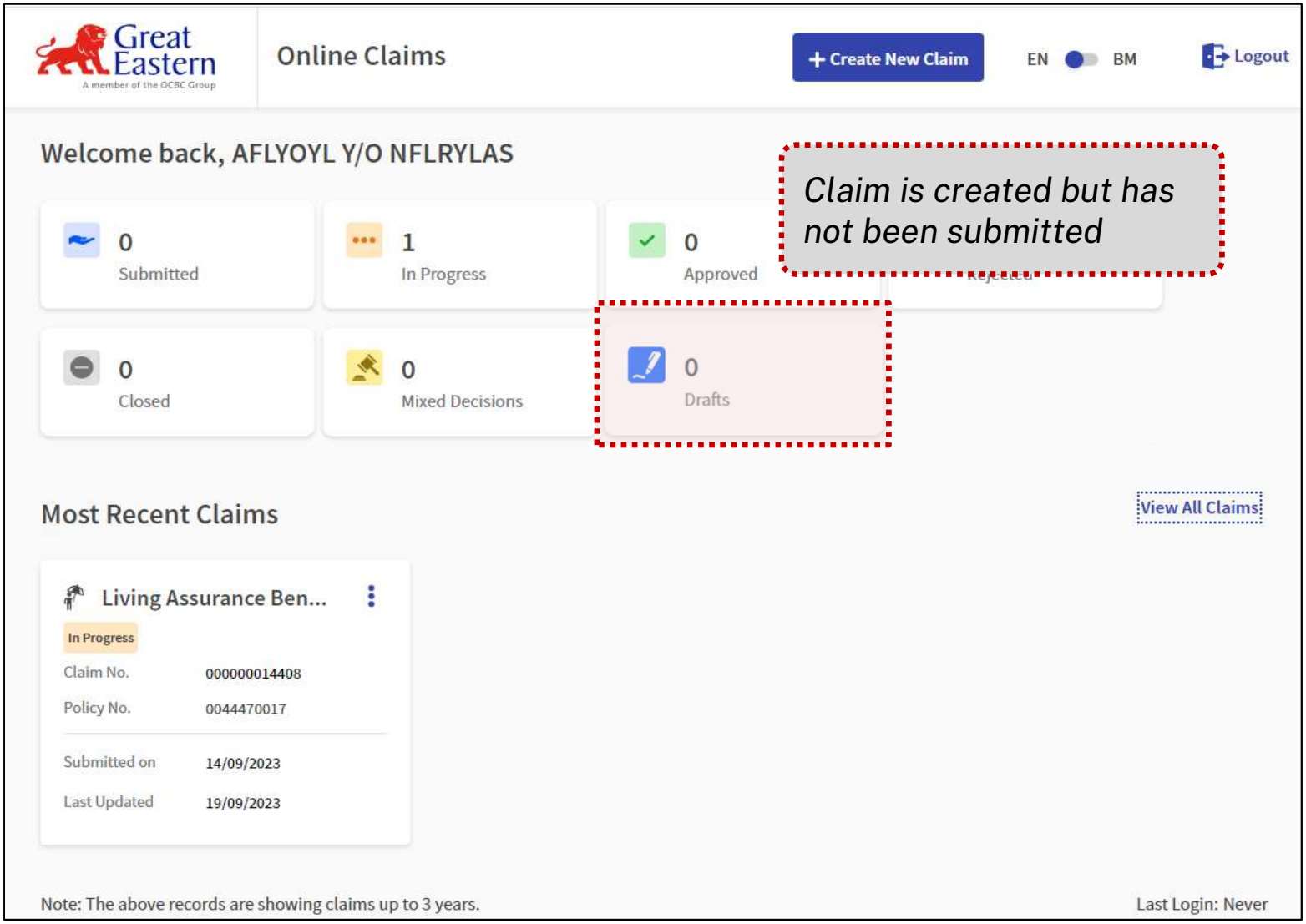
e-CLAIMS DASHBOARD VIEW

7.0 Dashboard View - Mixed Decisions



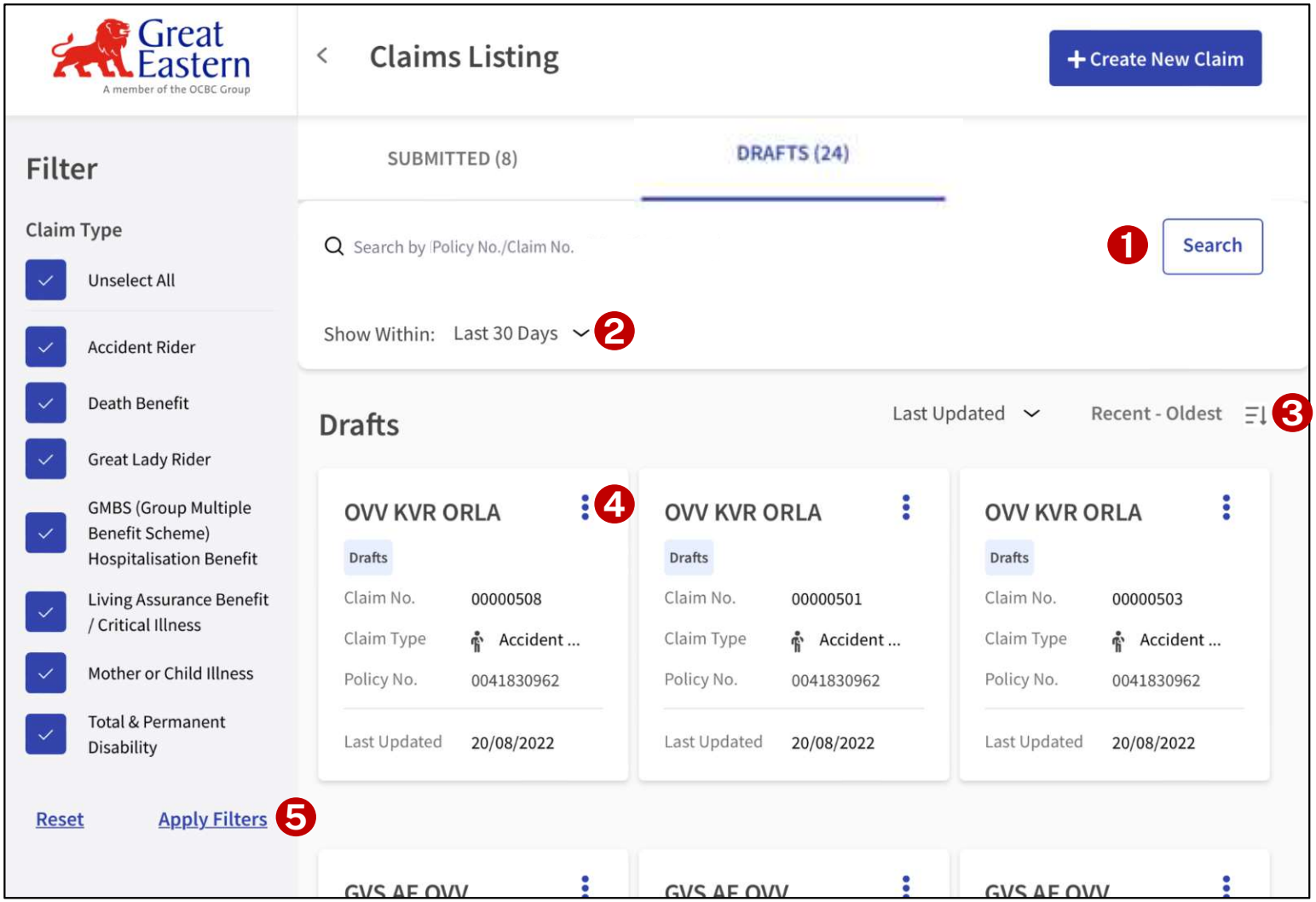
e-CLAIMS DASHBOARD VIEW

8.0 Dashboard View – Draft



e-CLAIMS DASHBOARD VIEW

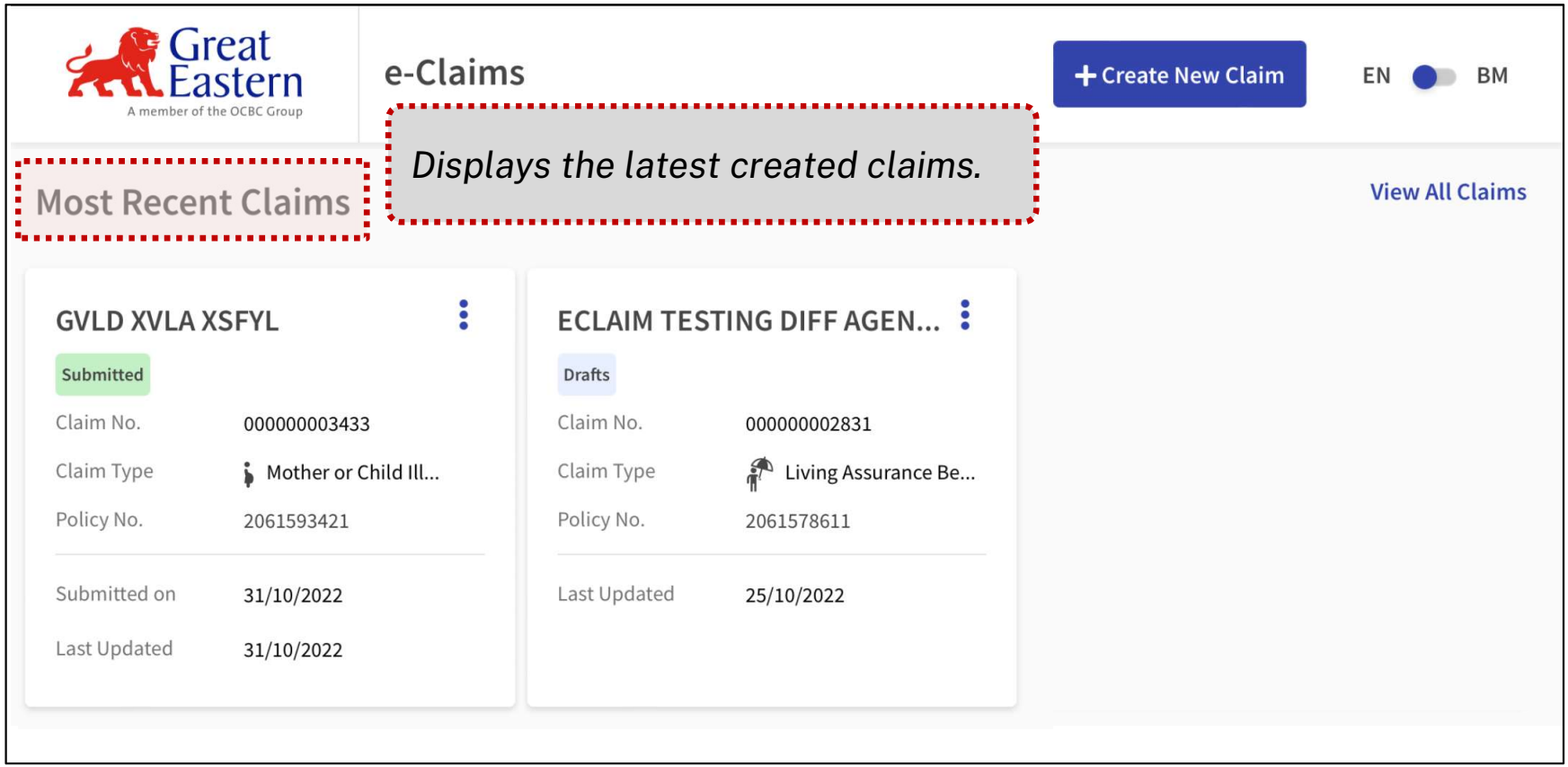
8.1 Claim Listing – Drafts (Also applicable to other claim statuses)



1. *Search for specific claim by Policy No. or eClaims Reference No.*
2. *Filter by last 30/60/90 days, all time or date range (**Note:** Select Search button after choosing the date range to apply the filter)*
3. *Sort claims by Alphabetical and Last Updated*
4. *More options (3 dots)*
   - ***Duplicate** – Duplicate the record as a new eClaim record*
   - ***Discard** – Delete the record*
5. *Select Apply Filters to filter by any Claim Type*

e-CLAIMS DASHBOARD VIEW

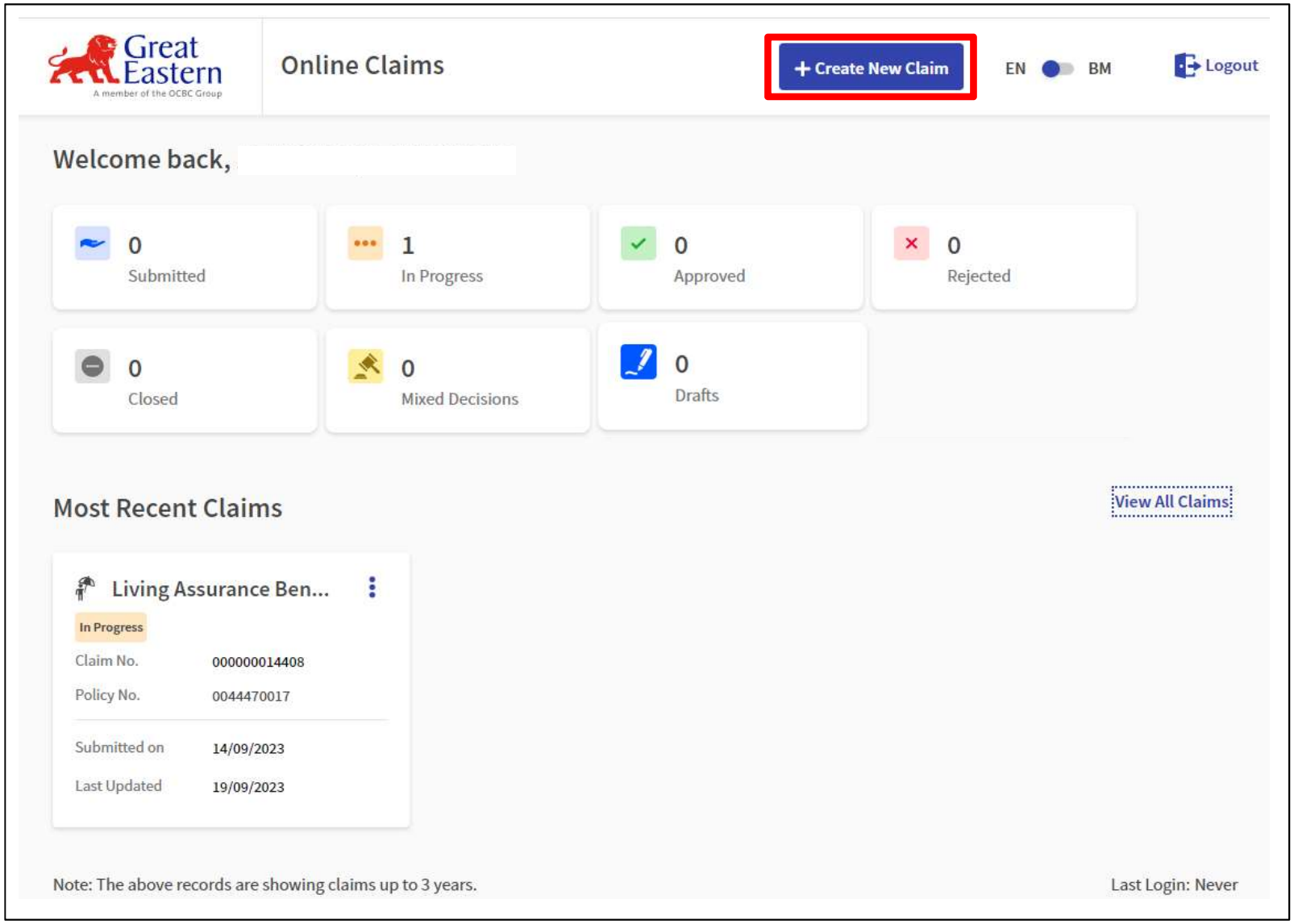
9.0 Dashboard View – Most Recent Claims



CREATE NEW e-CLAIMS

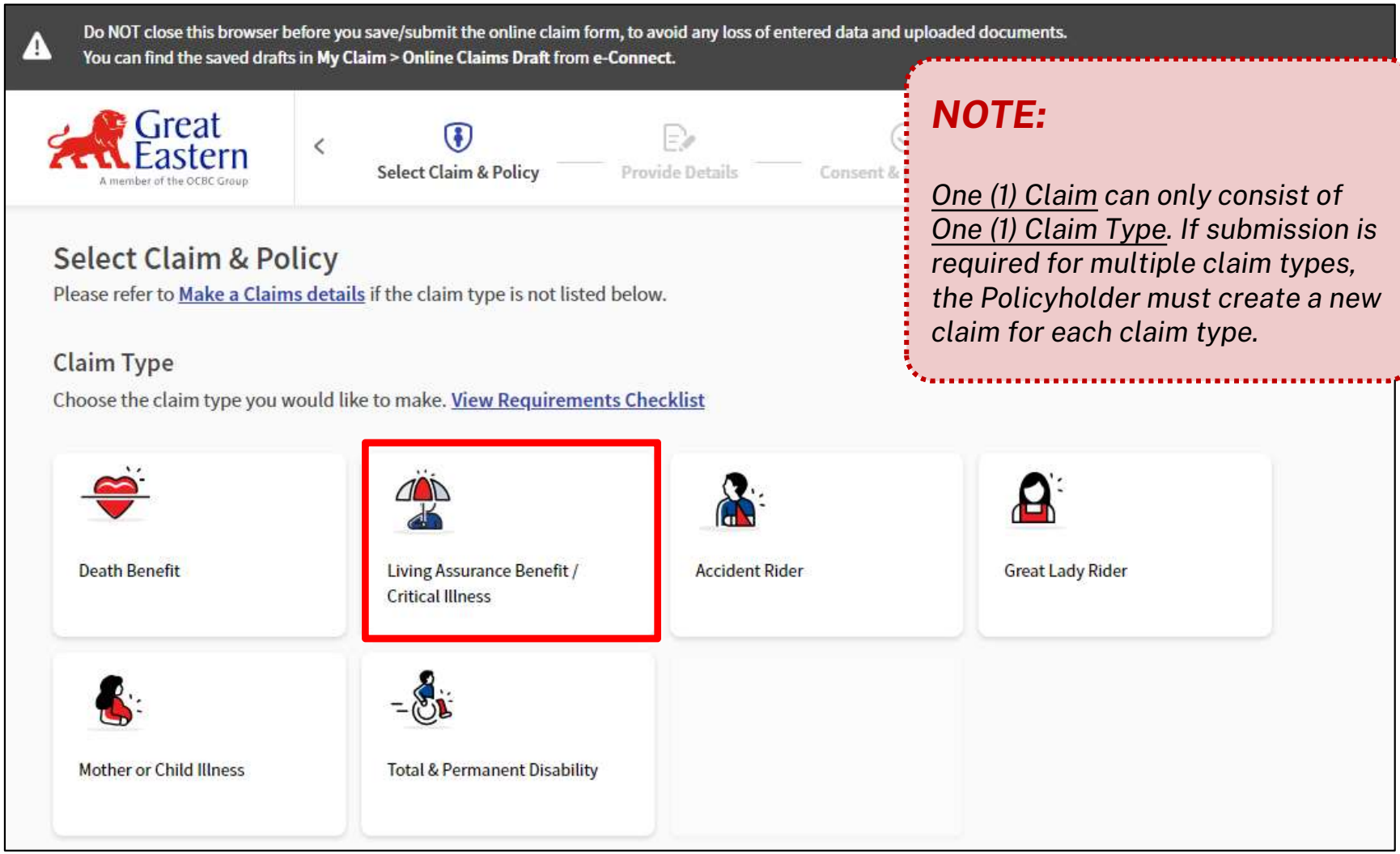
CREATE NEW e-CLAIMS

1.0: Choose - +Create New Claim



CREATE NEW e-CLAIMS

2.0: Choose Claim Type

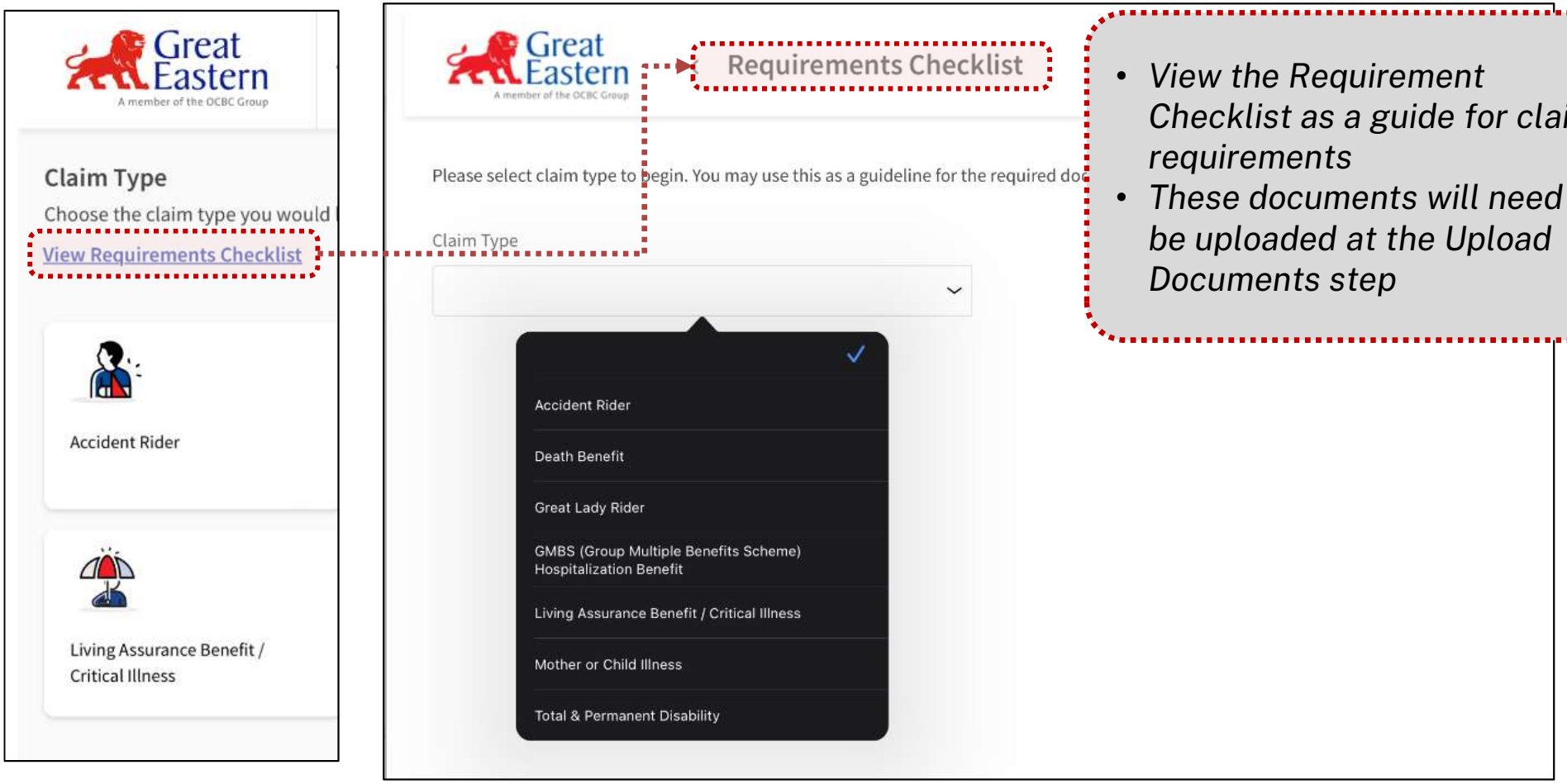


NOTE:

<u>One (1) Claim</u> can only consist of <u>One (1) Claim Type</u>. If submission is required for multiple claim types, the Policyholder must create a new claim for each claim type.

CREATE NEW e-CLAIMS

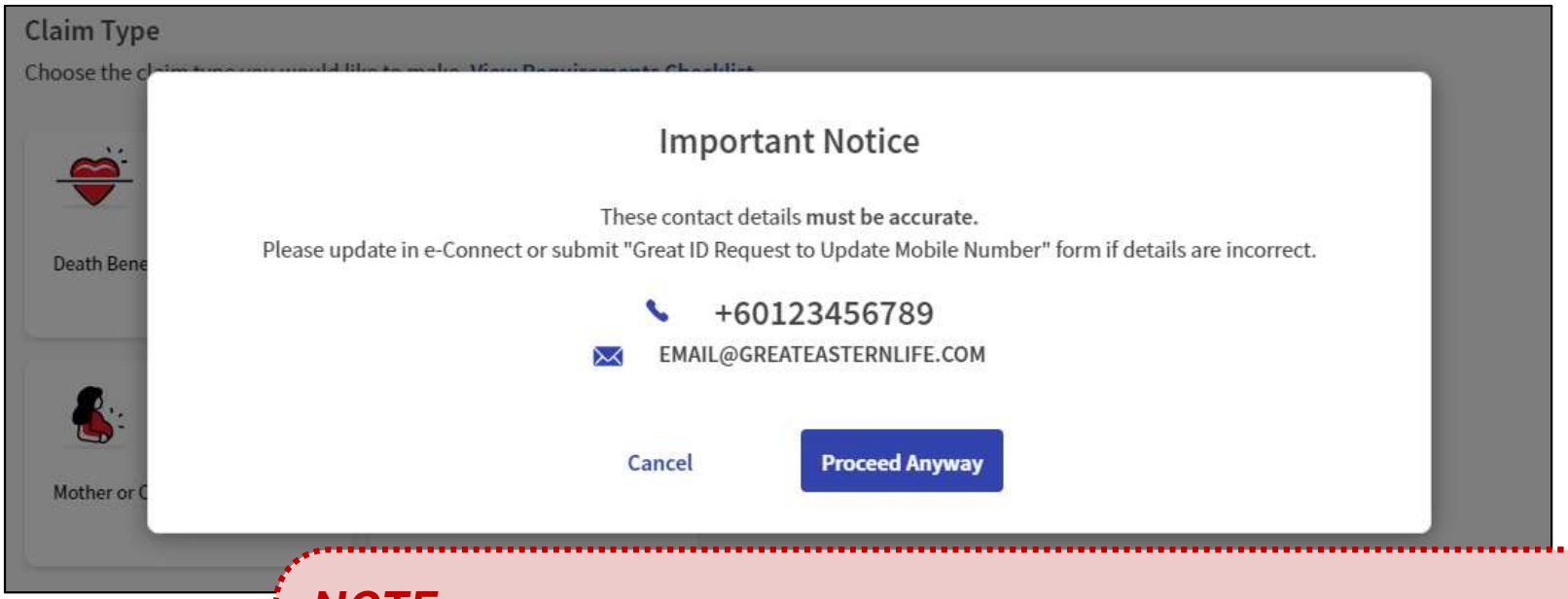
3.0: Check Required Documents



- *View the Requirement Checklist as a guide for claim requirements*
- *These documents will need to be uploaded at the Upload Documents step*

CREATE NEW e-CLAIMS

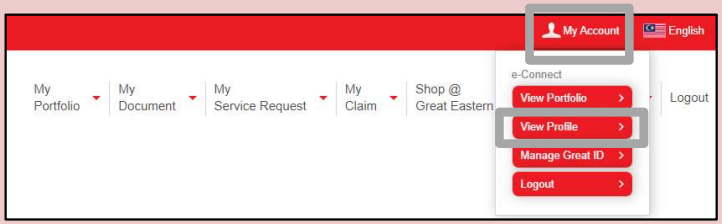
4.0: Important Notice

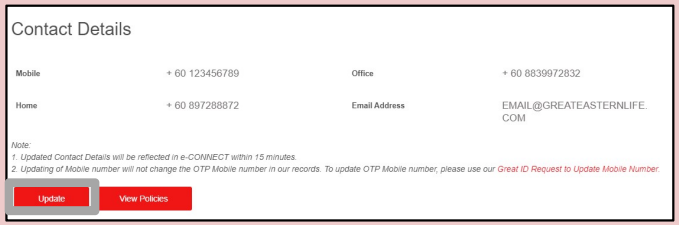


NOTE:

*Policyholder's **Mobile No. & Email address** on this page **MUST be correct.***
*Ensure the mobile number including country code is correct without an extra **0***

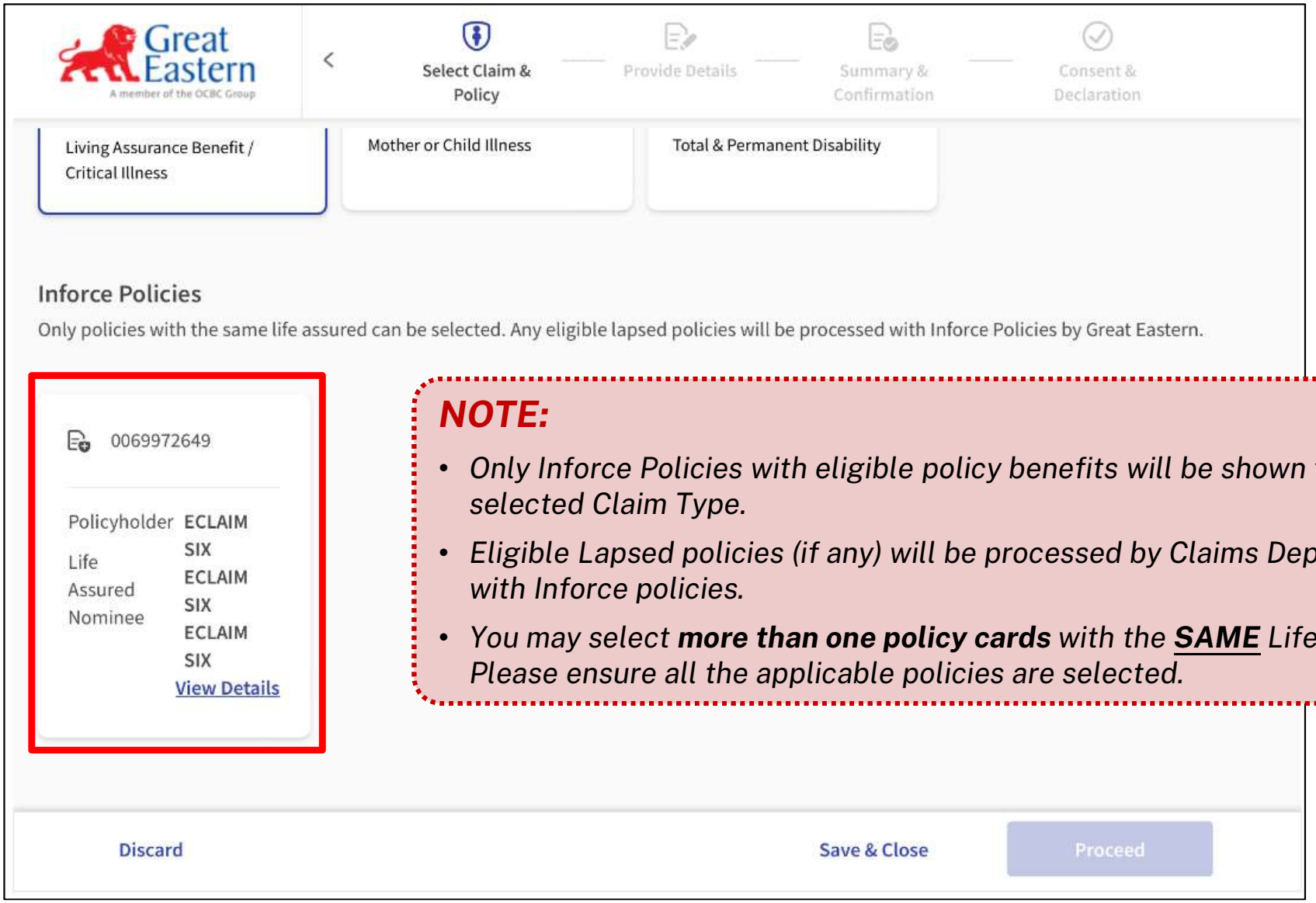
***If incorrect, please amend details in eConnect** (go to My Account > View Profile > Click Update) and proceed to create a new claim with the correct mobile number.*





CREATE NEW e-CLAIMS

5.0: Choose Inforce Policy

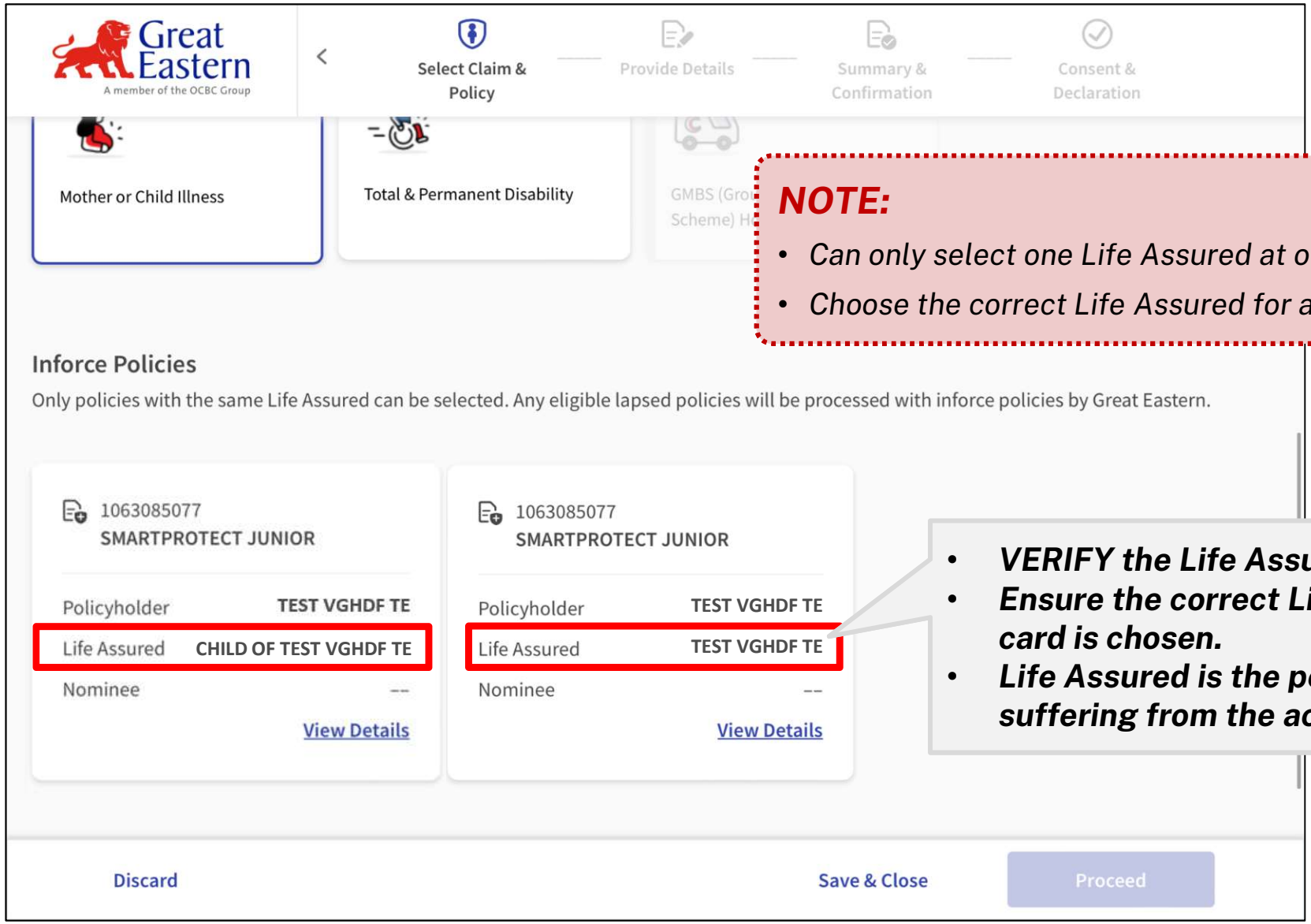


NOTE:

- *Only Inforce Policies with eligible policy benefits will be shown for the selected Claim Type.*
- *Eligible Lapsed policies (if any) will be processed by Claims Dept together with Inforce policies.*
- *You may select **more than one policy cards** with the **SAME** Life Assured. Please ensure all the applicable policies are selected.*

CREATE NEW e-CLAIMS

5.1: Choose Inforce Third Party Policy



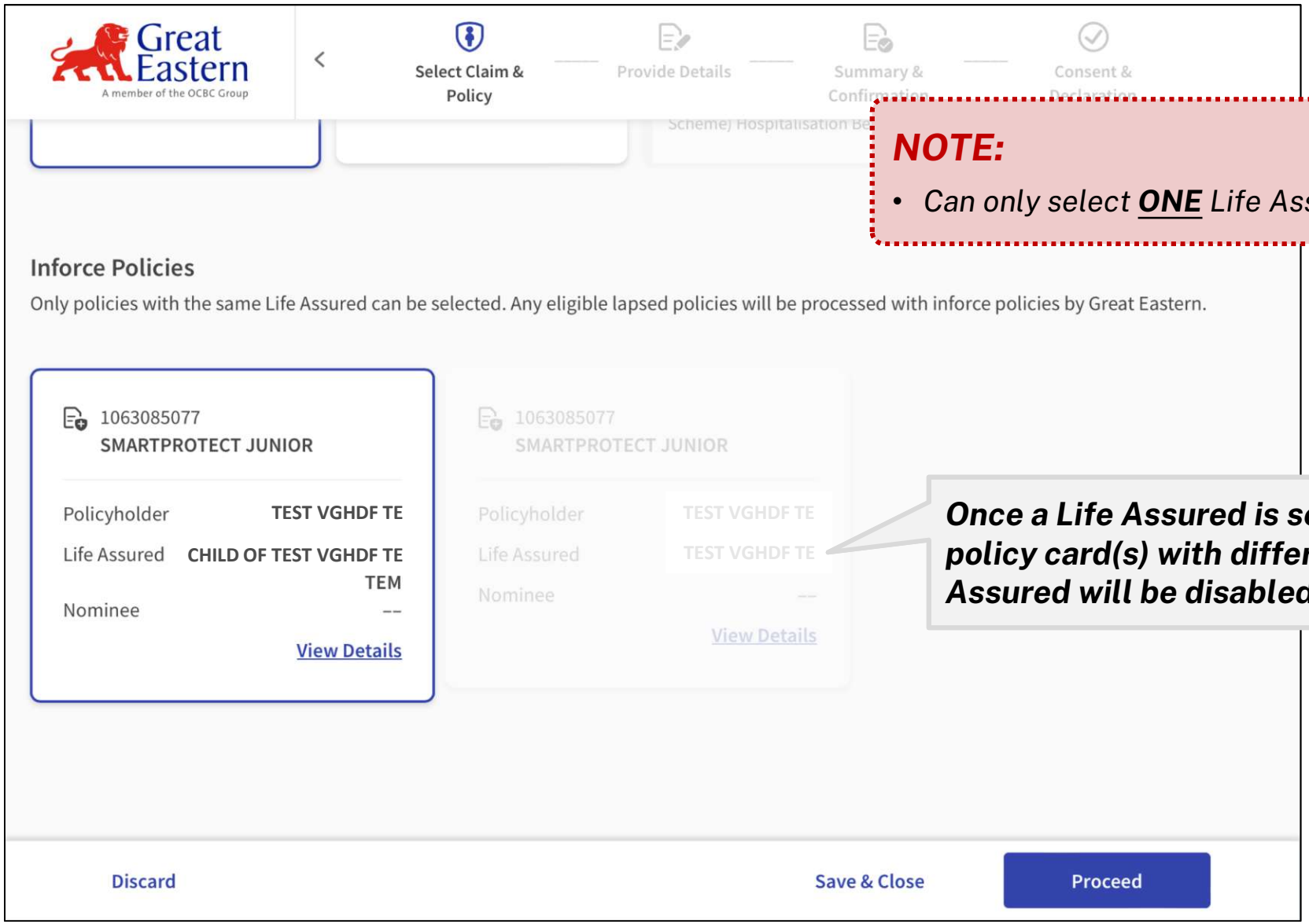
NOTE:

- *Can only select one Life Assured at one time*
- *Choose the correct Life Assured for a third party policy.*

- ***VERIFY the Life Assured's name.***
- ***Ensure the correct Life Assured's card is chosen.***
- ***Life Assured is the person who is suffering from the accident/illness.***

CREATE NEW e-CLAIMS

5.2: Choose Inforce Third Party Policy



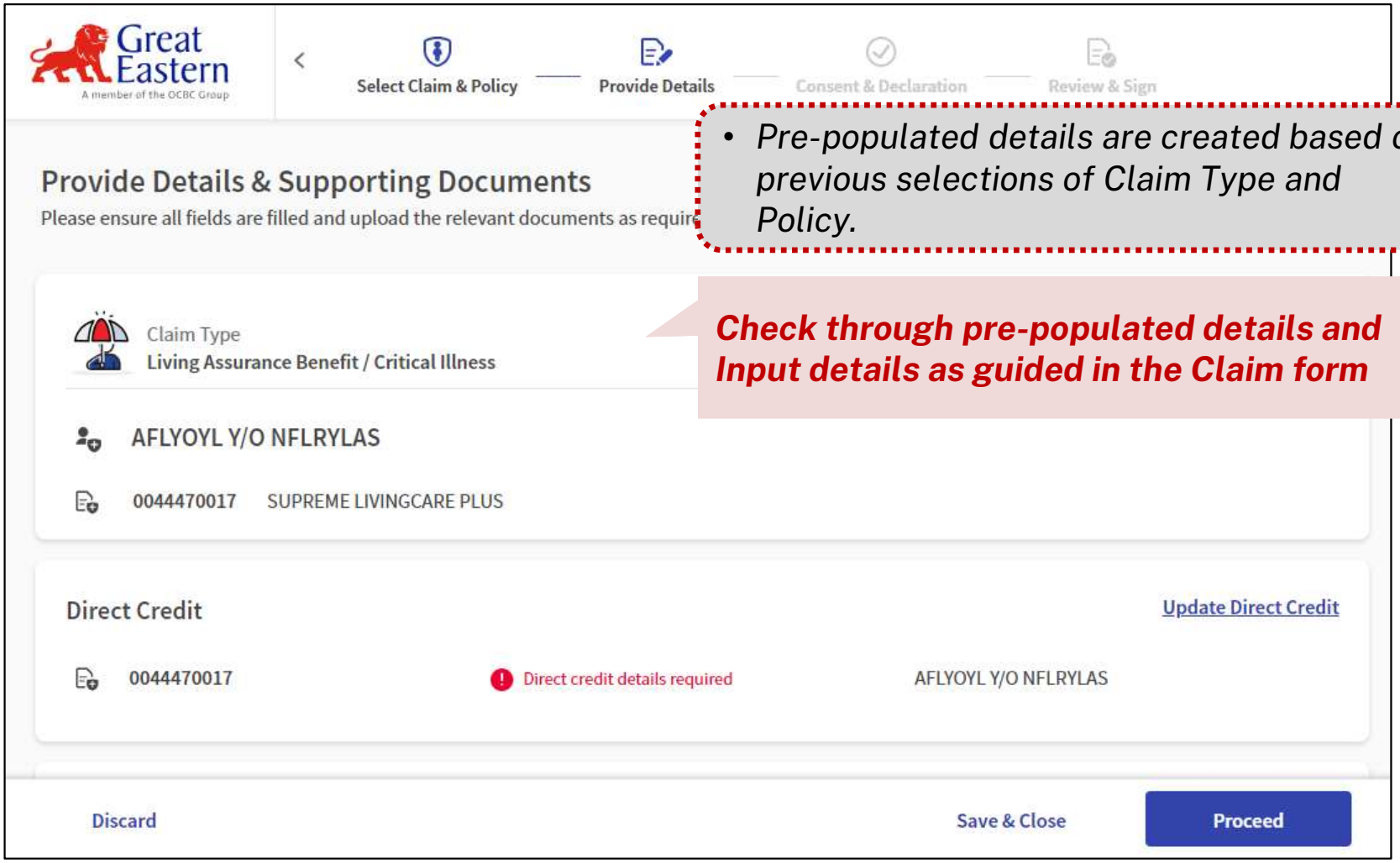
NOTE:

- *Can only select **ONE** Life Assured at **ONE** time*

Once a Life Assured is selected, other policy card(s) with different Life Assured will be disabled.

CREATE NEW e-CLAIMS

6.0: Provide Claim Details

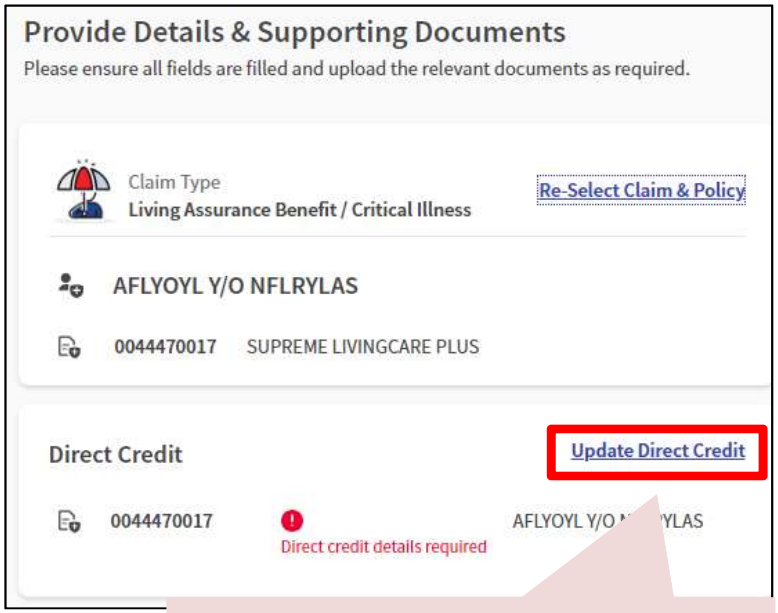


- *Pre-populated details are created based on previous selections of Claim Type and Policy.*

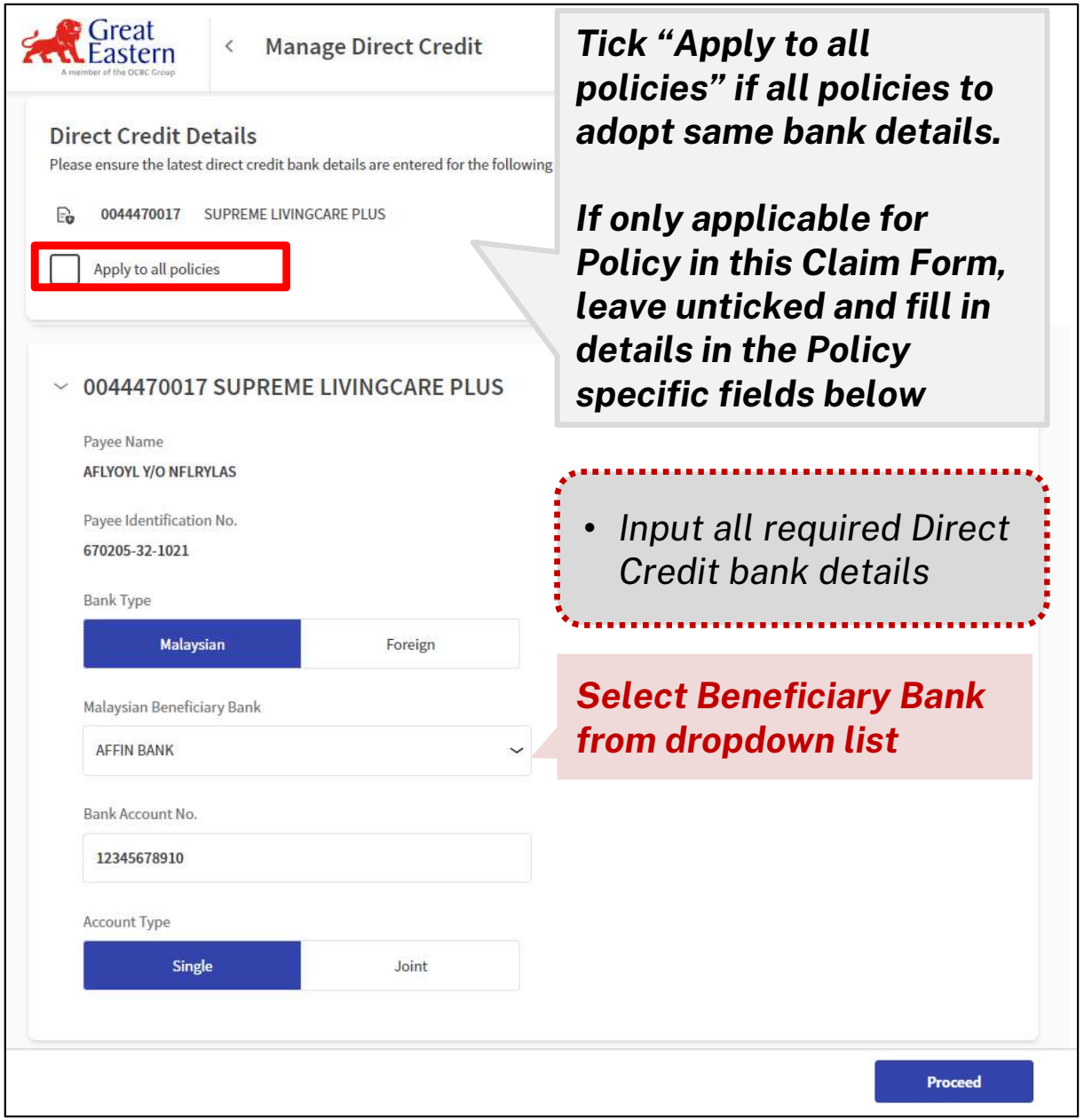
Check through pre-populated details and Input details as guided in the Claim form

CREATE NEW e-CLAIMS

6.1: Input Direct Credit Details (Malaysian Bank)



Click "Update Direct Credit"



Tick "Apply to all policies" if all policies to adopt same bank details.

If only applicable for Policy in this Claim Form, leave unticked and fill in details in the Policy specific fields below

- *Input all required Direct Credit bank details*

Select Beneficiary Bank from dropdown list

CREATE NEW e-CLAIMS

6.1: Input Direct Credit Details (Malaysian Bank) – Direct Credit Consent & Declaration

Great Eastern
A member of the OCBC Group

Great Eastern
A member of the OCBC Group

< Consent & Declaration

I/we hereby:

1. Instruct the Company to pay into my / our Account all the future amount payable to me / us arising from transactions effected through the above policy (ies) until this instruction is expressly revoked in writing or replaced.
2. Confirm that I am the Account holder and have full power and authority to operate the Account / [in respect of a partnership or a body corporate], we further confirm that the person signing this form is the authorised signatory for the Account, and have full power and authority to operate the Account.
3. Confirm that the information provided by me / us in this form is true and correct and undertake to immediately inform the Company of any change in the same and will not hold the Company liable in the event that any payment transaction into my / our Account is delayed or cannot be effected due to incorrect or incomplete information being provided in this form, and/or for any other reason beyond the reasonable control of the Company.
4. Understand that the Company has the right to reject this standing instruction in the event that it is found to be payable to a third party account. I / we also understand that the Company may in its absolute discretion terminate this Direct Credit service at anytime and without assigning any reason(s) therefor.
5. Agree to immediately refund to the Company in full any monies paid into the Account which is paid in error or which I am / we are otherwise not entitled to receive.
6. Declare that in relation to payments made by the Company into the above Account, I / We : a. Acknowledge and agree that payments made by the Company into the above-mentioned Account shall be a valid discharge of the Company's liability under the policy(ies), and that the Company shall not be liable for any damages, losses, claims, costs and/or expenses which may incur arising from such payments. b. Agree to keep the Company indemnified of any damages, losses, claims, cost and/or expenses incurred by the Company in defending any claim arising from and/or in connection with this instruction.
7. Declare that I am not an undischarged bankrupt / [in respect of a partnership or a body corporate]. We declare that no order has been made, petition filed or resolution passed for our winding up, dissolution or liquidation or for the appointment of a liquidator, receiver, custodian or trustee for all or any part of our property or assets or for an administration order against us.
8. Agree that the personal data provided in this form may be recorded, used, disclosed, processed and stored by the Company for the purposes relating to the payment of funds in accordance with my / our instructions herein, and for the purposes of compliance with any legal or regulatory requirements.

Data Protection Notice

For information on how we process your personal data and your rights over your personal data, kindly refer to our Personal Data Protection Notice posted at greateasternlife.com.

If you have any inquiry or complaint (such as limiting the processing of certain information, including the withdrawal of consent to receive marketing information), you may contact our Customer Service Careline at 1300-1300 88 or Privacy Officer at +603 4813 3796, or write to the Company.

Submit

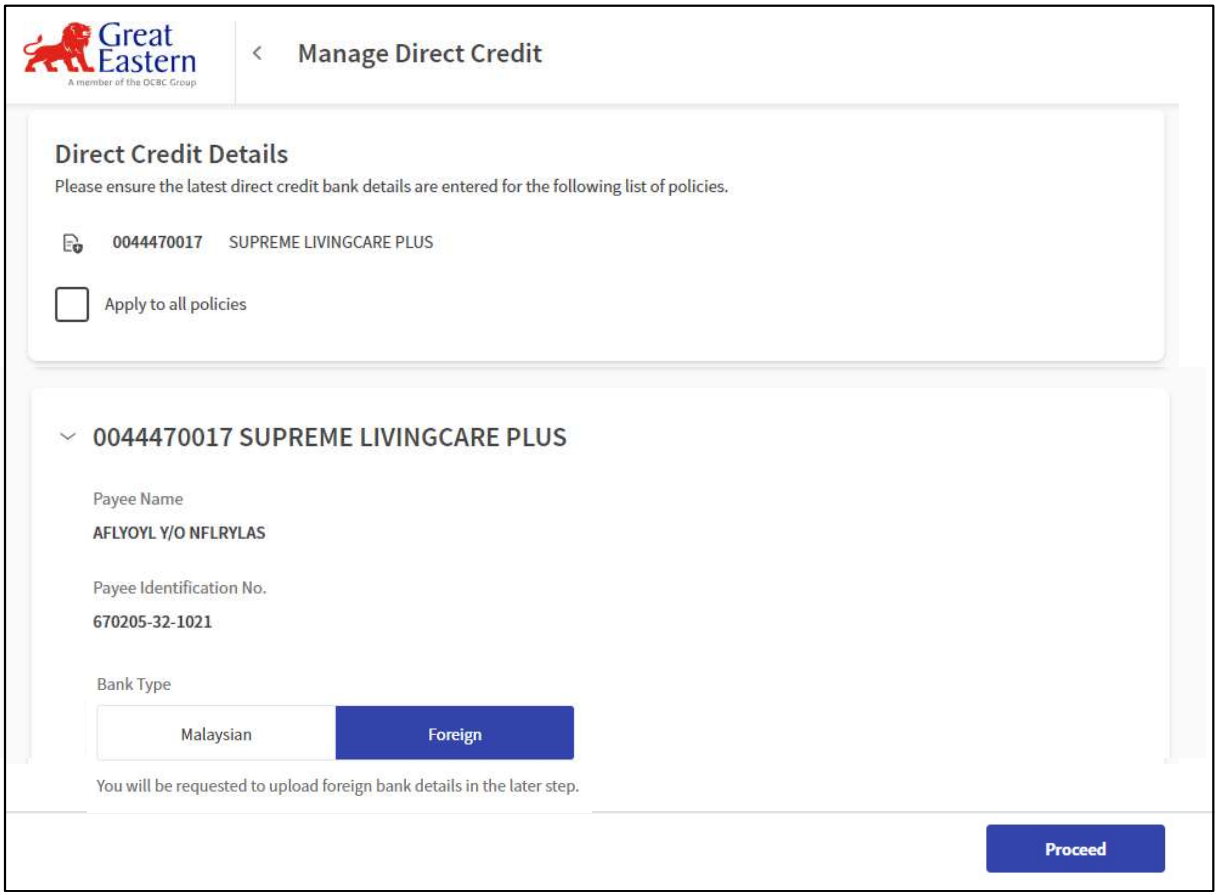
Direct Credit information captured.

You will be redirected back to the Provide Details in 3 seconds...

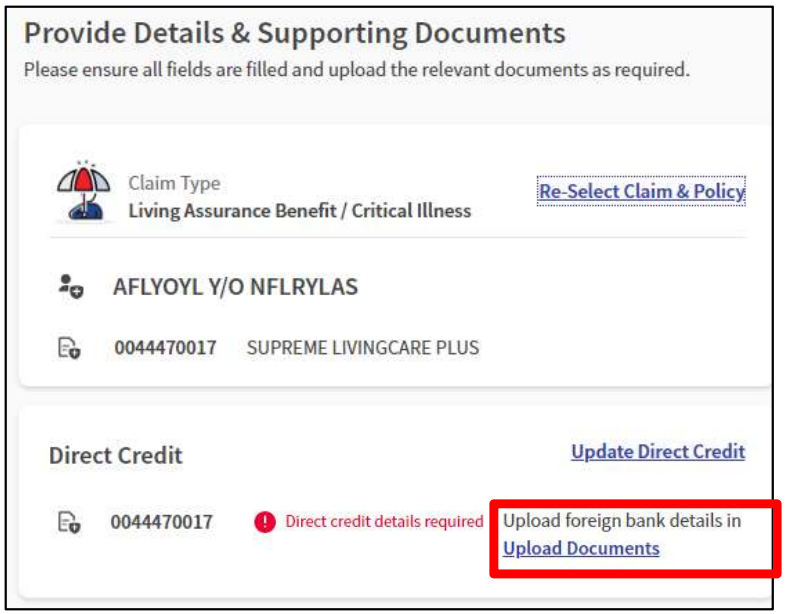
Tick consent declarations and click Submit to save Direct Credit bank details

CREATE NEW e-CLAIMS

6.1: Input Direct Credit Details (Foreign Bank)

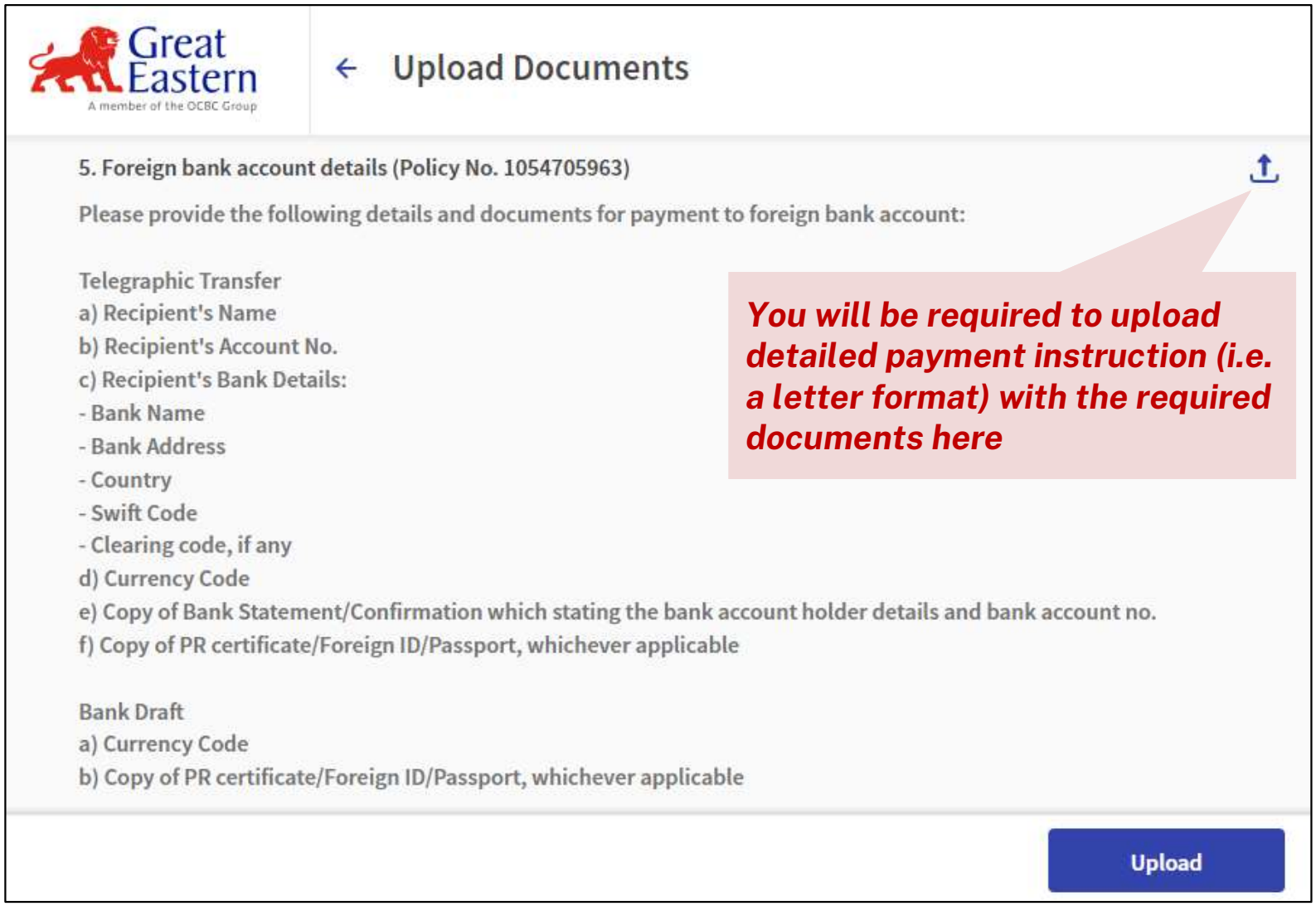


- *You will be required to upload the payment instruction in the Upload Documents step later*



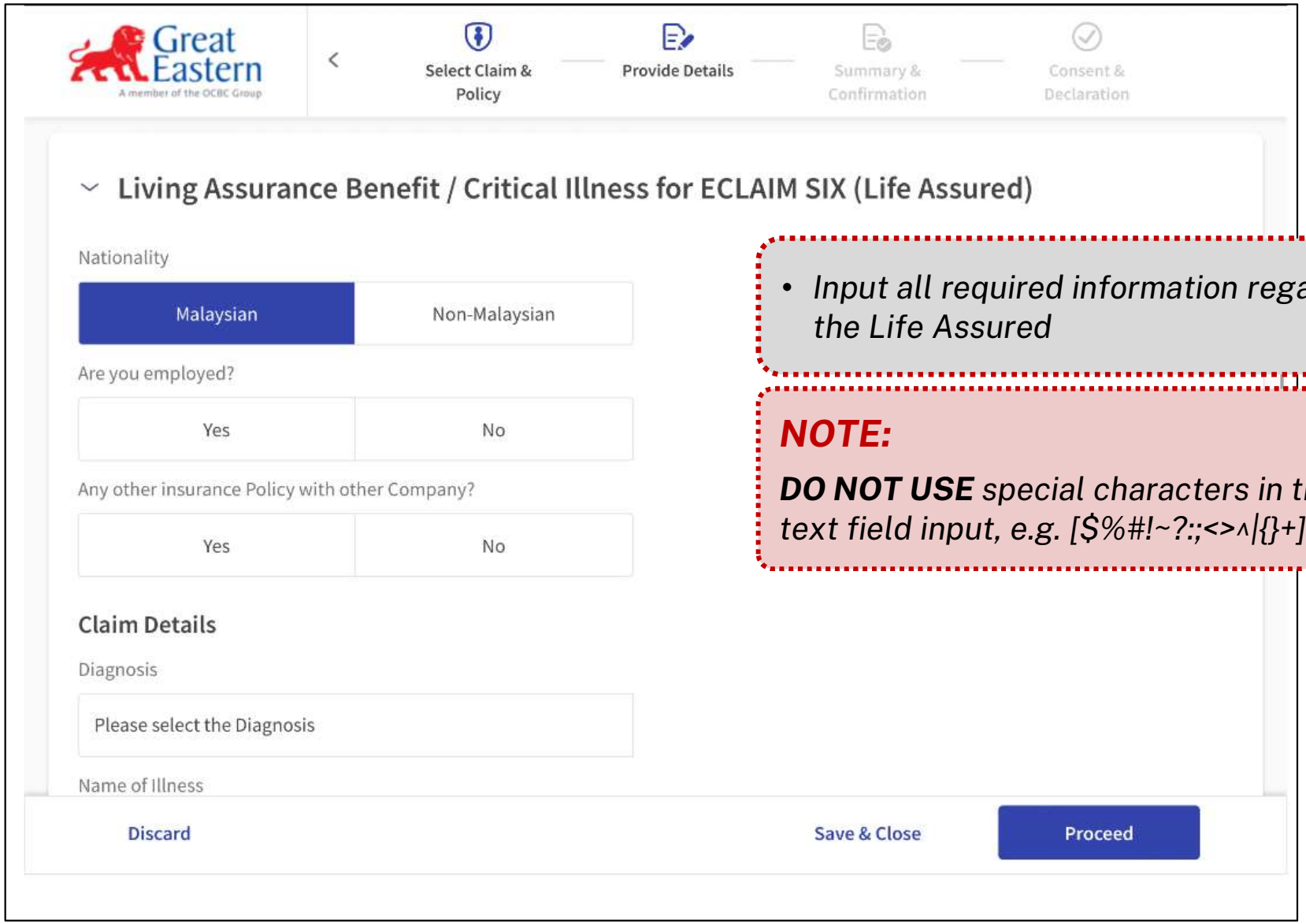
CREATE NEW e-CLAIMS

6.1: Input Direct Credit Details (Foreign Bank)



CREATE NEW e-CLAIMS

6.2: Input Life Assured's information



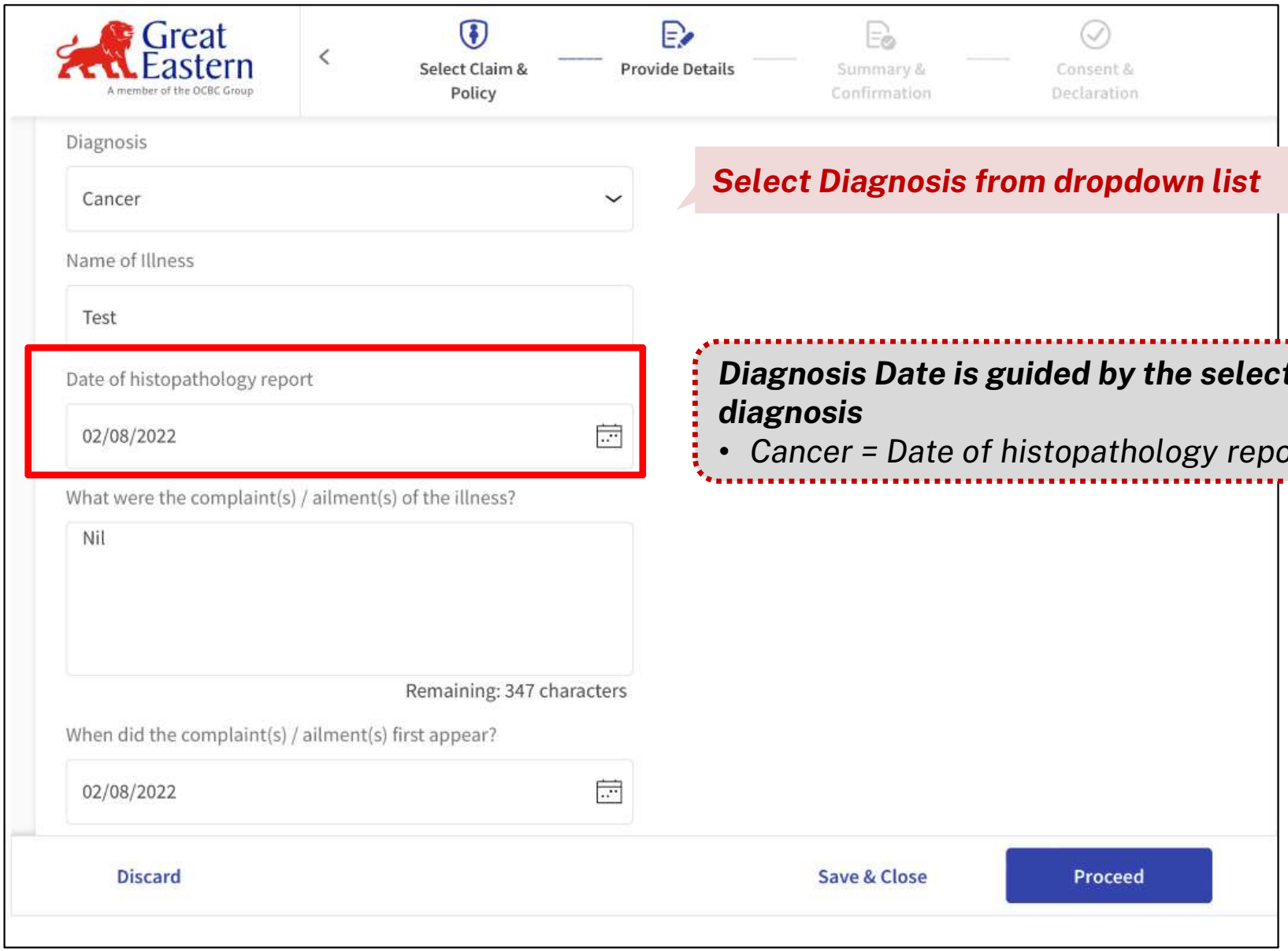
- *Input all required information regarding the Life Assured*

NOTE:

DO NOT USE *special characters in the text field input, e.g. [$%#!~?:;<>^\|{}+]*

CREATE NEW e-CLAIMS

6.3: Input Claim Information – LAB/CI claim DATE OF DIAGNOSIS



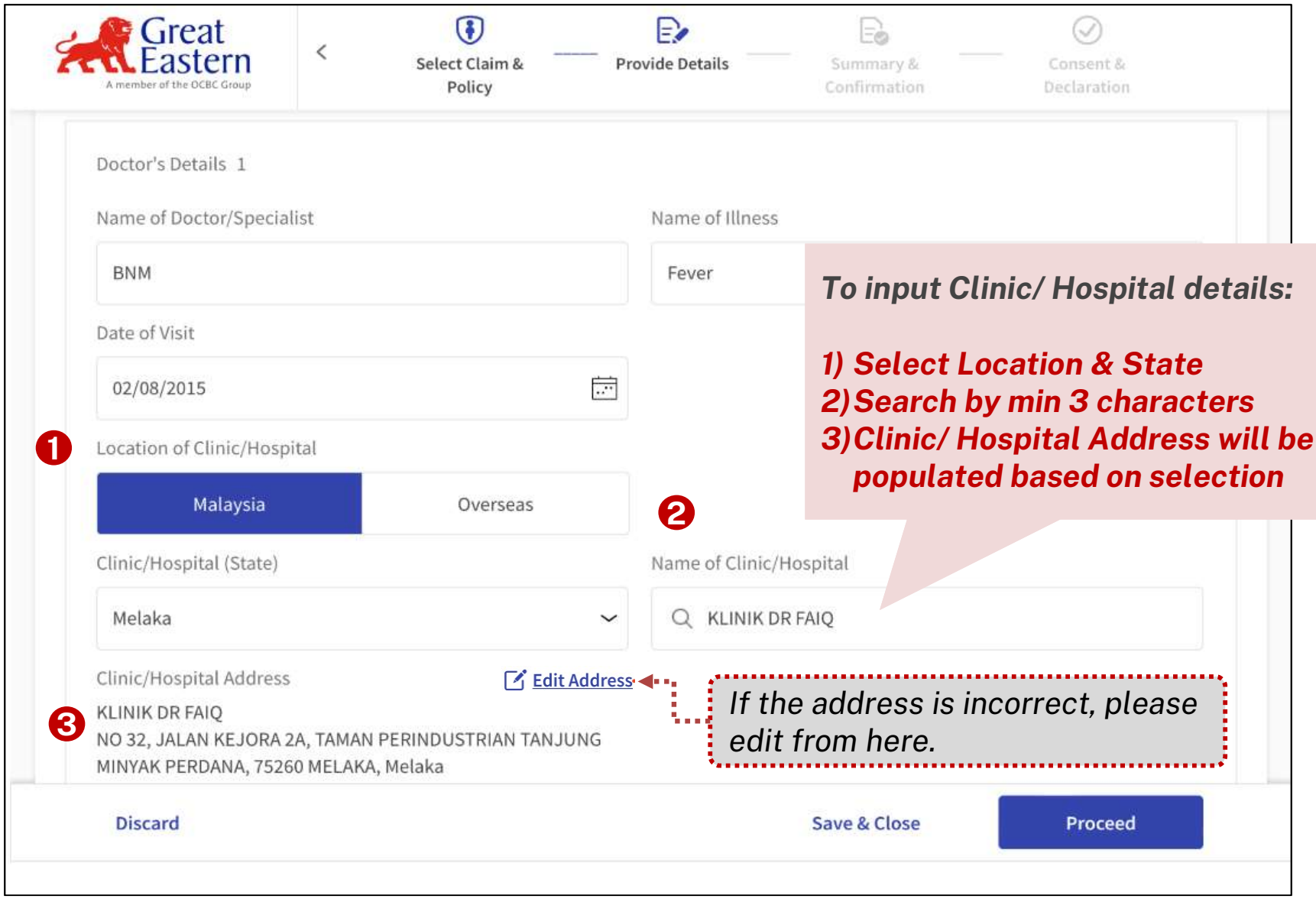
Select Diagnosis from dropdown list

Diagnosis Date is guided by the selected diagnosis

- *Cancer = Date of histopathology report*

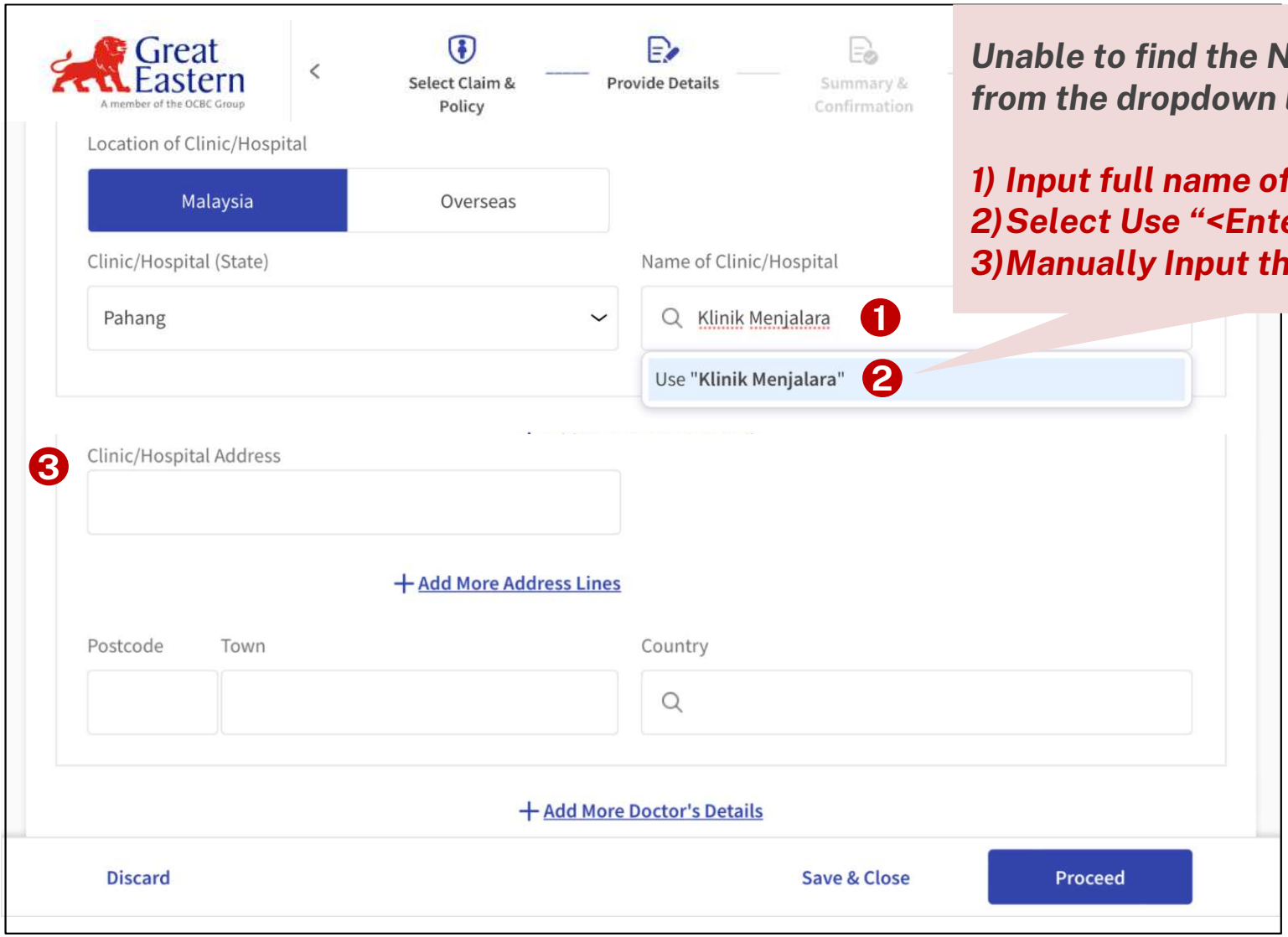
CREATE NEW e-CLAIMS

6.4: Provide Doctor's Details – Select Clinic/ Hospital Name



CREATE NEW e-CLAIMS

6.5: Provide Doctor's Details – Input Clinic/ Hospital Name

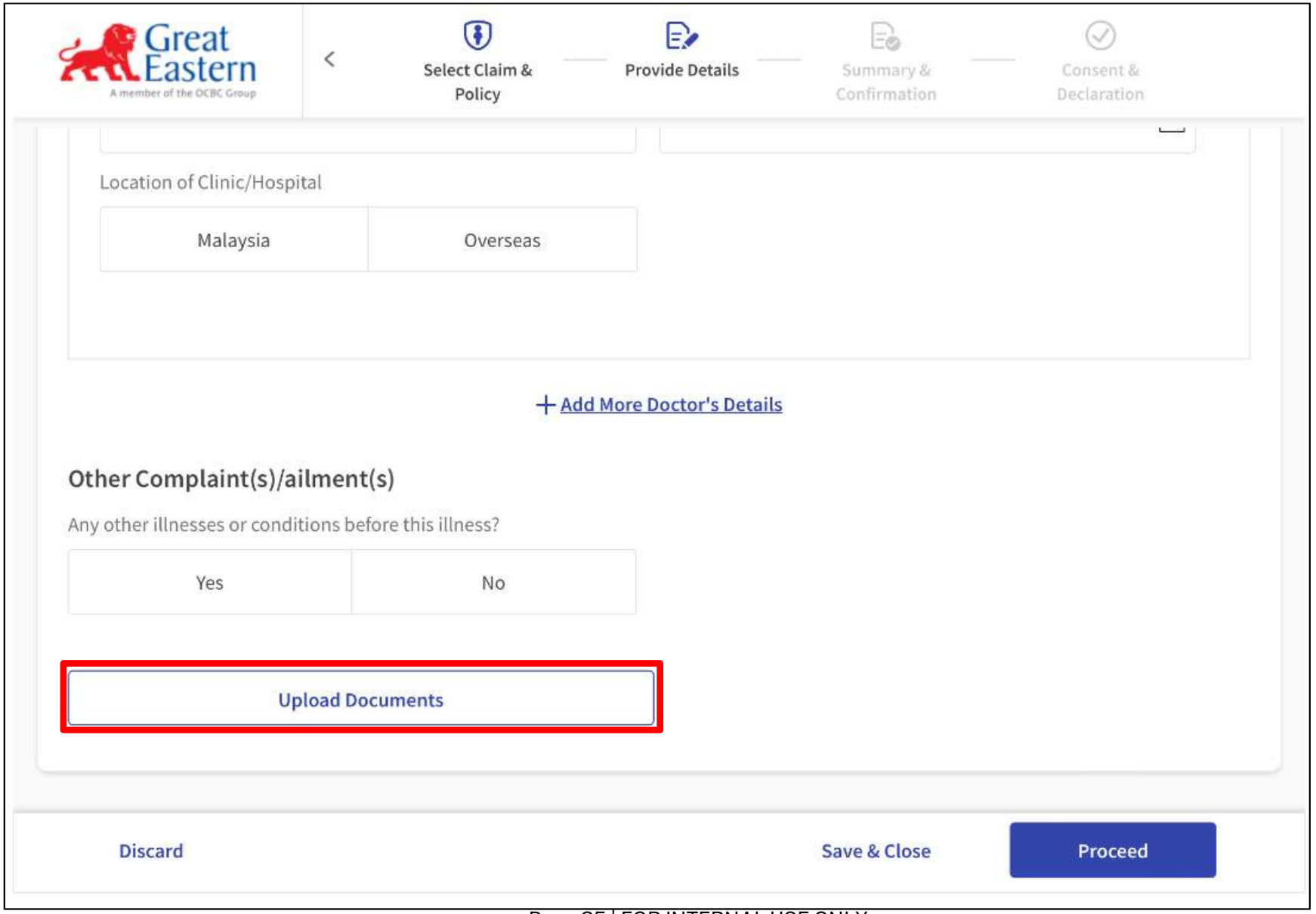


Unable to find the Name of Clinic/Hosp from the dropdown list?

1) Input full name of Clinic/ Hospital
2) Select Use "<Entered Name>"
3) Manually Input the address

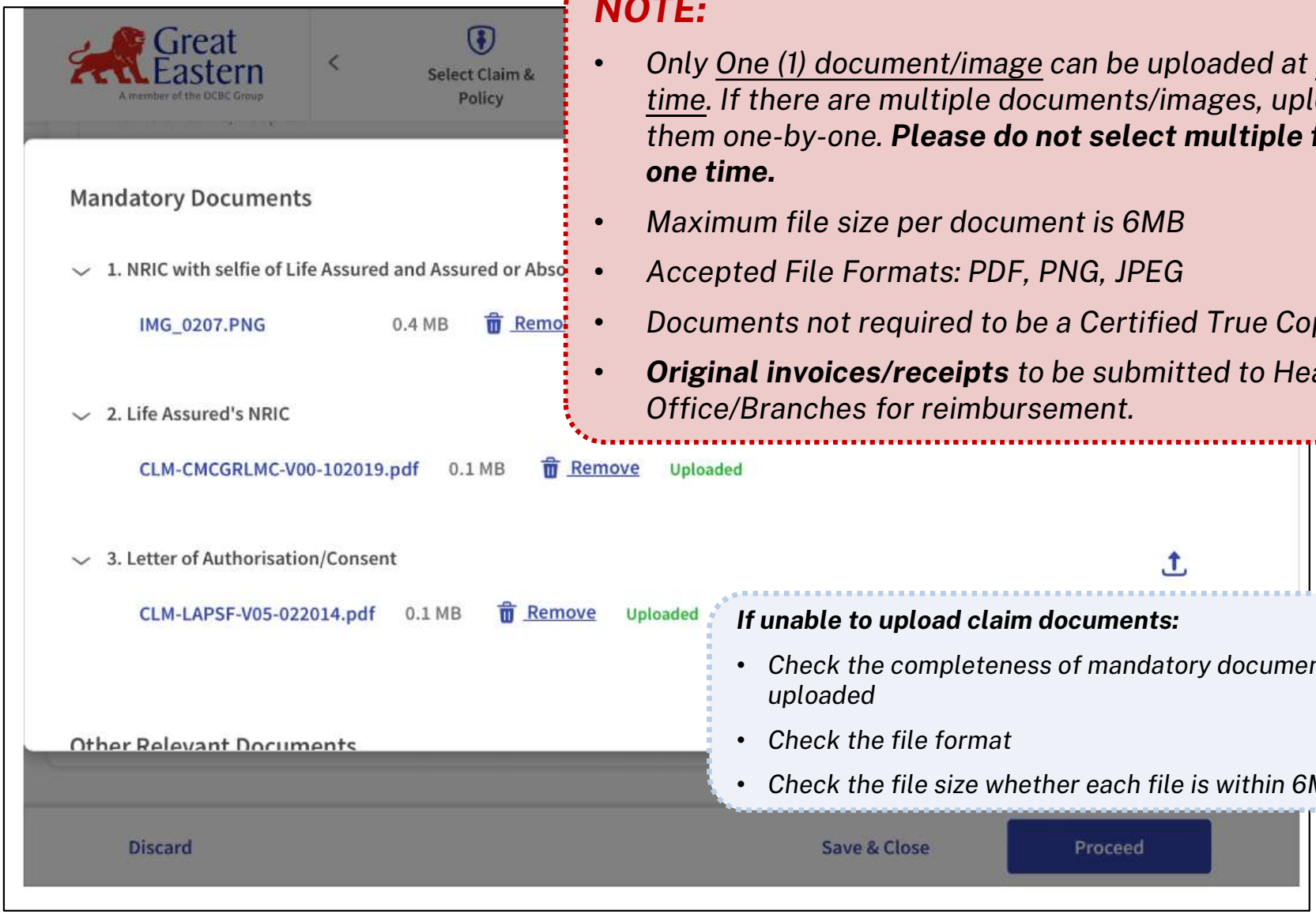
CREATE NEW e-CLAIMS

6.6: Upload Documents



CREATE NEW e-CLAIMS

6.6: Upload Mandatory & Other Relevant Documents



NOTE:

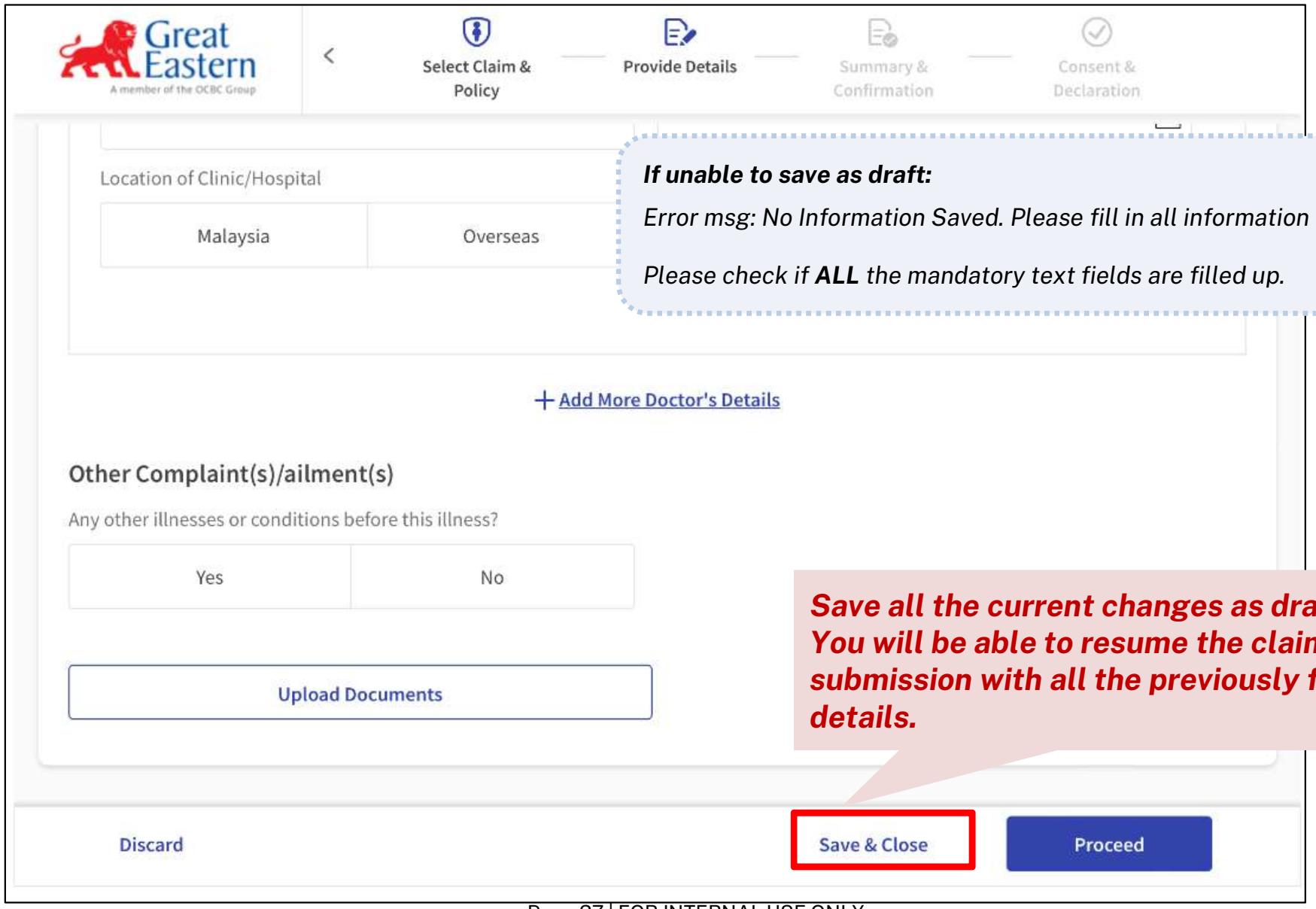
- *Only <u>One (1) document/image</u> can be uploaded at <u>One (1) time</u>. If there are multiple documents/images, upload them one-by-one.* ***Please do not select multiple files at one time.***
- *Maximum file size per document is 6MB*
- *Accepted File Formats: PDF, PNG, JPEG*
- *Documents not required to be a Certified True Copy*
- ***Original invoices/receipts** to be submitted to Head Office/Branches for reimbursement.*

If unable to upload claim documents:

- *Check the completeness of mandatory documents uploaded*
- *Check the file format*
- *Check the file size whether each file is within 6MB*

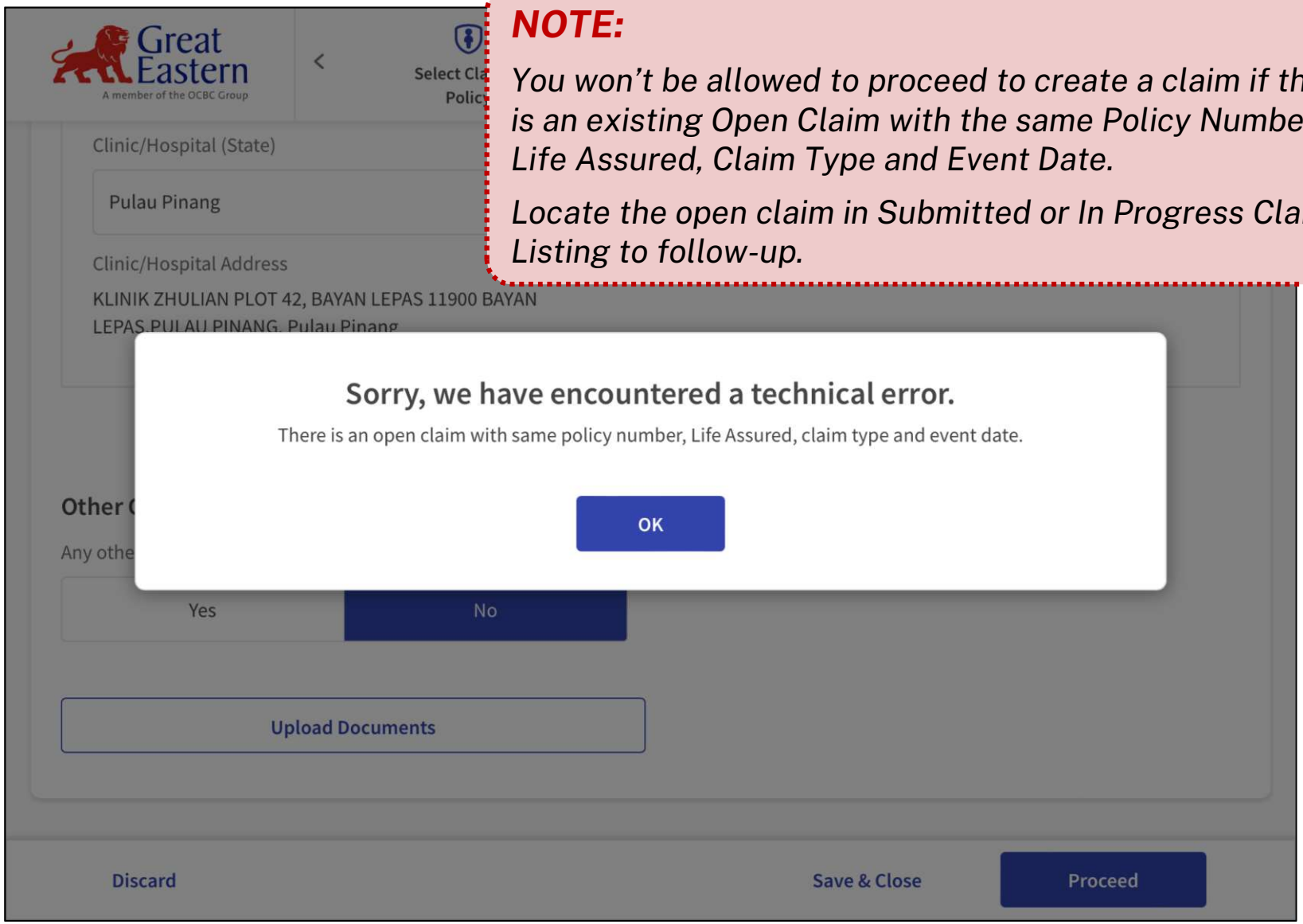
CREATE NEW e-CLAIMS

7.0: Save as Draft



CREATE NEW e-CLAIMS

8.0: Duplicate Alert for Open Claim



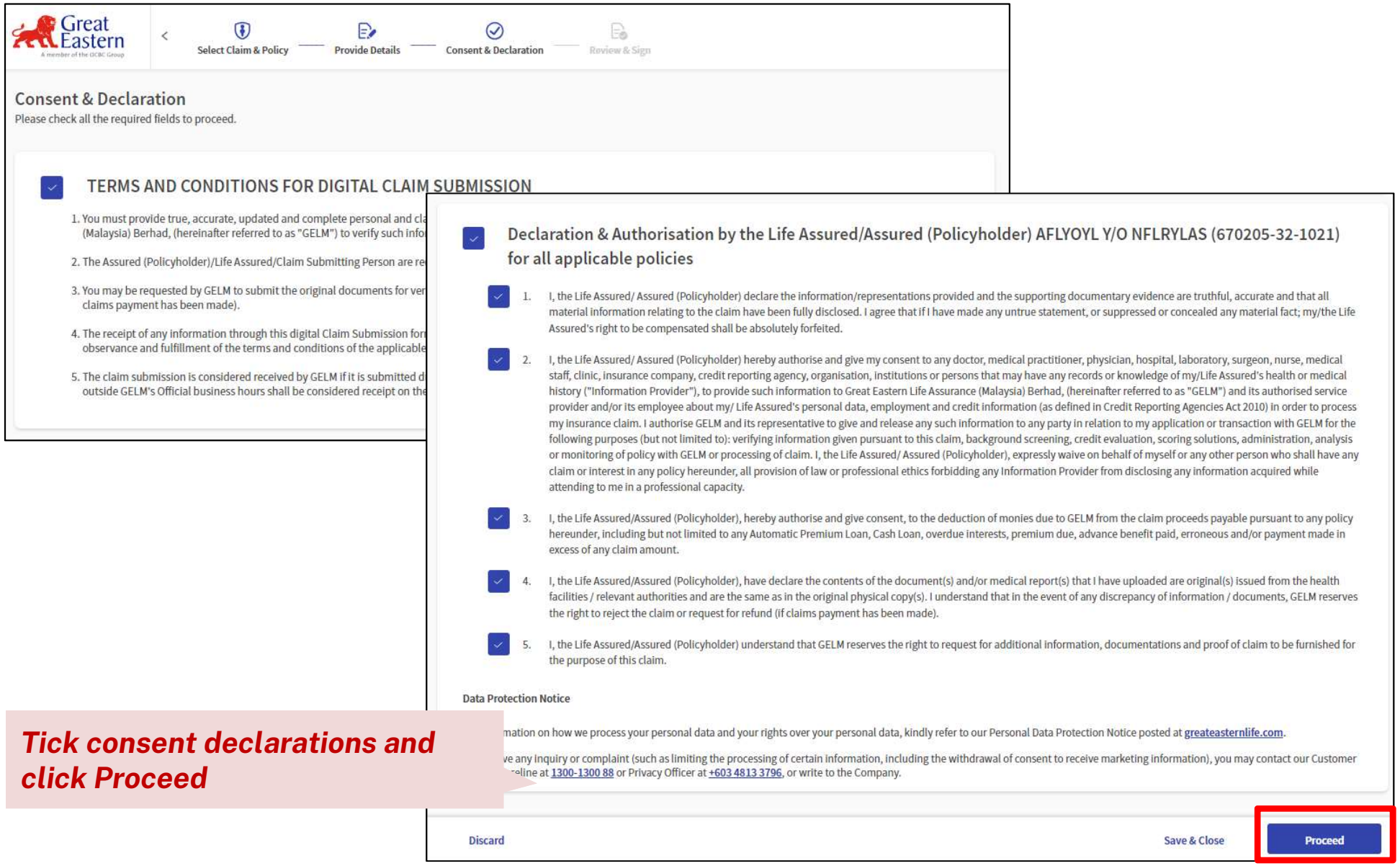
NOTE:

You won't be allowed to proceed to create a claim if there is an existing Open Claim with the same Policy Number, Life Assured, Claim Type and Event Date.

Locate the open claim in Submitted or In Progress Claims Listing to follow-up.

CREATE NEW e-CLAIMS

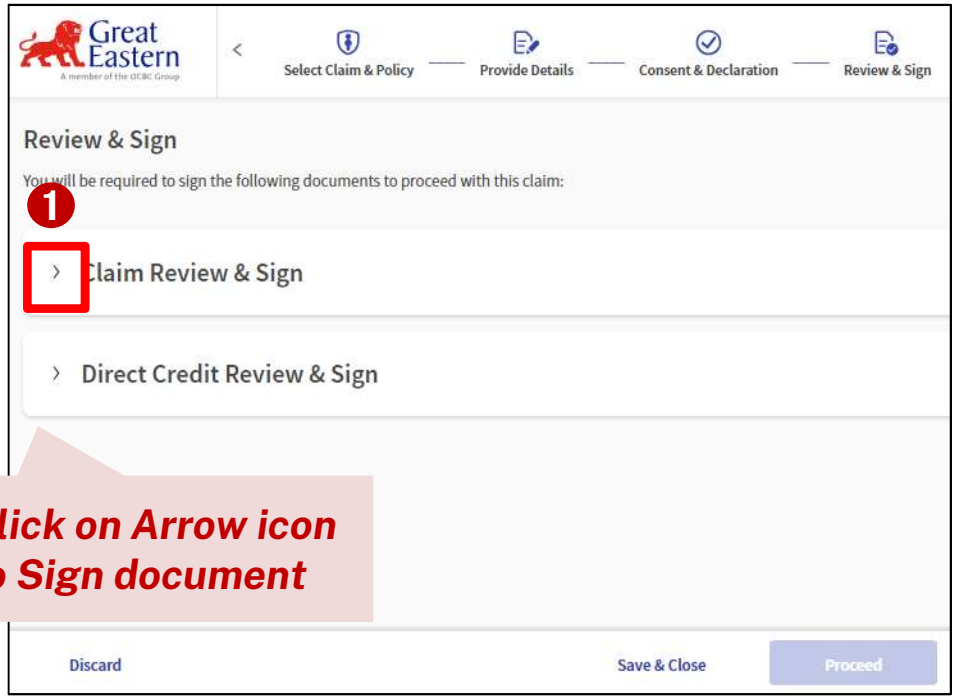
9.0: Claim Information Consent & Declaration



Tick consent declarations and click Proceed

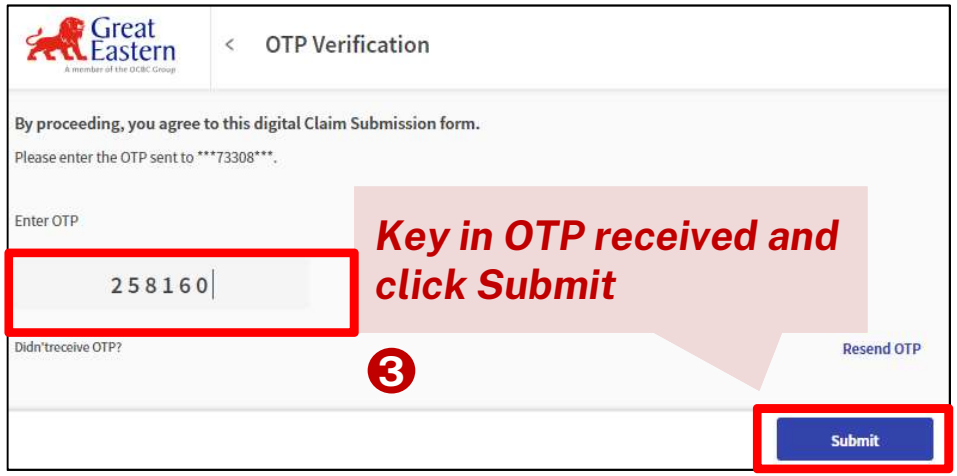
CREATE NEW e-CLAIMS

10.0: Claim Review & Sign

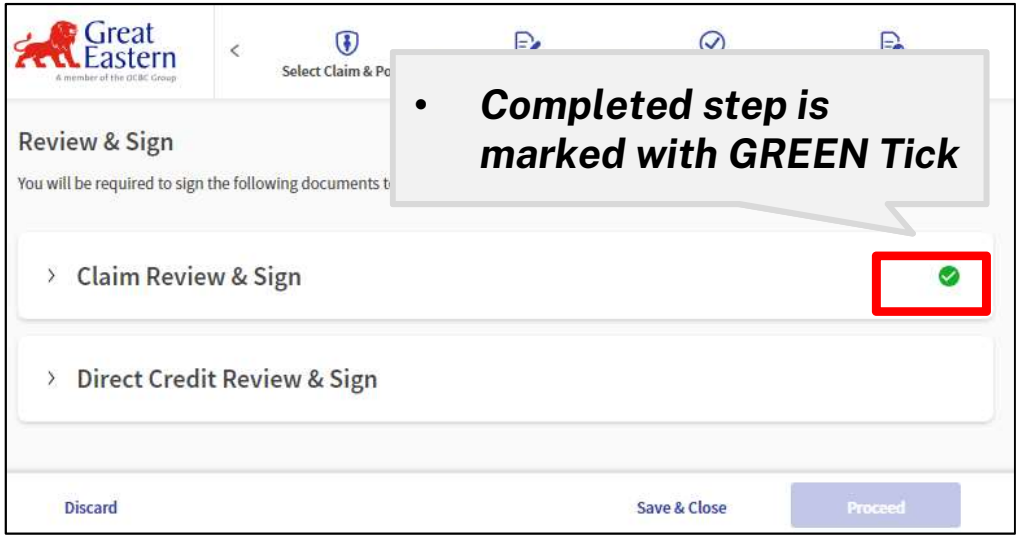


Click on Arrow icon to Sign document

Review Claim Summary and Click I Accept



Key in OTP received and click Submit

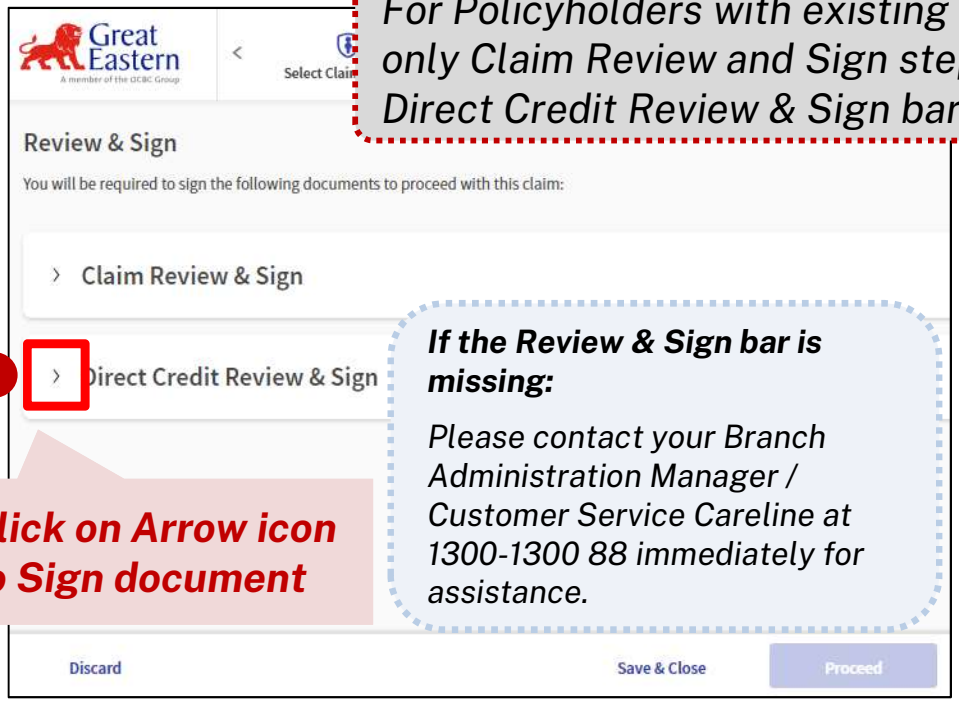


- ***Completed step is marked with GREEN Tick***

CREATE NEW e-CLAIMS

11.0: Direct Credit Review & Sign

For Policyholders with existing Direct Credit Details and without any amendments, only Claim Review and Sign step is required.
Direct Credit Review & Sign bar will not appear.

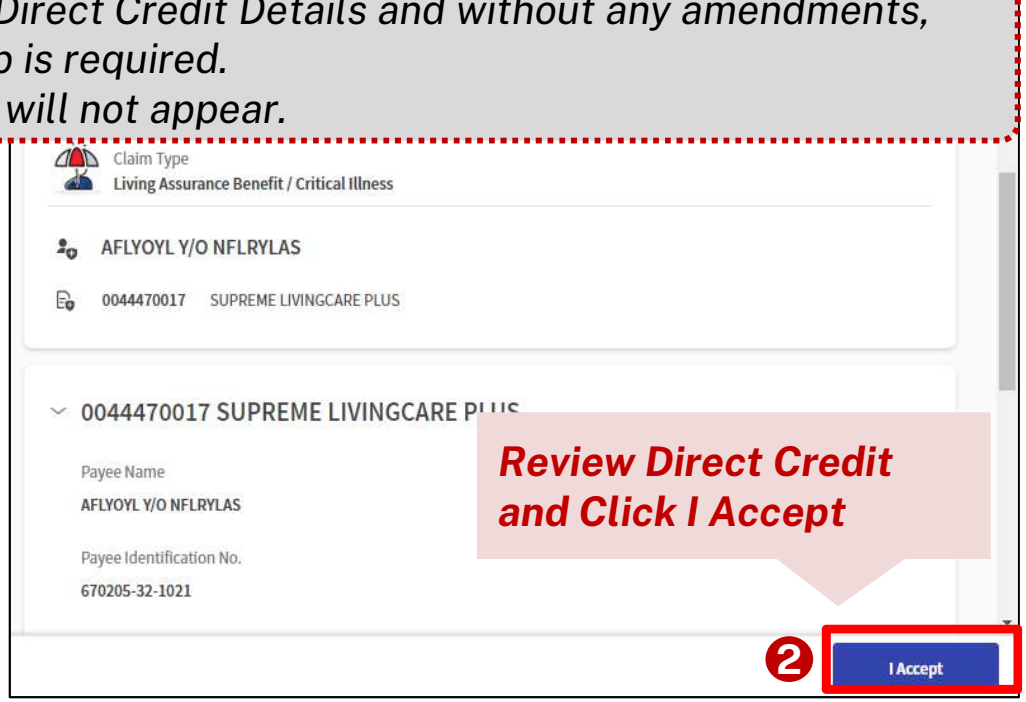


1

Click on Arrow icon to Sign document

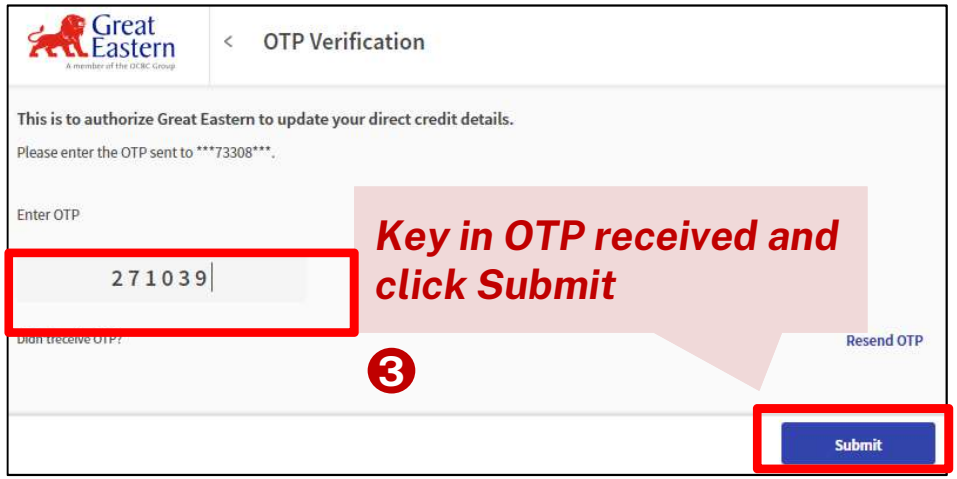
If the Review & Sign bar is missing:

Please contact your Branch Administration Manager / Customer Service Careline at 1300-1300 88 immediately for assistance.



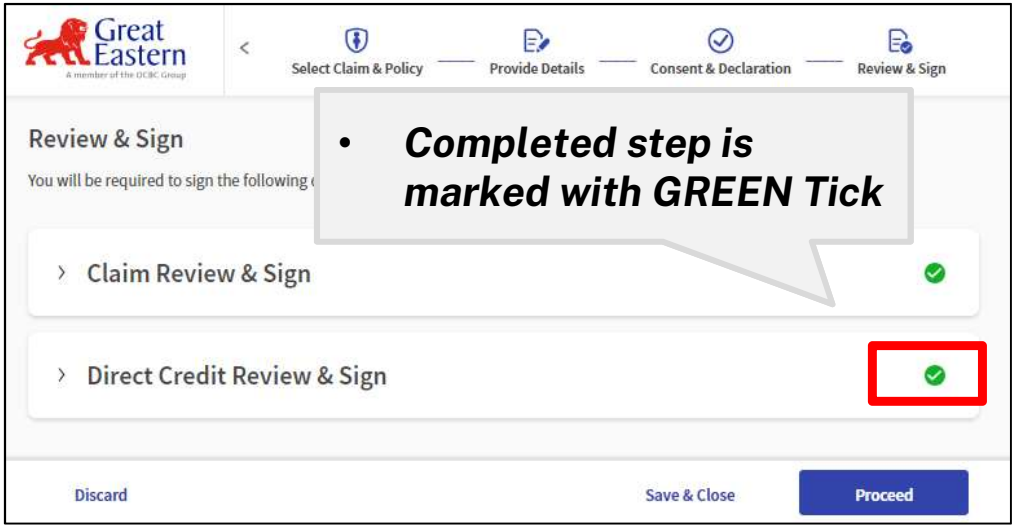
Review Direct Credit and Click I Accept

2



Key in OTP received and click Submit

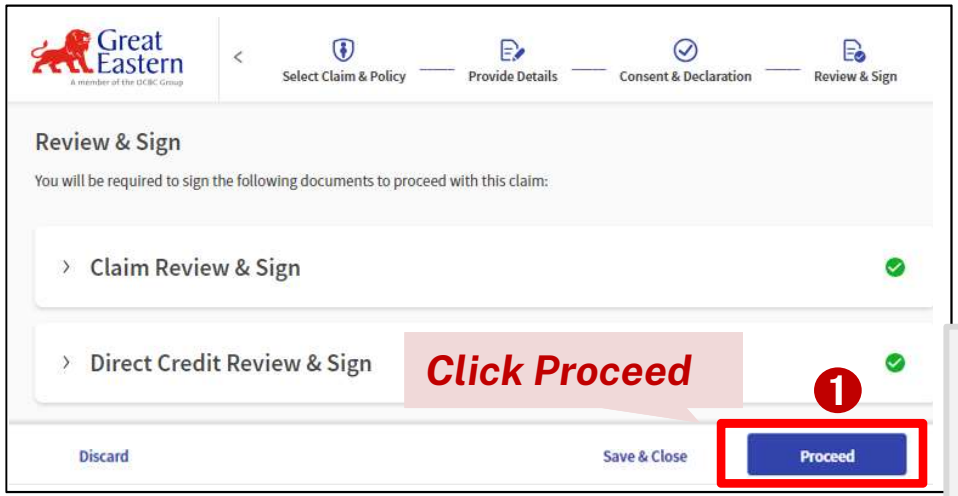
3



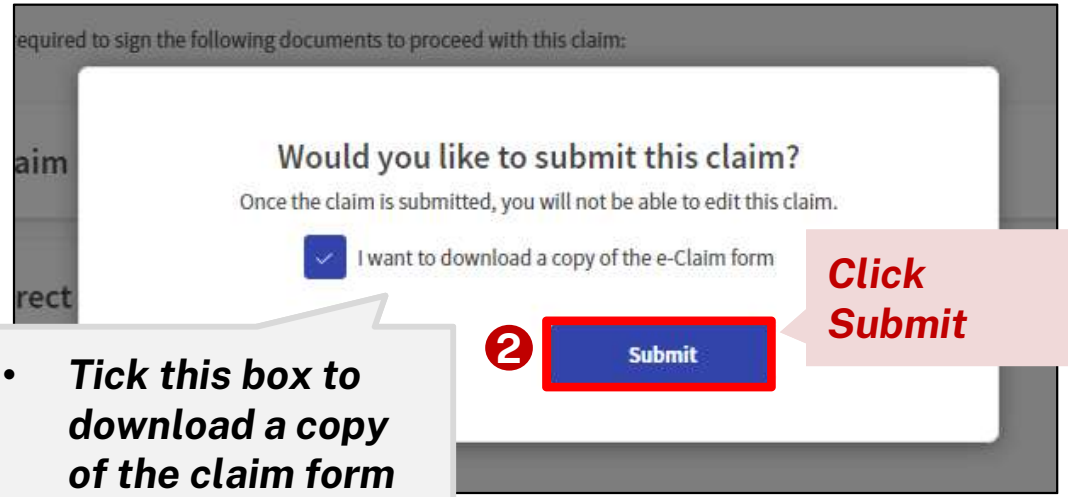
- ***Completed step is marked with GREEN Tick***

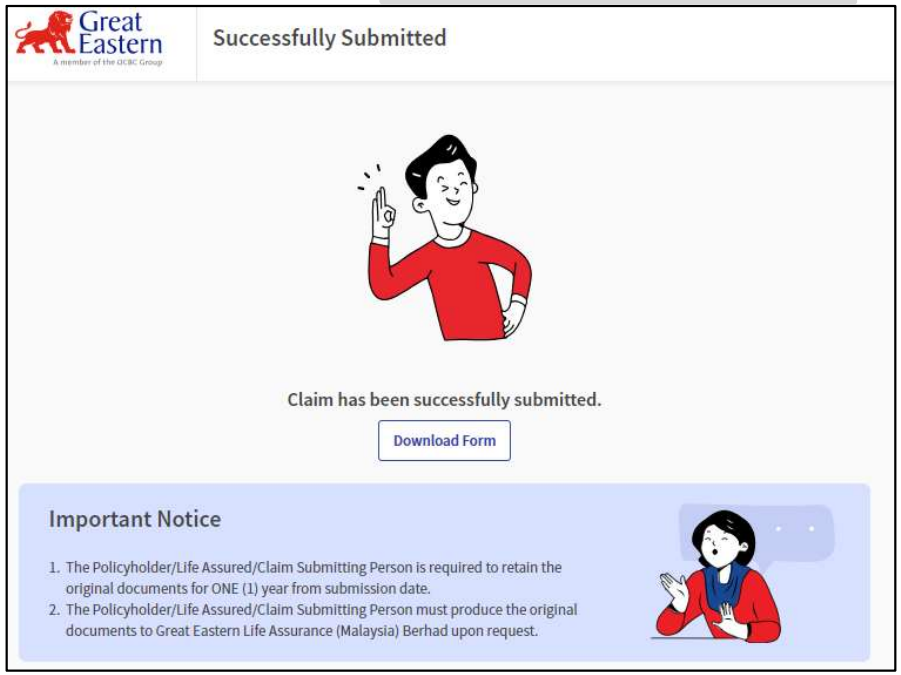
CREATE NEW e-CLAIMS

12.0: Review & Sign completed – click 'Proceed' for submission



- ***Tick this box to download a copy of the claim form***





CREATE NEW e-CLAIMS

Important Notice

Important Notice

Original Receipt(s) and Original Itemised Bill(s) with total incurred amount of RM1,000 and above MUST be submitted immediately to the nearest Great Eastern Branch Offices / Head Office.

As for other documents (other than Original Receipts & Itemised Bills), please retain the original documents for ONE (1) year from submission date.

You must produce the original documents to Great Eastern Life Assurance (Malaysia) Berhad upon request.

ACCIDENT RIDER

GMBS HB

Important Notice

Please retain the original documents for ONE (1) year from submission date.

You must produce the original documents to Great Eastern Life Assurance (Malaysia) Berhad upon request.

DEATH

LIVING ASSURANCE BENEFIT

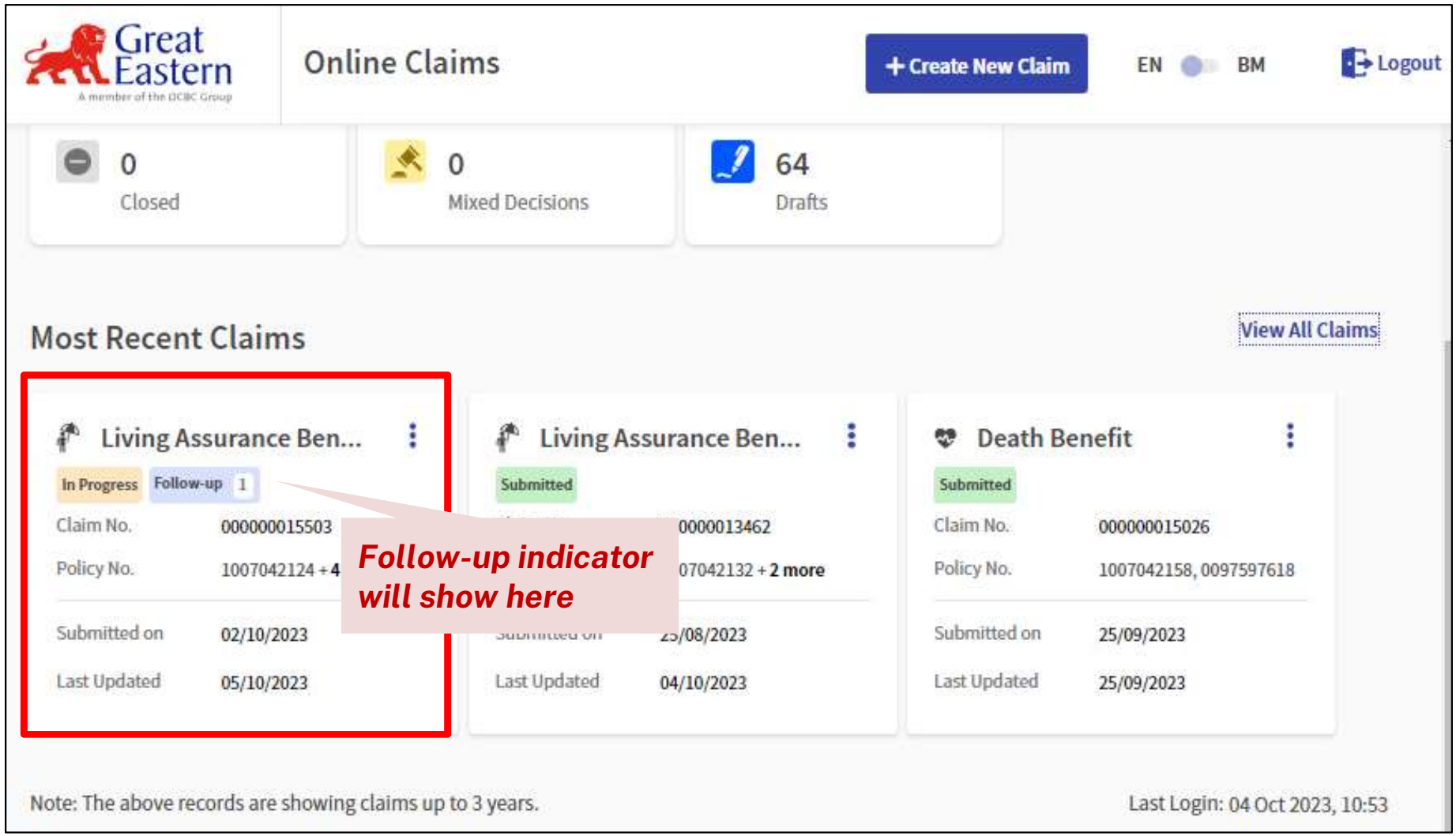
TOTAL PERMANENT DISABILITY

GREAT LADY RIDER

MOTHER OR CHILD ILLNESS

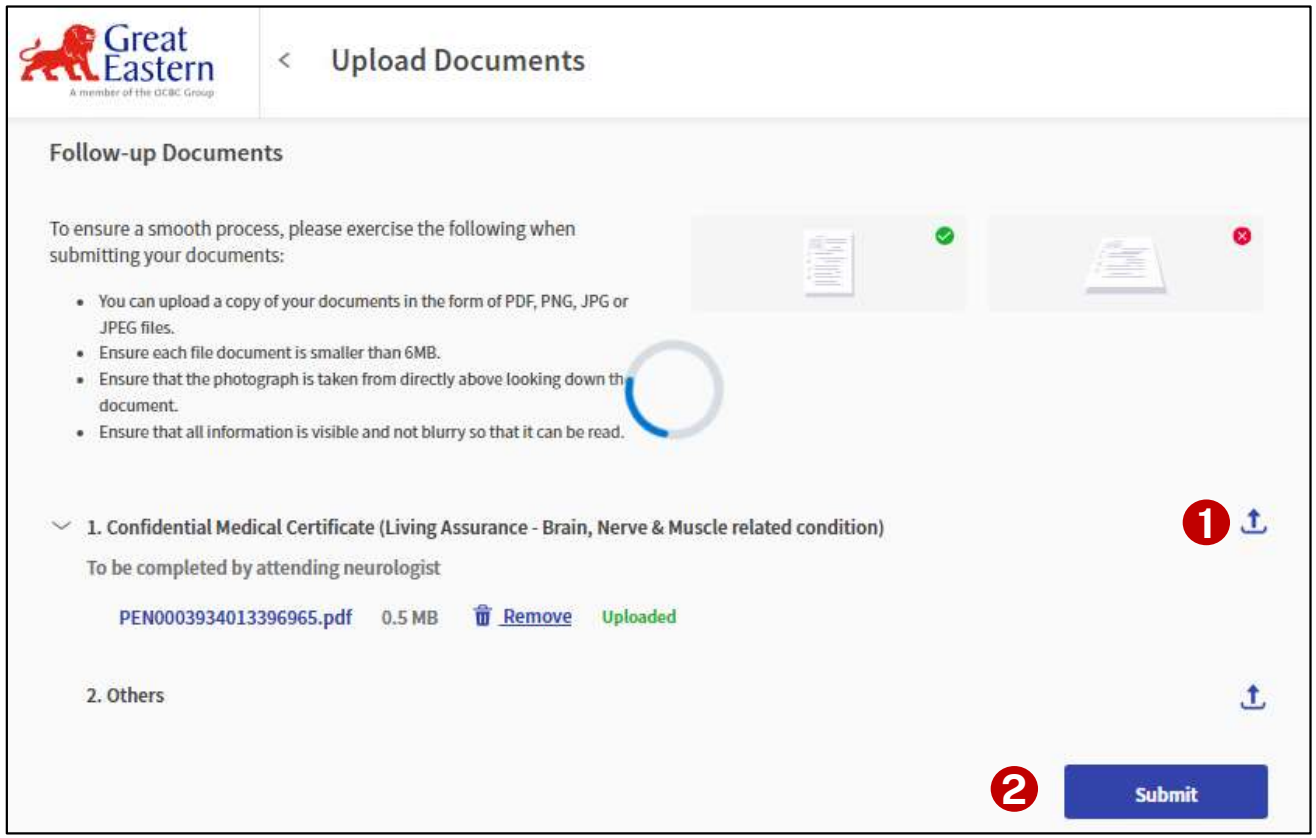
SUBMIT FOLLOW-UP DOCUMENT

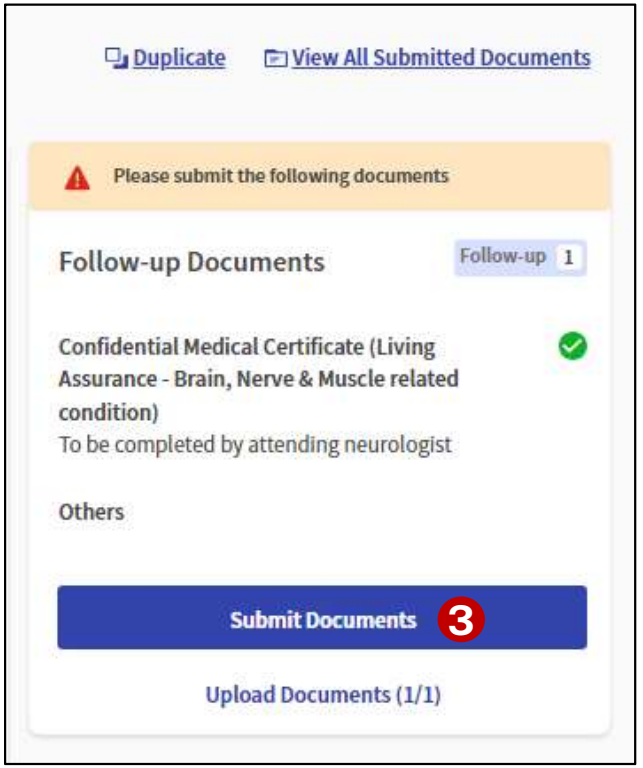
Locate Follow-Up Claim from Claim Dashboard



SUBMIT FOLLOW-UP DOCUMENT

Submit Follow-up Document



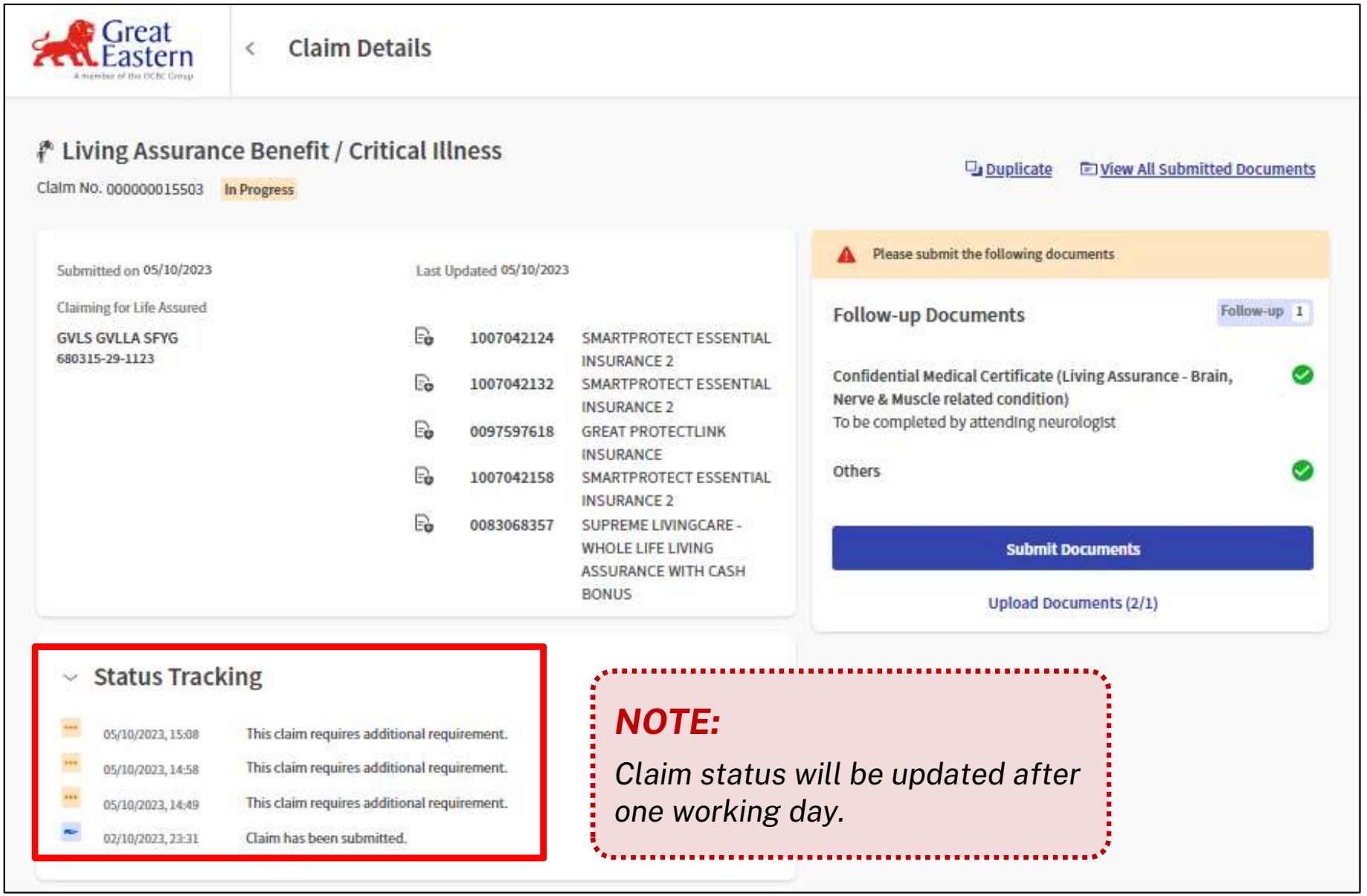


NOTE:

1. *Partial upload of document is **allowed***
2. *Remaining documents can be uploaded later on once available*

CLAIM STATUS TRACKING

Submitted Claim Details – Status Tracking



NOTE:

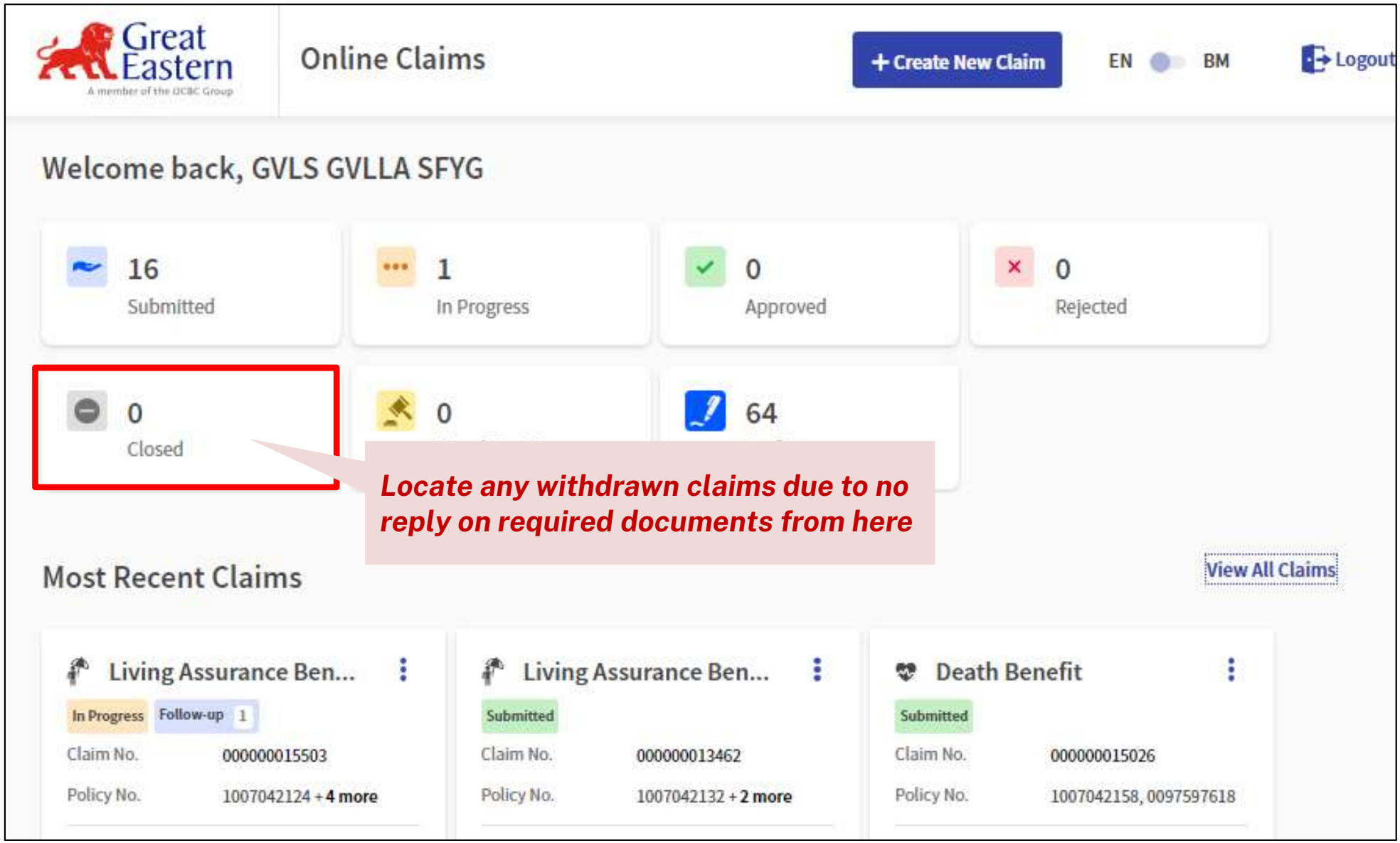
Claim status will be updated after one working day.

Great Eastern
A member of the OCBC Group

FOLLOW-UP ON WITHDRAWN CLAIM

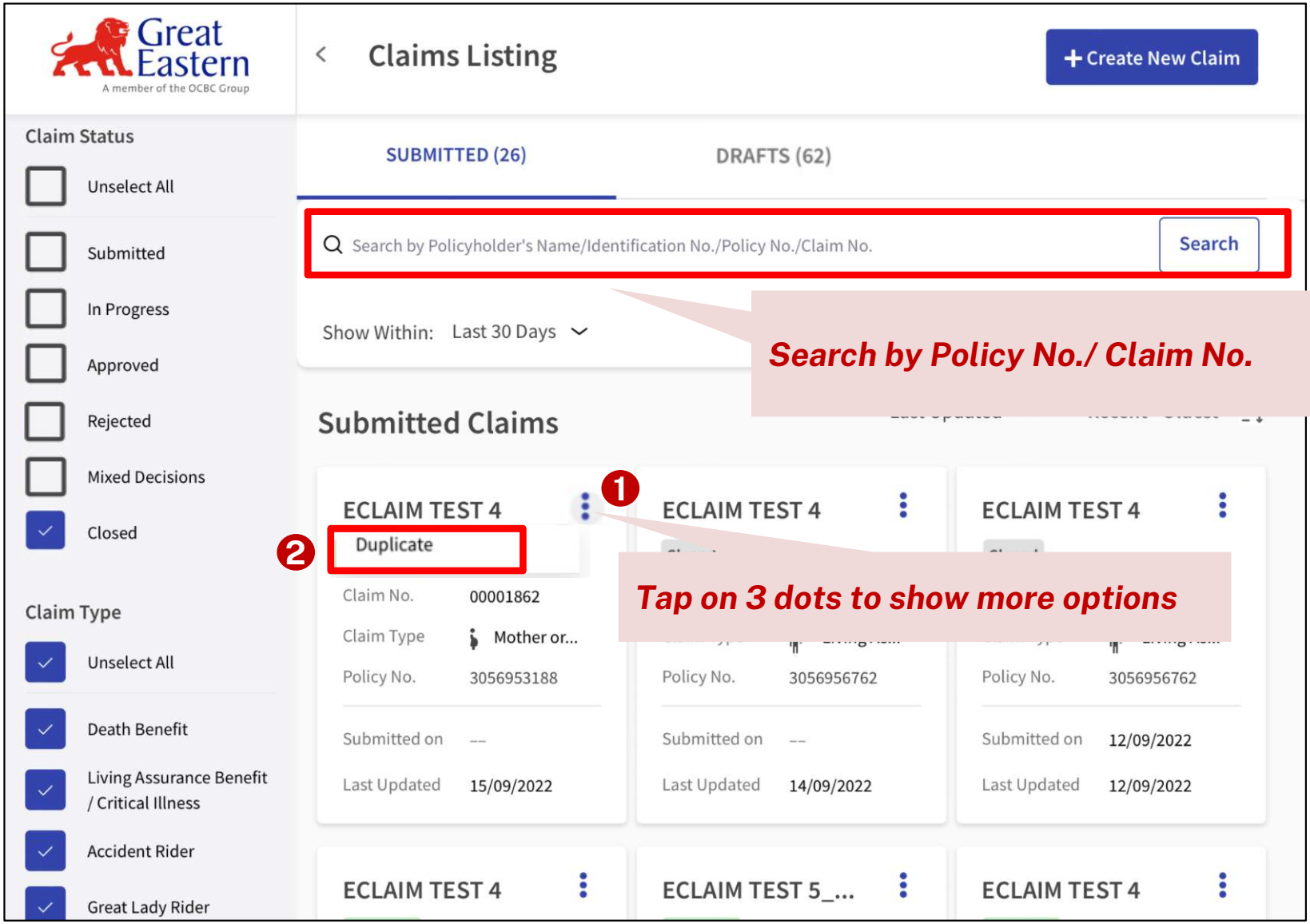
FOLLOW-UP ON WITHDRAWN CLAIM

1.0: Click into "Closed" Claims



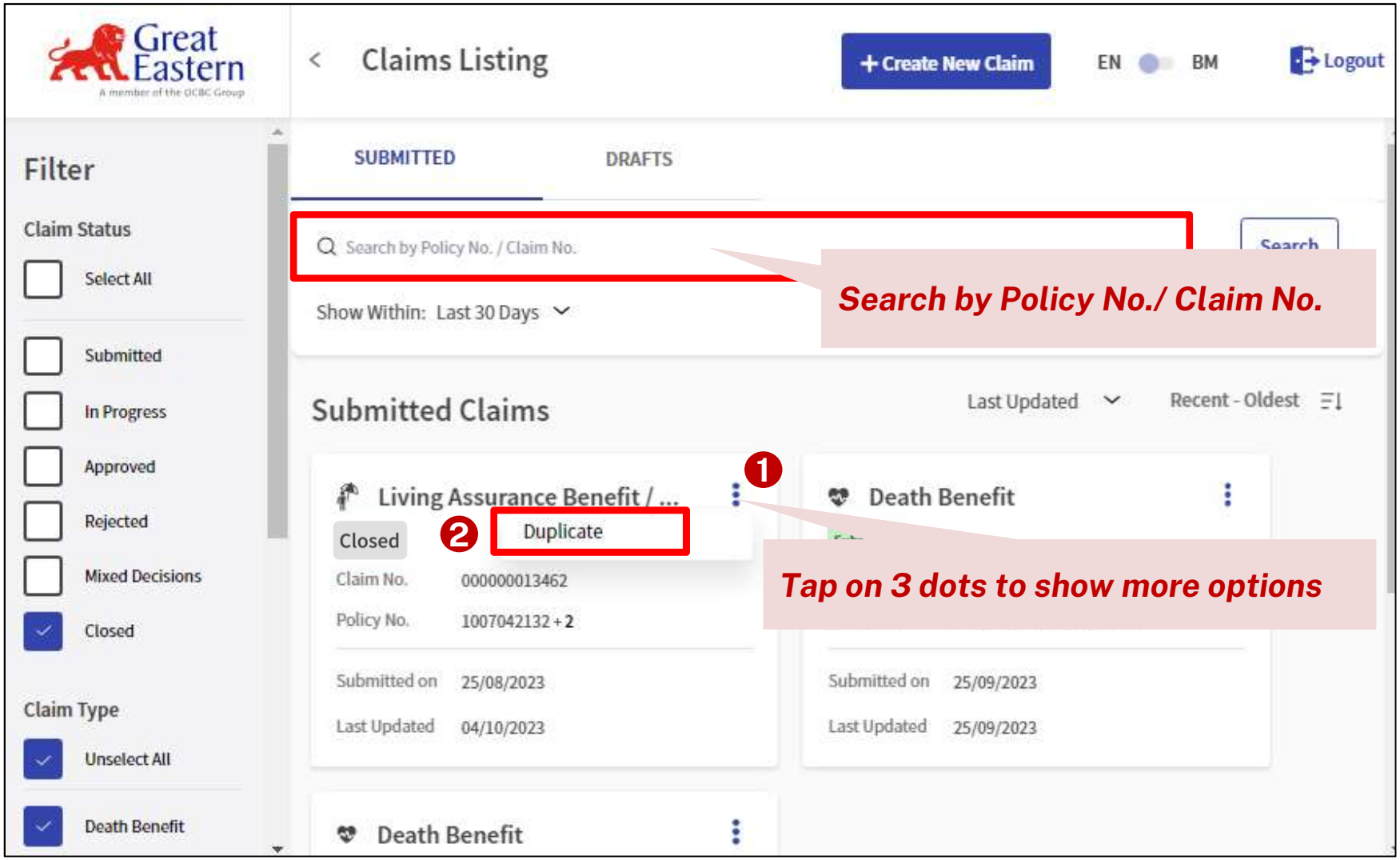
FOLLOW-UP ON WITHDRAWN CLAIM

2.0: Locate Withdrawn Claim



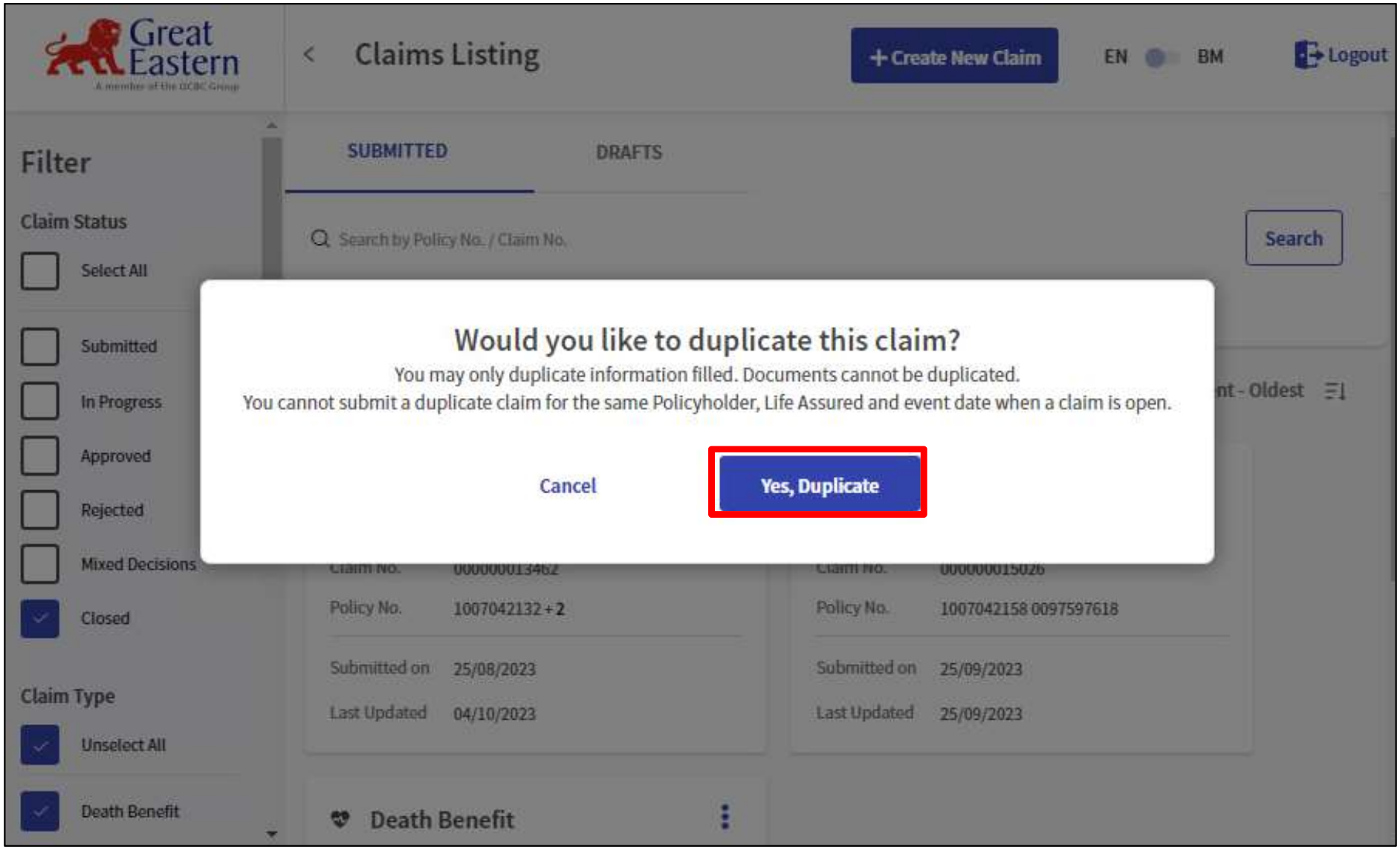
FOLLOW-UP ON WITHDRAWN CLAIM

2.0: Locate Withdrawn Claim



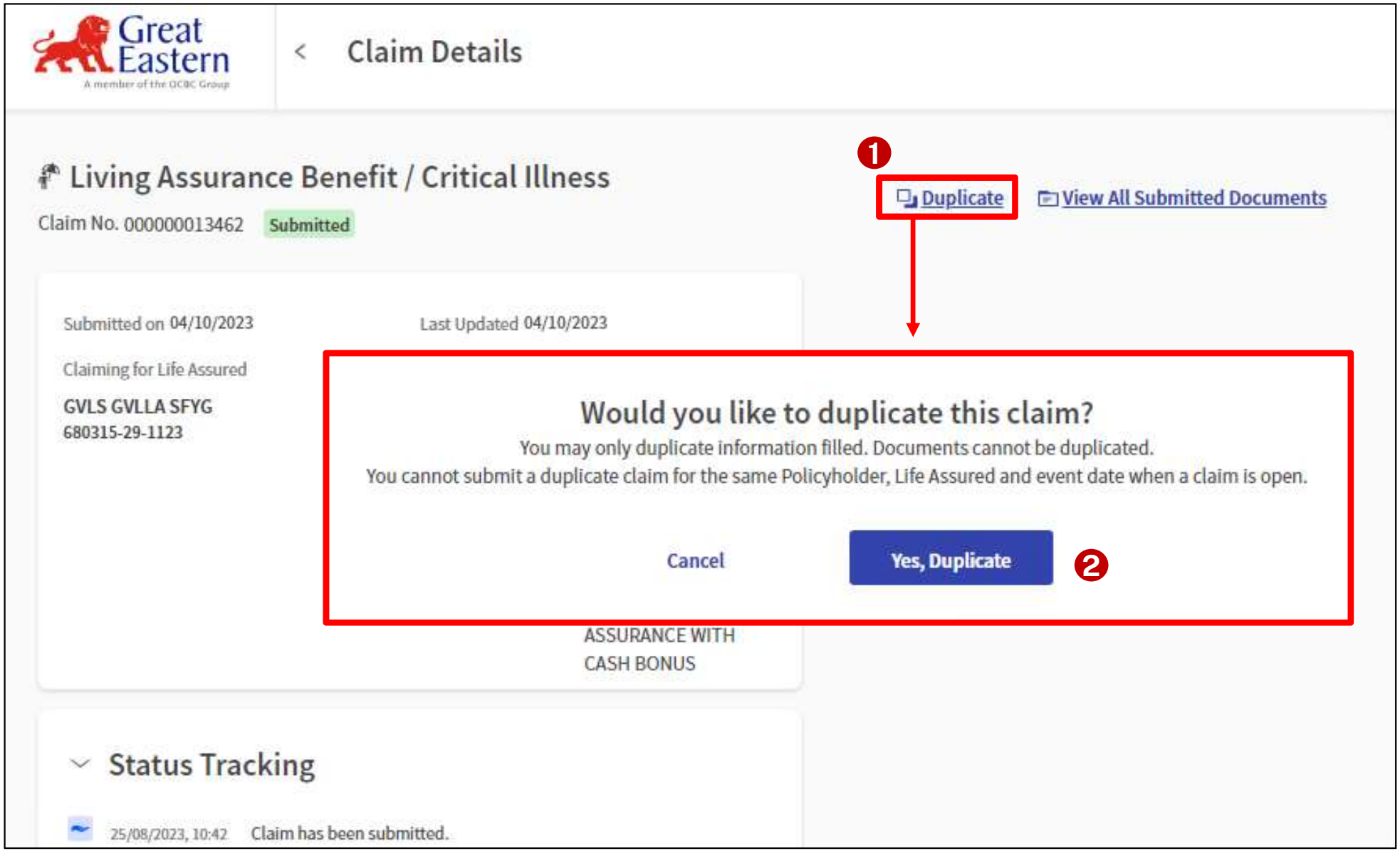
FOLLOW-UP ON WITHDRAWN CLAIM

3.0: Choose Duplicate claim



FOLLOW-UP ON WITHDRAWN CLAIM

3.0: Choose Duplicate claim, Upload Documents & Submit



Great Eastern
A member of the OCBC Group

FREQUENTLY ASKED QUESTIONS

FREQUENTLY ASKED QUESTIONS

Question	Answer
Can nominee submit a death claim using Life Assured's eConnect account?	No. eConnect / eClaims is accessible by Policyholder only.
How can a nominee (non-eConnect user) submit a death claim?	Nominee may contact the Policyholder's servicing agent to submit the death claim using GreatPlanner eClaim.
Will servicing agent receive any notification upon claim submission by Policyholder?	Yes. An SMS notification will be sent to servicing agent upon claim processing.
What is the maximum file size allowed for each document?	6MB.
How to upload follow up requirement documents for a claim that has been withdrawn?	Policyholder is required to create a new claim.
Is CTC of documents required for eClaims submission?	Not required.
Is signature required for eClaims submission.?	No signature required.
Is foreign mobile number accepted for eClaims?	Yes
Is the direct credit account registration meant for claim transaction only?	No, the update applies to all future amounts payable for transactions related to the policy.
Is there a limitation on the total size of uploaded documents, aside from the 6MB file size limit for individual document files?	No size limitation.
Can we view the status of a claim that was not submitted through eClaims?	You won't find the claim status in eClaim, but you can access it from eConnect > My Claim > Claim Status for information on other submitted claims.
Will other policies be processed together since eClaims is only applicable to certain inforce policies?	Yes, we will process any other eligible policies together. Please upload the Direct Credit Facility Form for other policies to ease the claim processing.

Great Eastern
A member of the OCBC Group

THANK YOU