

Mobile Application User Guide

Health Insure Pacific Cross VN

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PACIFIC CROSS VIETNAM

1. App Installation

Operating System Requirements:

Application supports installation on:

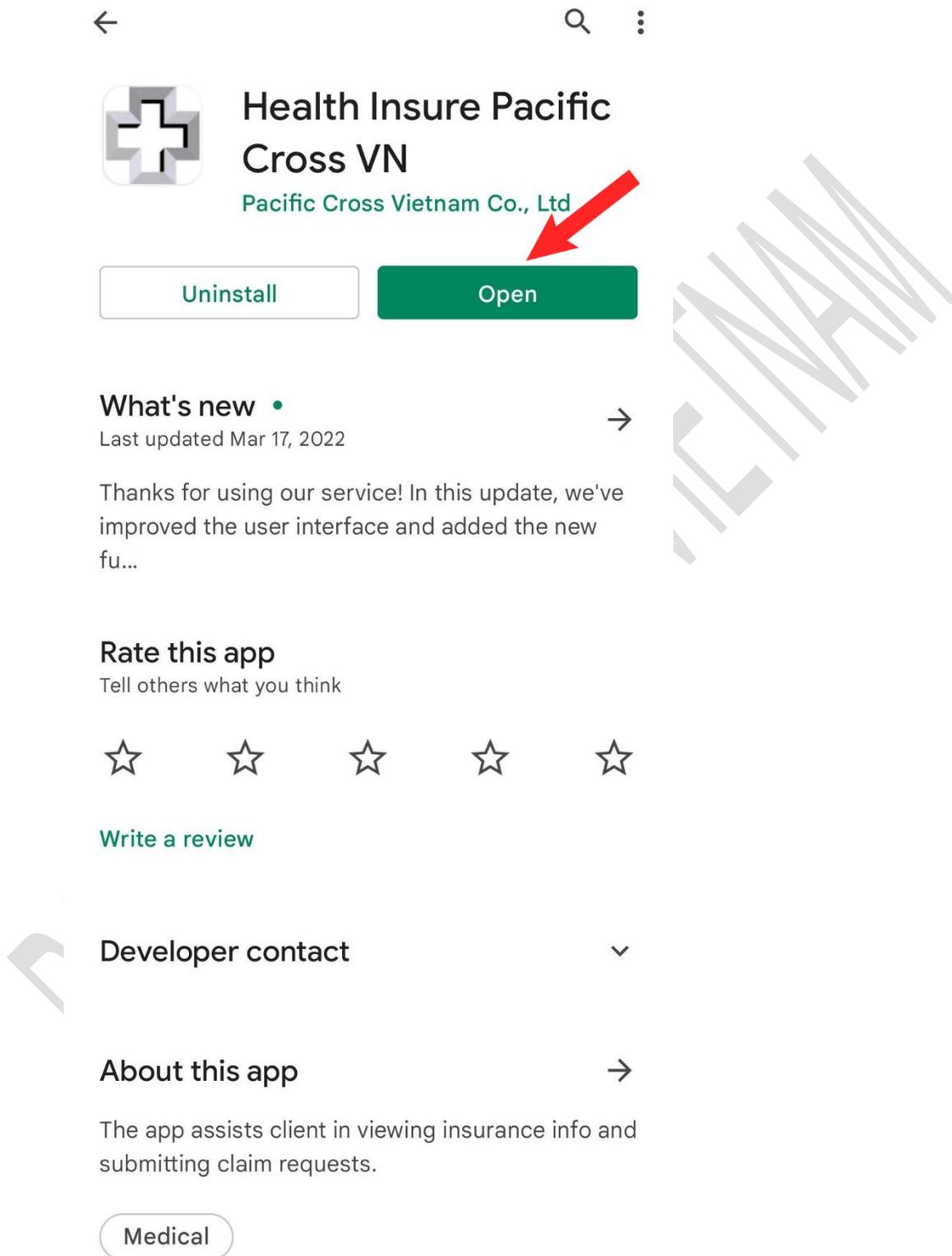
- Android phones (Samsung, Xiaomi, etc.) with Android 7.0 or later
- iPhone with iOS 12.4 or later

App installation on Android phones

1. Use your phone to open the link <https://play.google.com/store/apps/details?id=com.pacificcross.app> or scan the QR code below:



3. After the application is installed, it can be launched

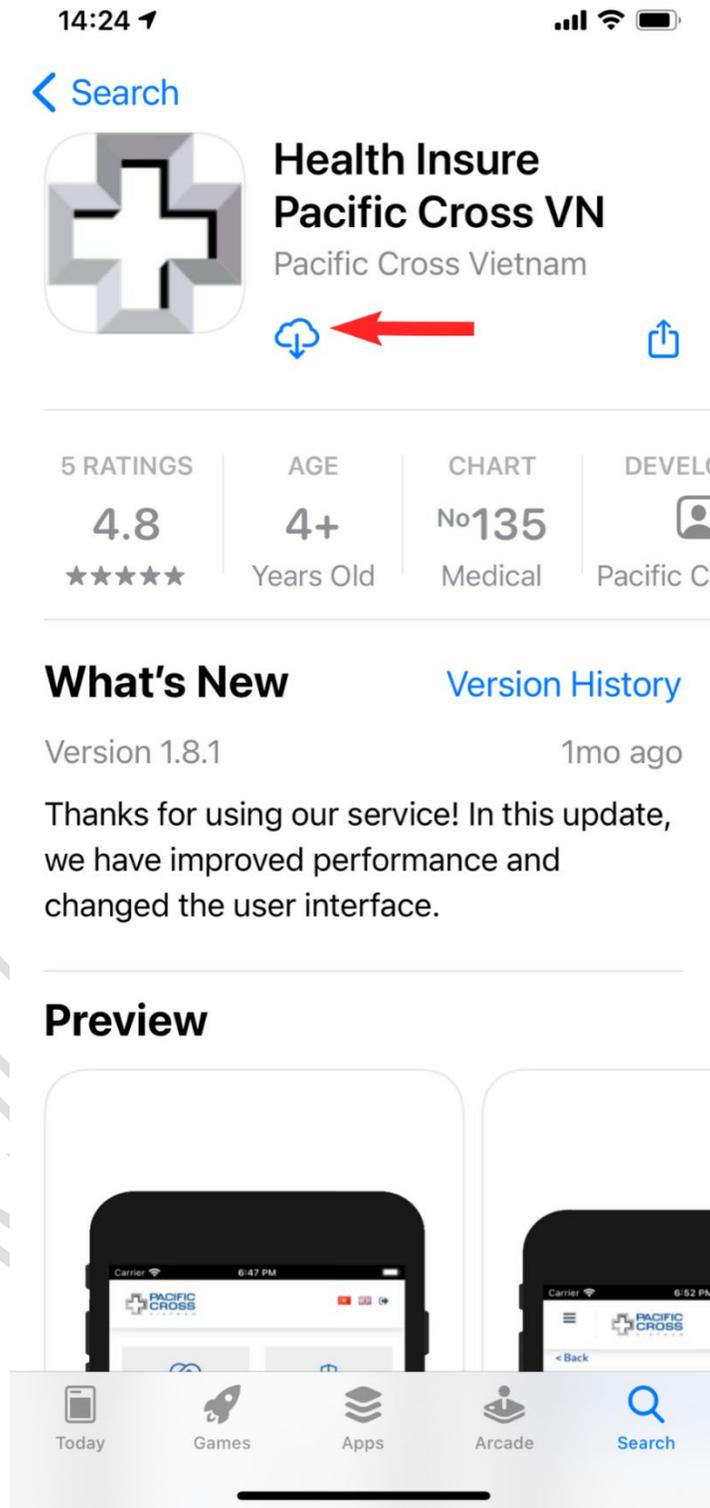


App installation on iPhone

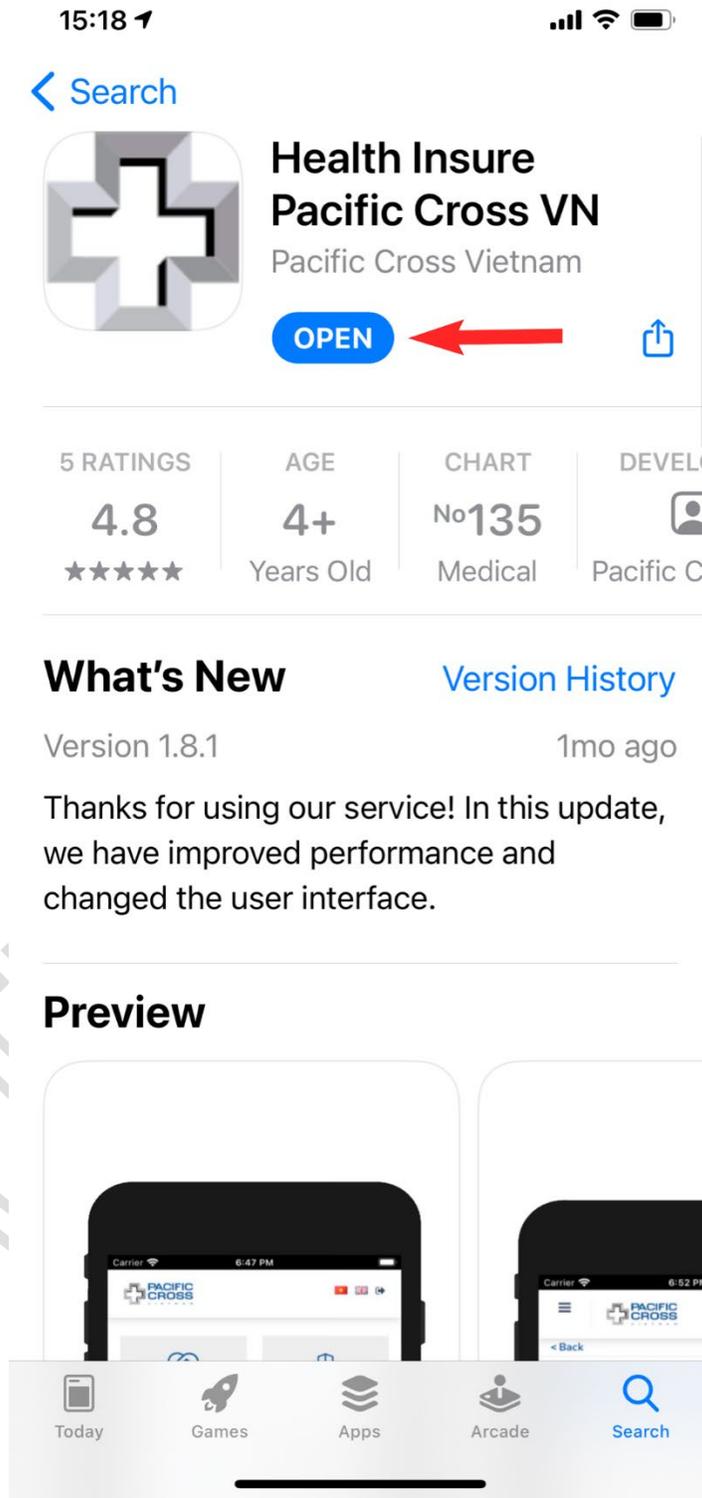
1. Use your iPhone to open the link <http://apps.apple.com/vn/app/health-insure-pacific-cross-vn/id1536860206> or scan the QR code below:



2. Tap on the install icon



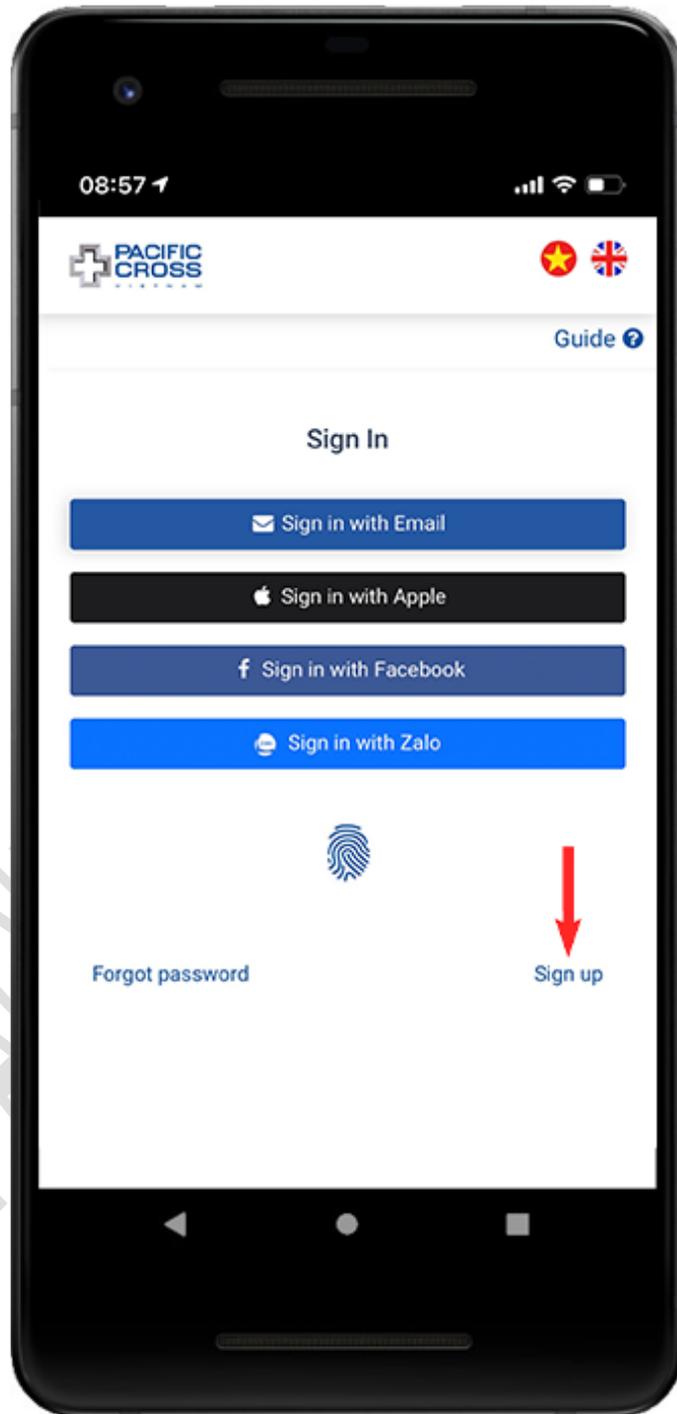
3. After the application is installed, it can be launched



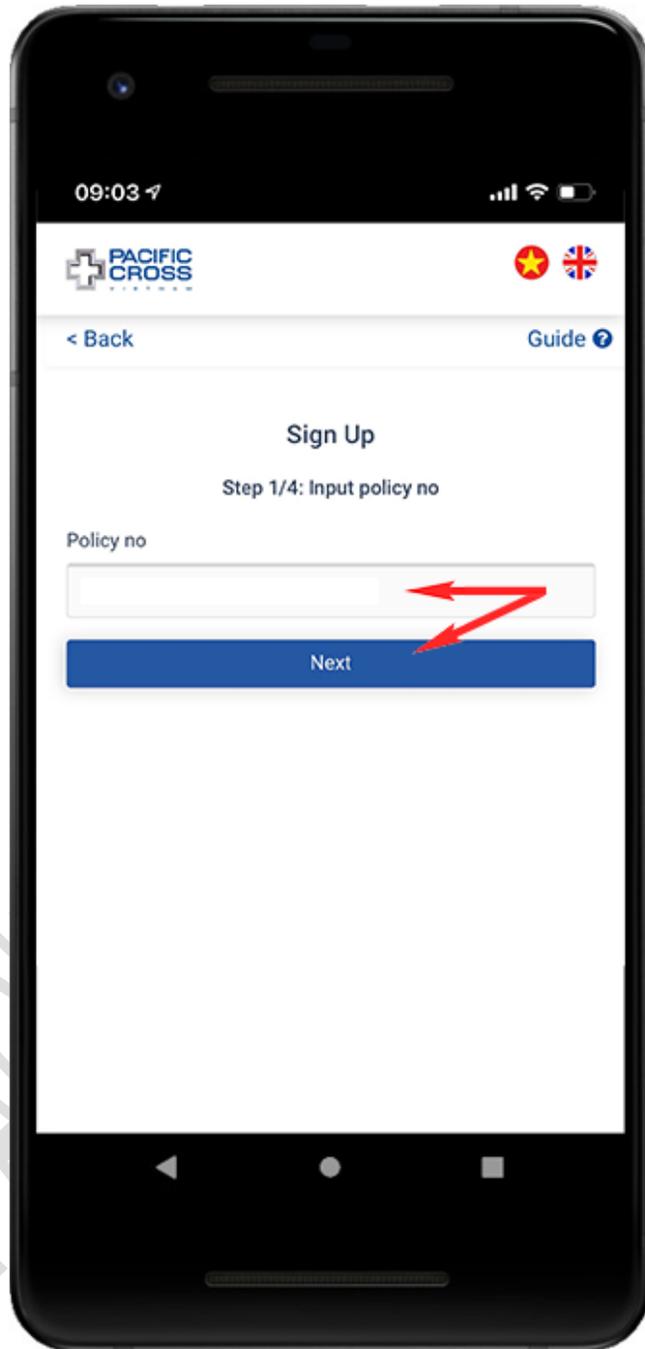
2. Sign up

Sign up with Email

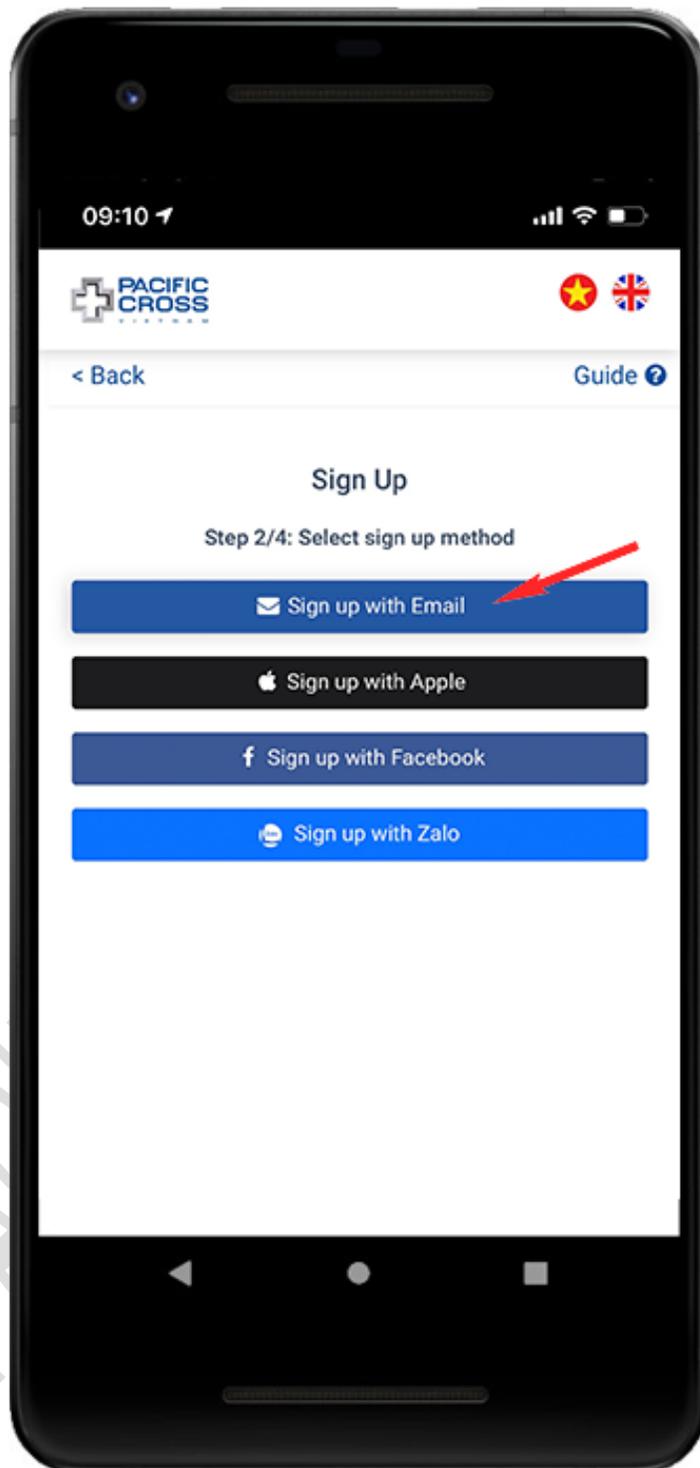
- ❖ Steps to sign up with email:
 1. From the Sign in screen, tap on **Sign up**



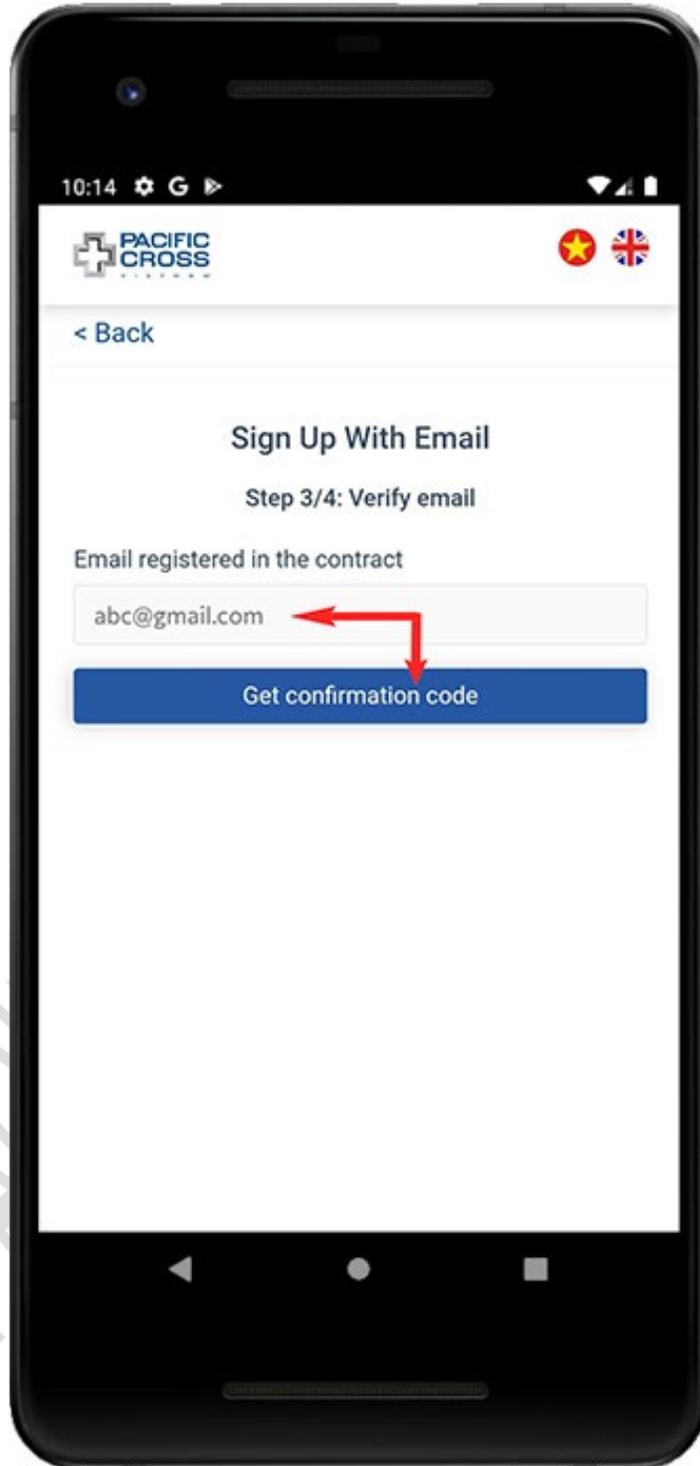
2. Enter your policy number and tap on **Next**



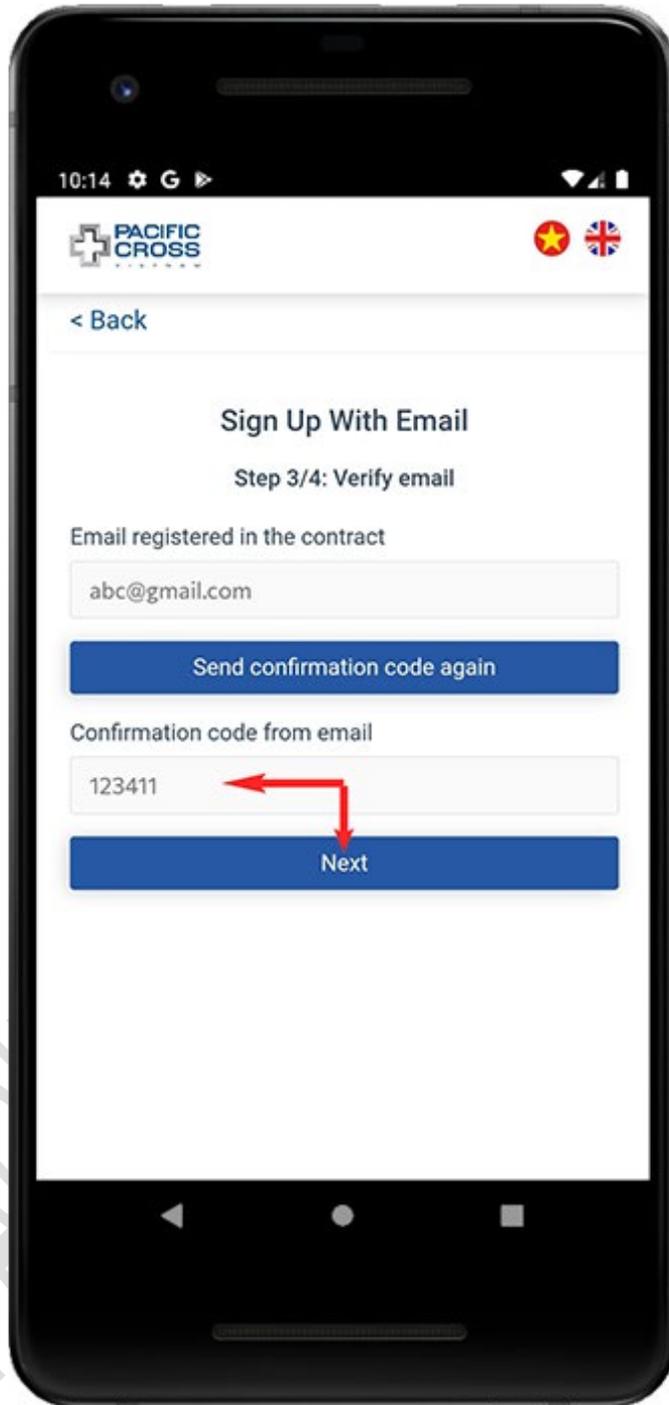
3. Tap on **Sign up with Email**



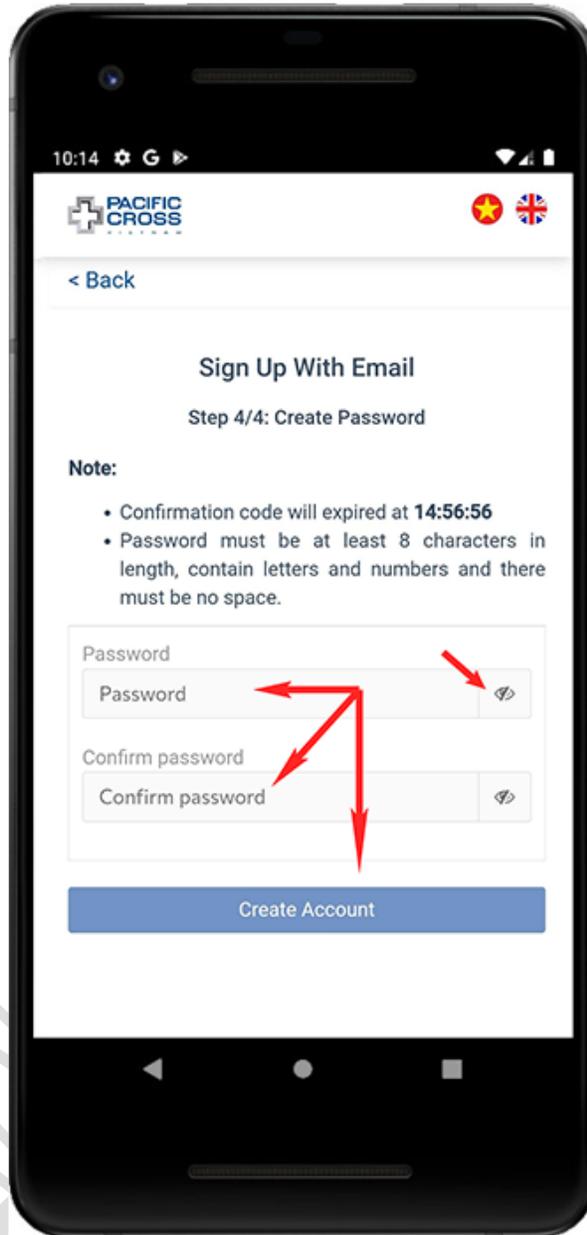
4. Enter the email address which you registered with the insurance company and tap on **Get confirmation code**



5. Enter the confirmation code received in your email and tap **Next**

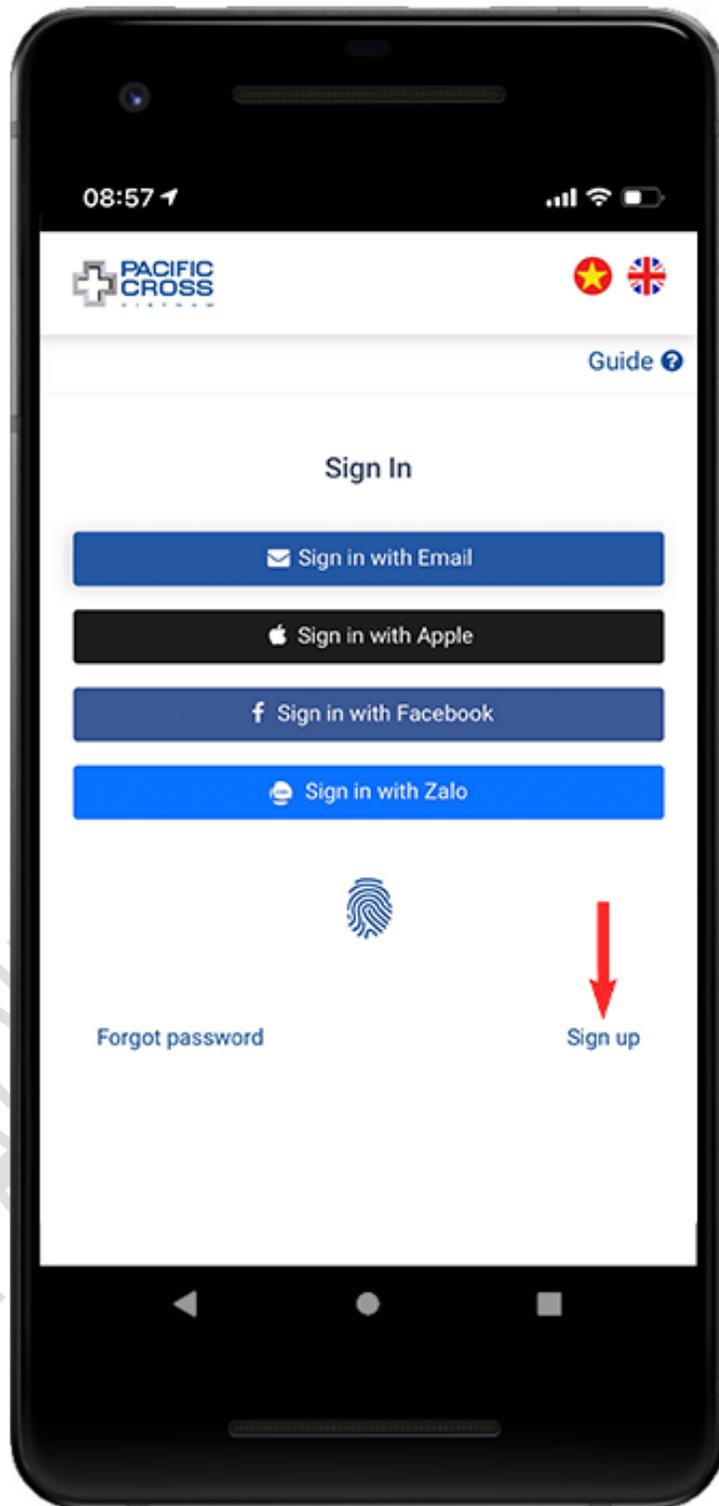


6. Enter password and confirm password then tap on **Create account**. Please note: you can tap on the eye icon to show/ hide the password.

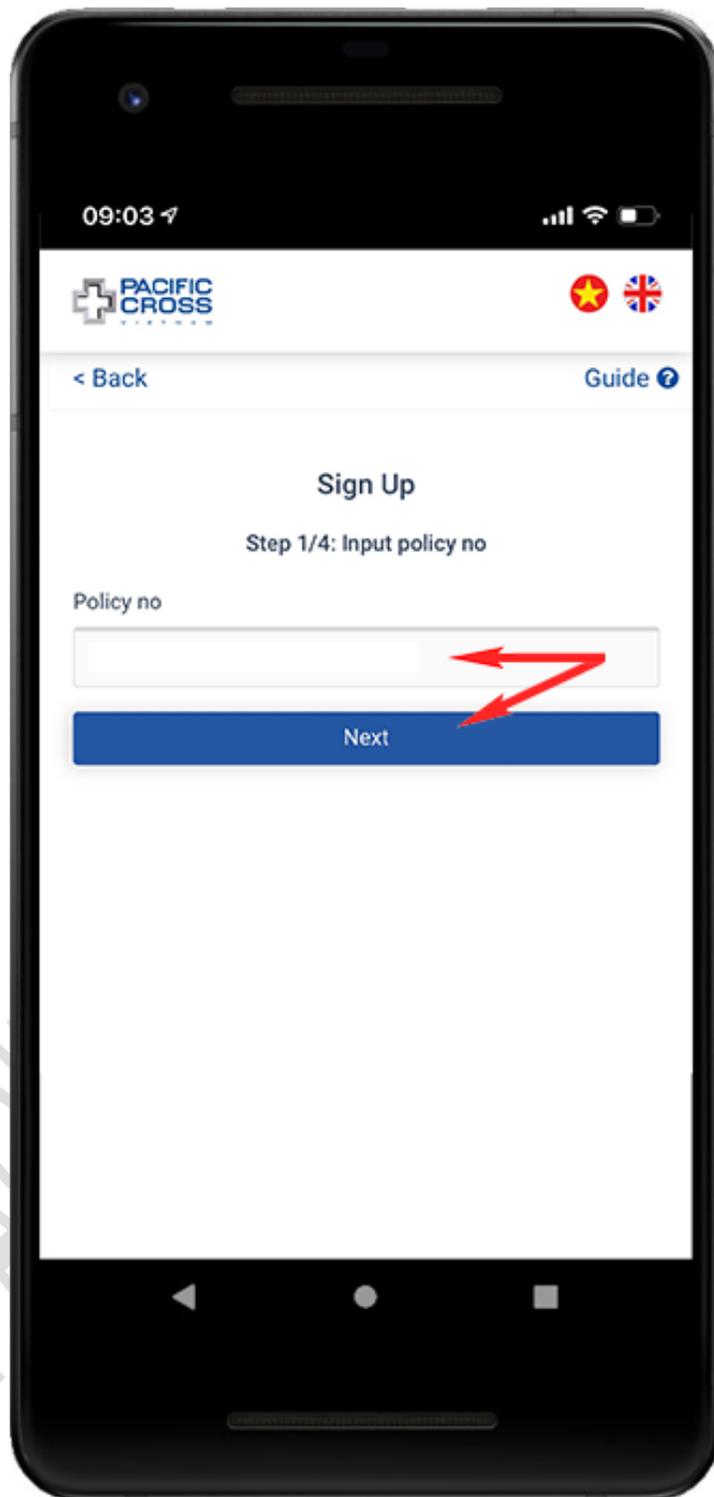


Sign up with Apple/ Sign up with Facebook

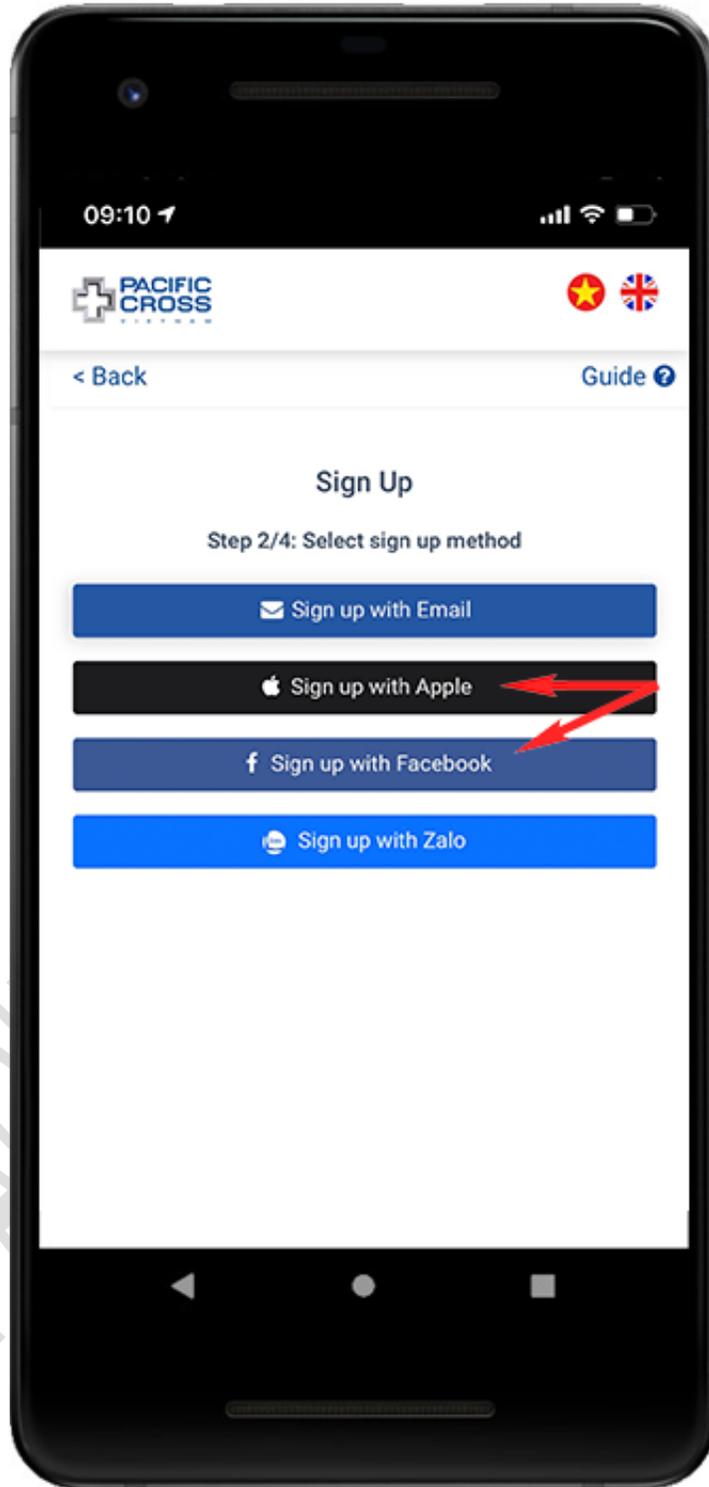
- ❖ Steps to sign up with Apple/ Facebook:
 1. From the Sign in screen, tap on **Sign up**



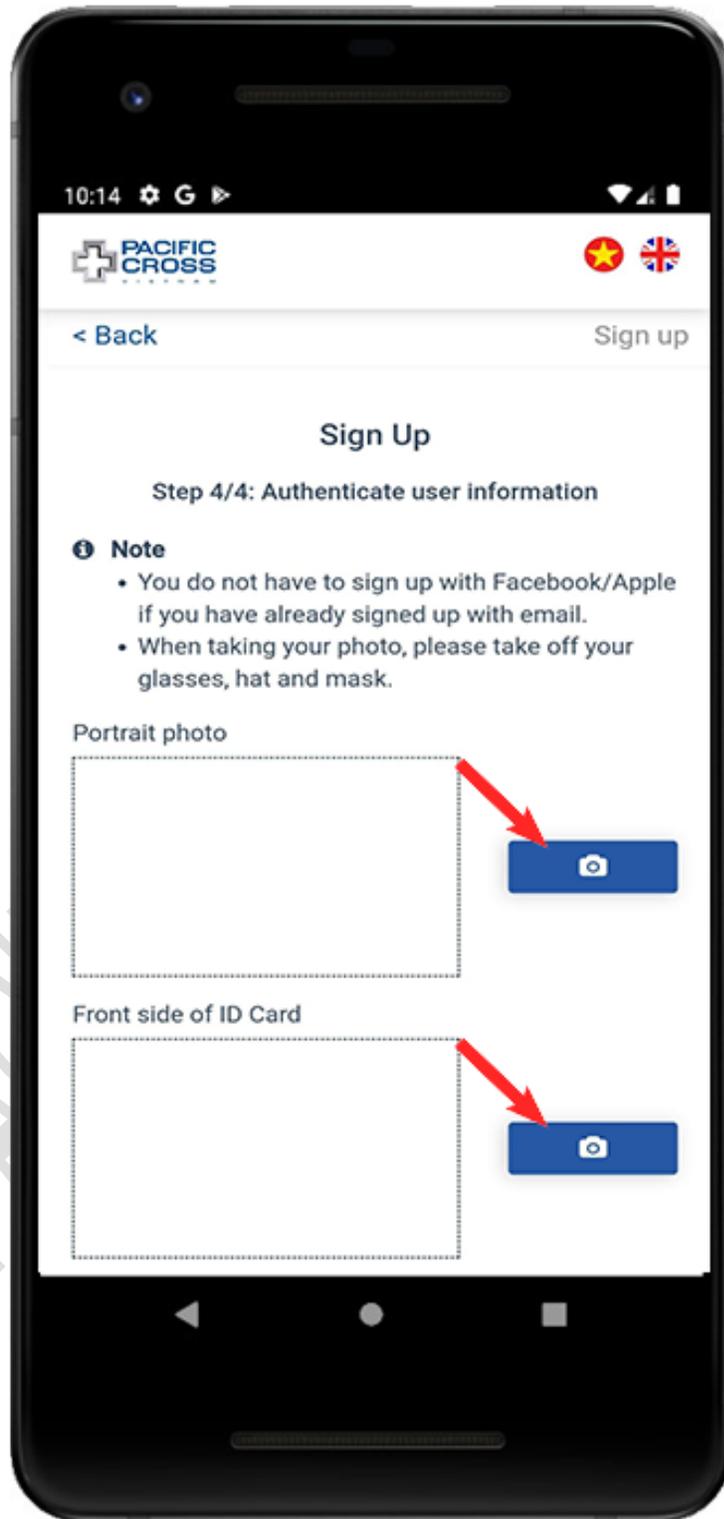
2. Enter your policy number and tap on **Next**



3. Tap on **Sign up with Apple** or **Sign up with Facebook**. Please note: the method **Sign up with Apple** only supports for iOS 13 or later

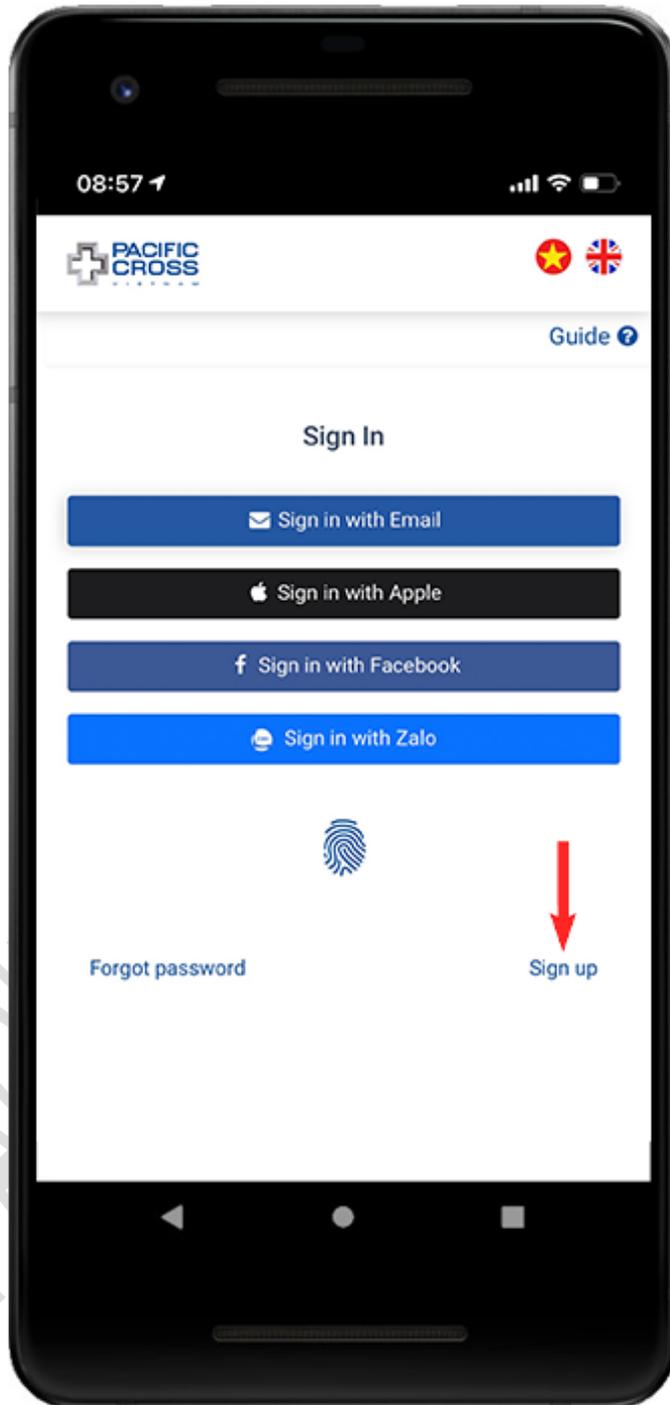


4. Sign in your Apple/ Facebook account and agree to share your public information with our service (if asked).
5. Take your portrait, ID card (or Passport) photo and tap on **Sign up**

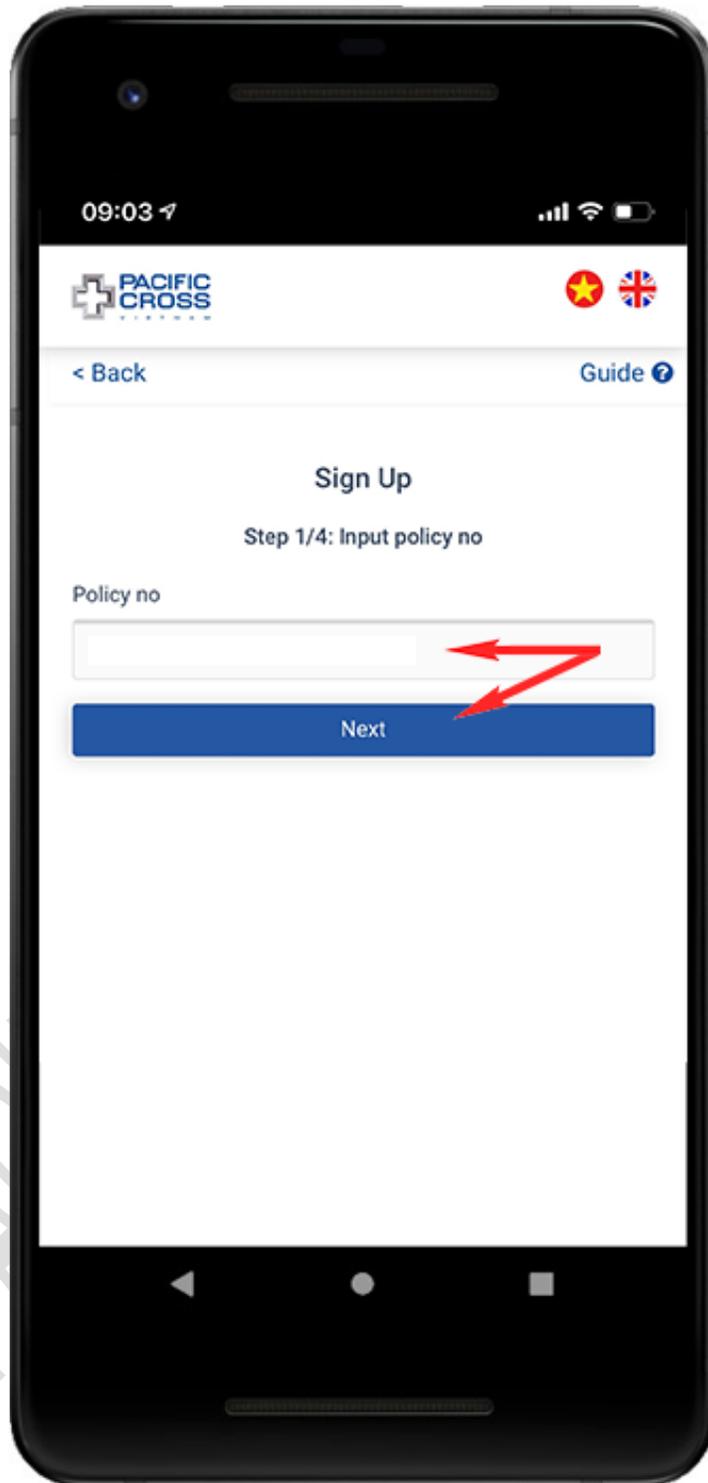


Sign up with Zalo

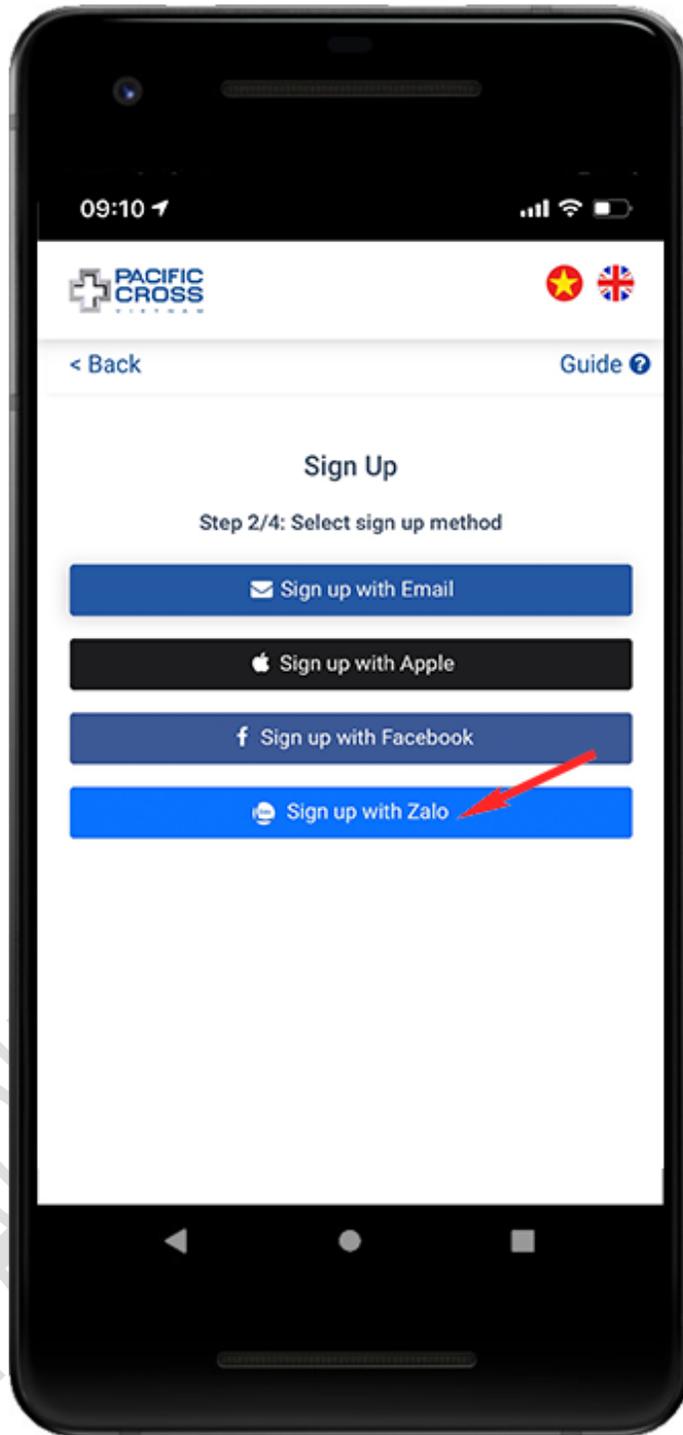
- ❖ Steps to sign up with Zalo:
 1. From the Sign in screen, tap on **Sign up**



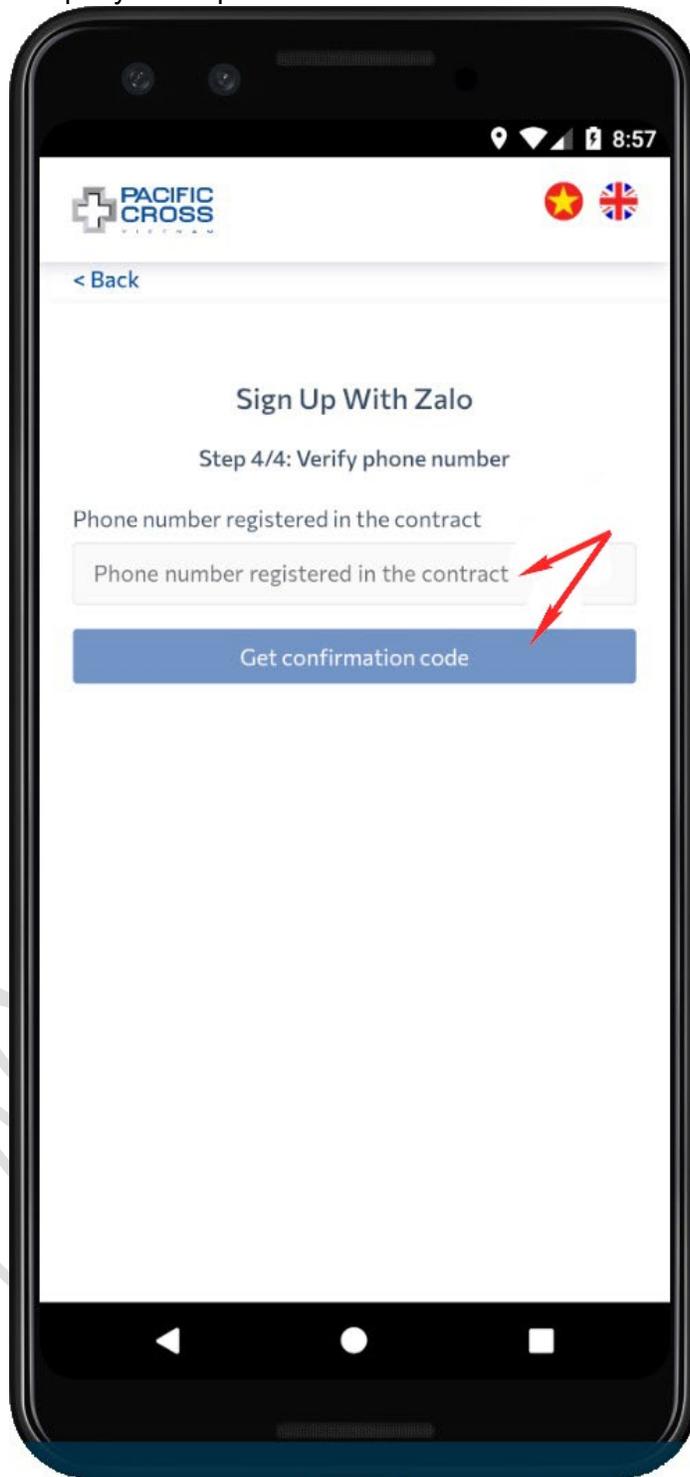
2. Enter your policy number and tap on **Next**



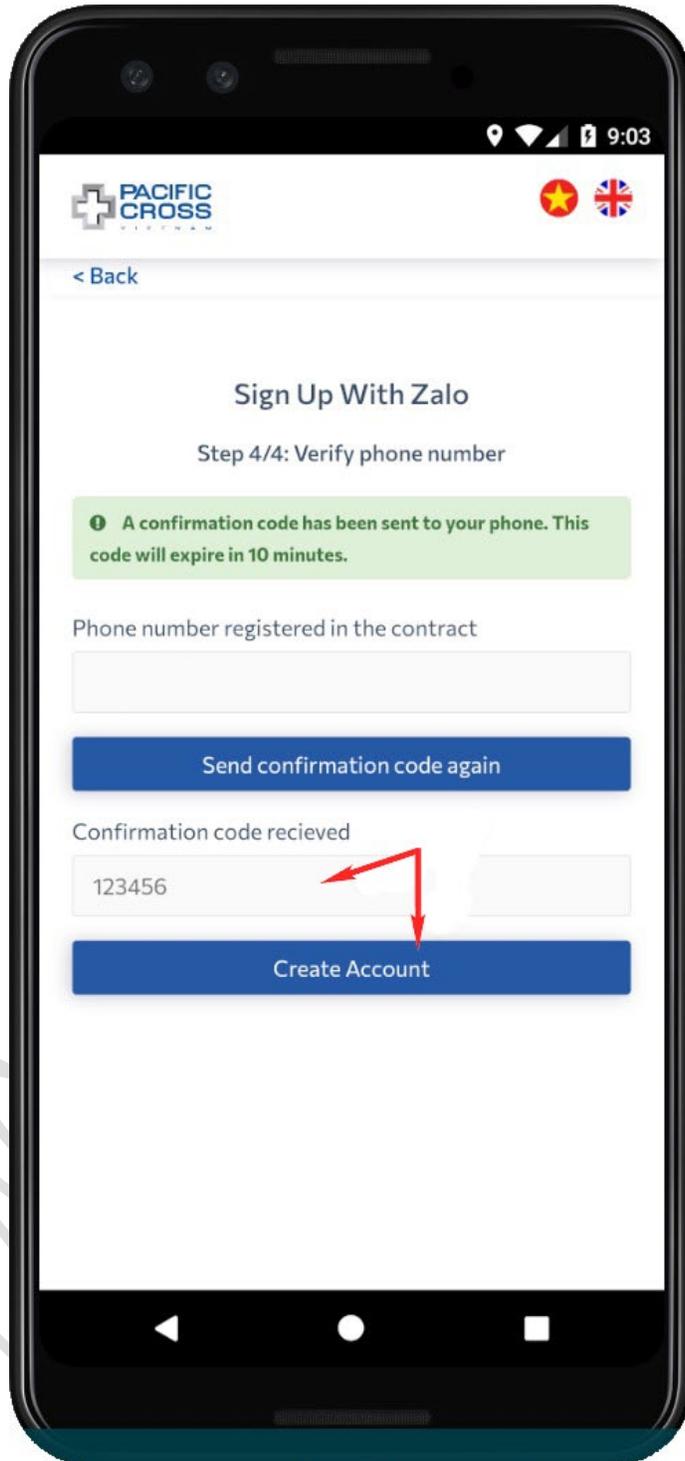
3. Tap on **Sign up with Zalo**



4. Sign in your Zalo account and agree to share your public information with our service (if asked)
5. Enter the mobile phone number which you registered with the insurance company and tap on **Get confirmation code**



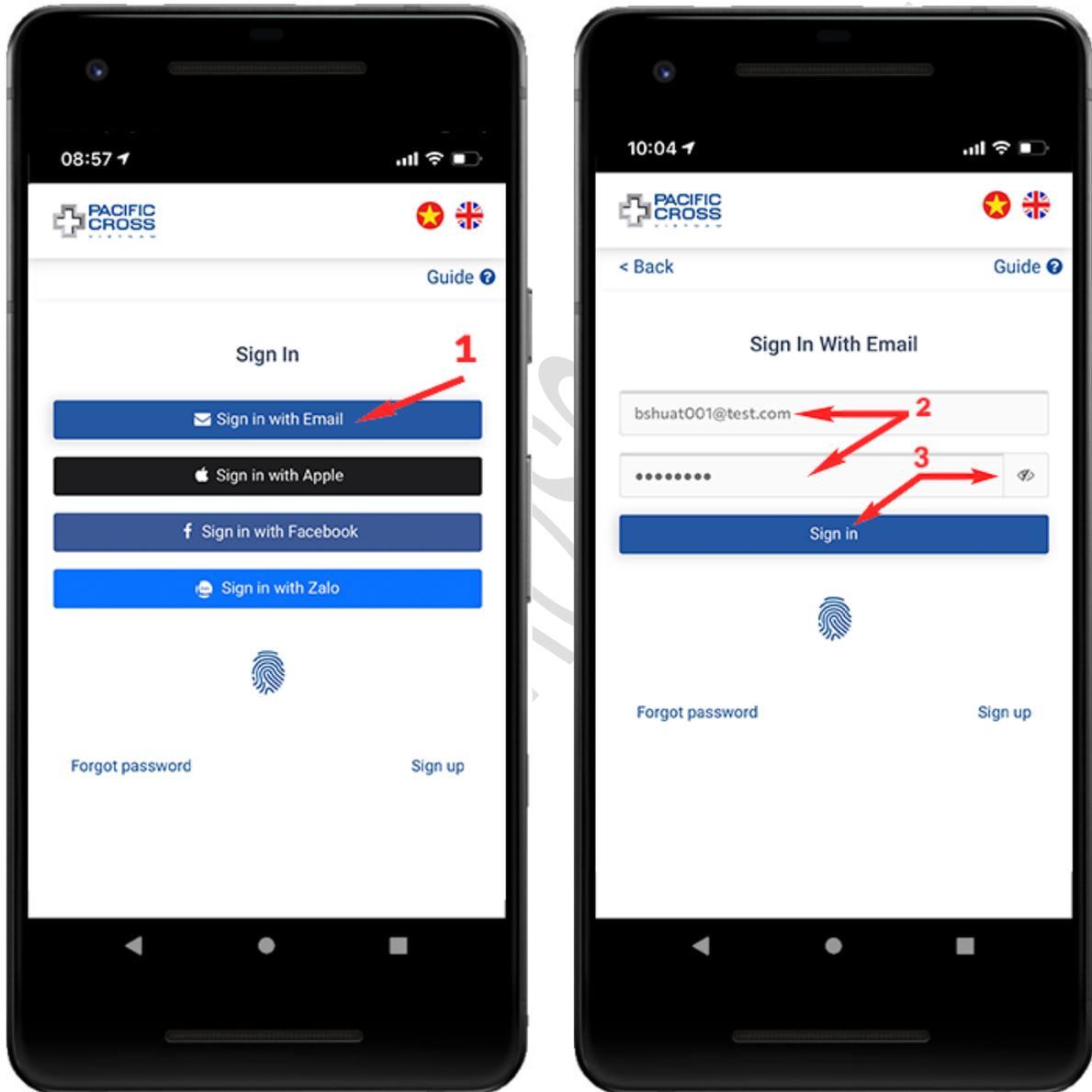
6. Enter the confirmation code received via mobile phone and tap **Create account**



3. Sign in

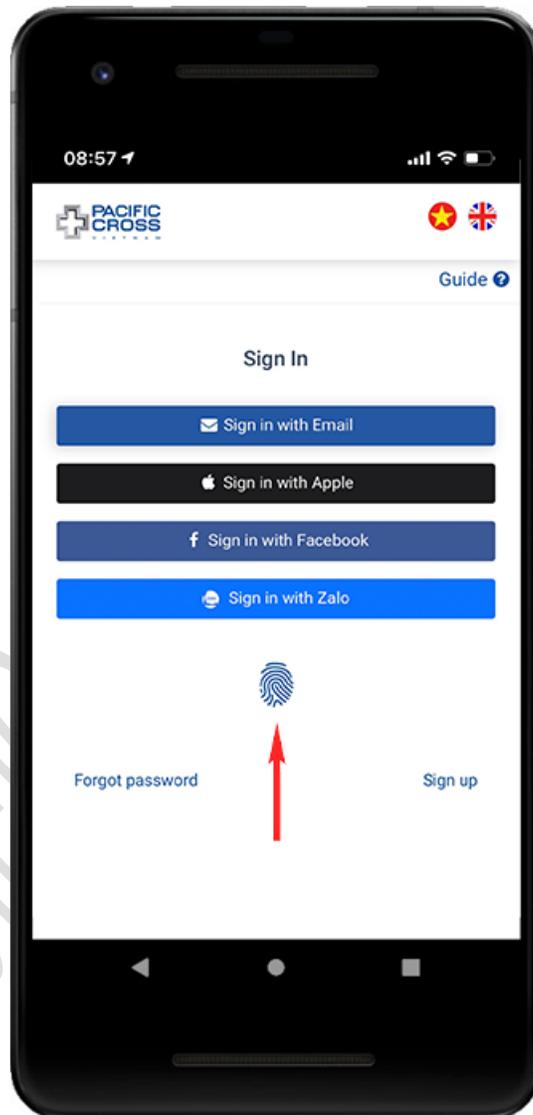
Sign in with Email

- ❖ Steps to sign in with email and password:
 1. From the Sign in screen, tap on **Sign in with email**
 2. Enter email and password registered.
 3. Tap on **Sign in**. You can also tap on the eye icon to show/ hide password.



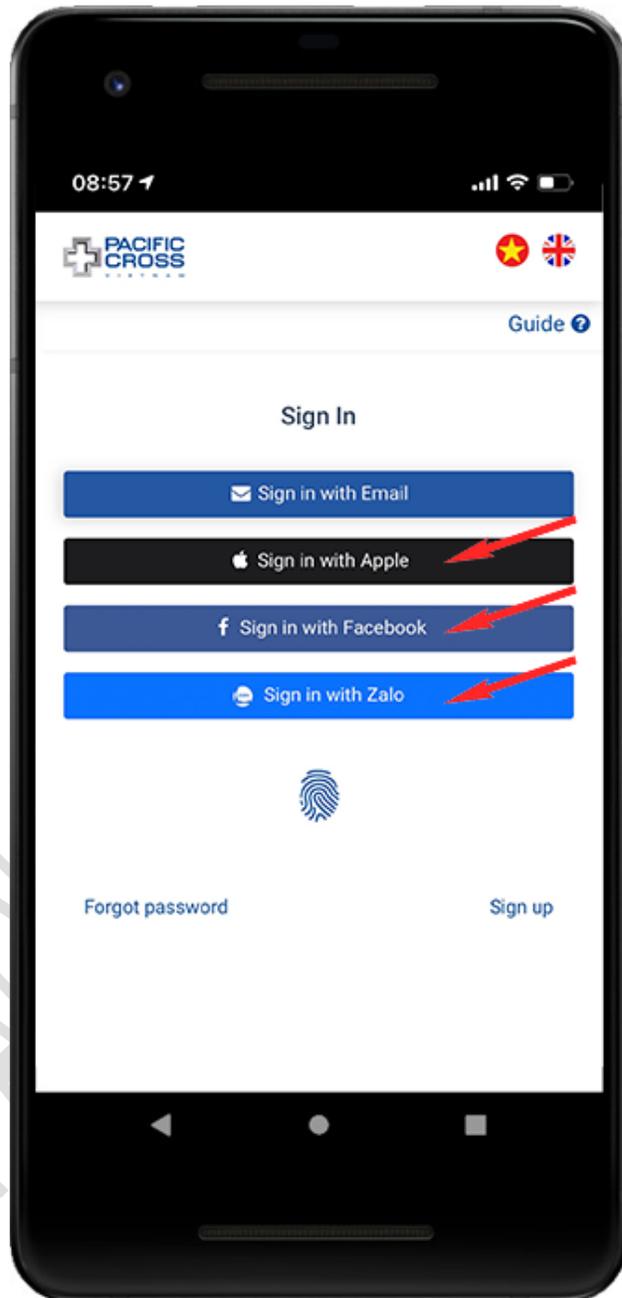
Sign in with fingerprint, face ID

- ❖ Steps to sign in with a fingerprint, face ID:
 1. Tap on the fingerprint icon on the Sign in screen.
 2. Swipe your finger on the fingerprint reader or simply glance at your phone screen (if using Face ID) to unlock.
- ❖ Please note:
 1. The fingerprint icon only appears after signing in successfully
 2. Fingerprint/ face ID used to sign in, must be the ones that can unlock the phone.



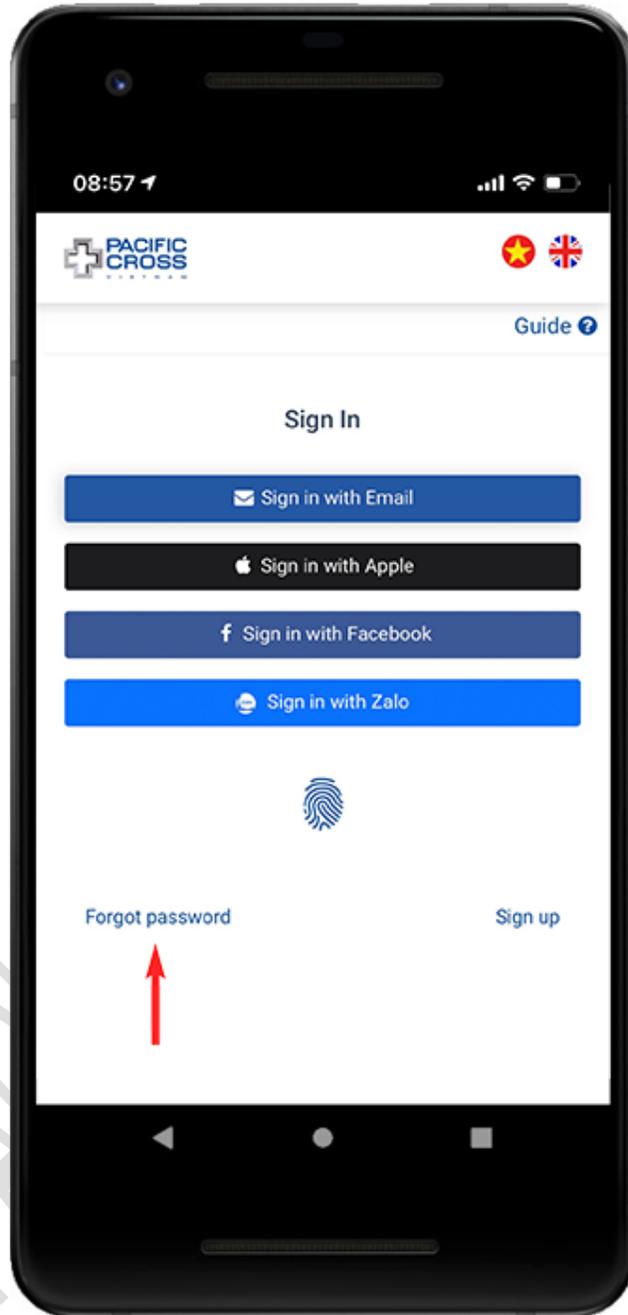
Sign in with Apple, sign in with Facebook, sign in with Zalo

- ❖ Steps to sign in with Apple/ Facebook/ Zalo:
 1. From the Sign in screen, tap **Sign in with Apple**, **Sign in with Facebook** or **Sign in with Zalo**.
 2. Sign in your Apple, Facebook or Zalo account and agree to share your public information with our service (if asked).

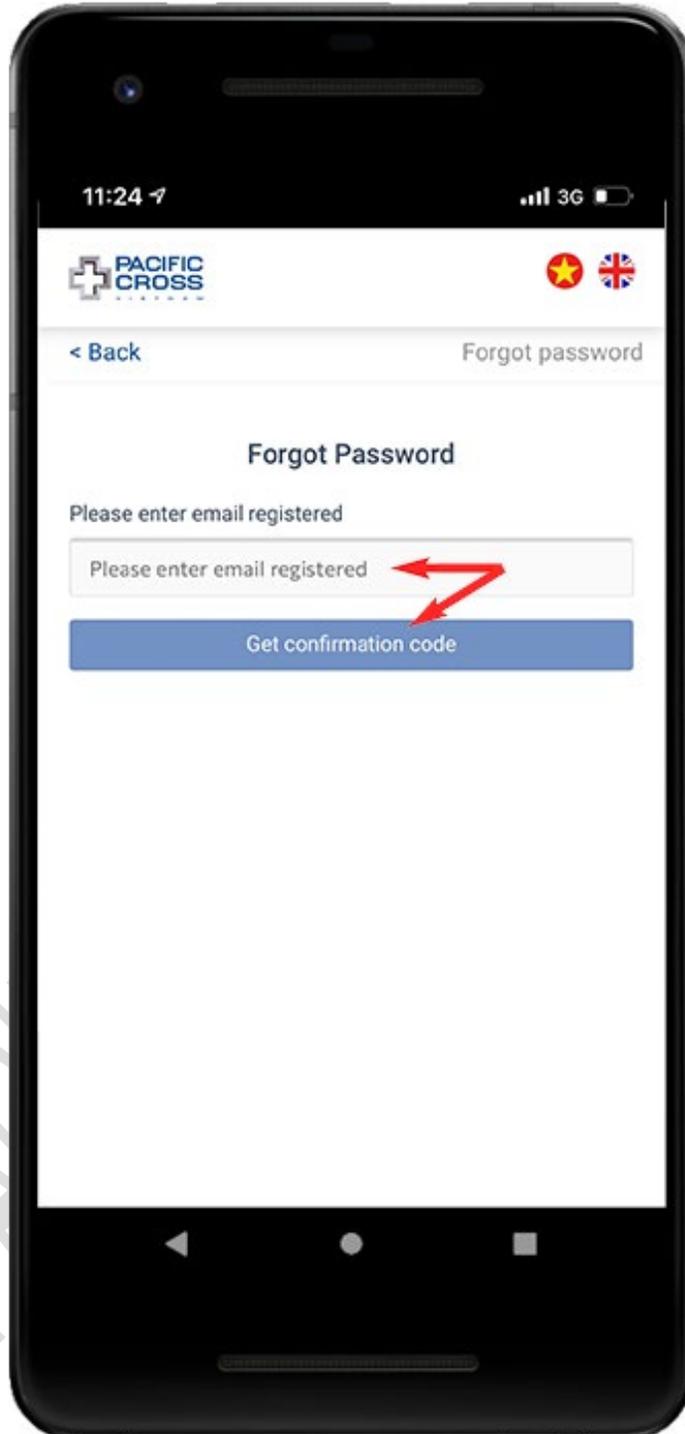


Forgot password

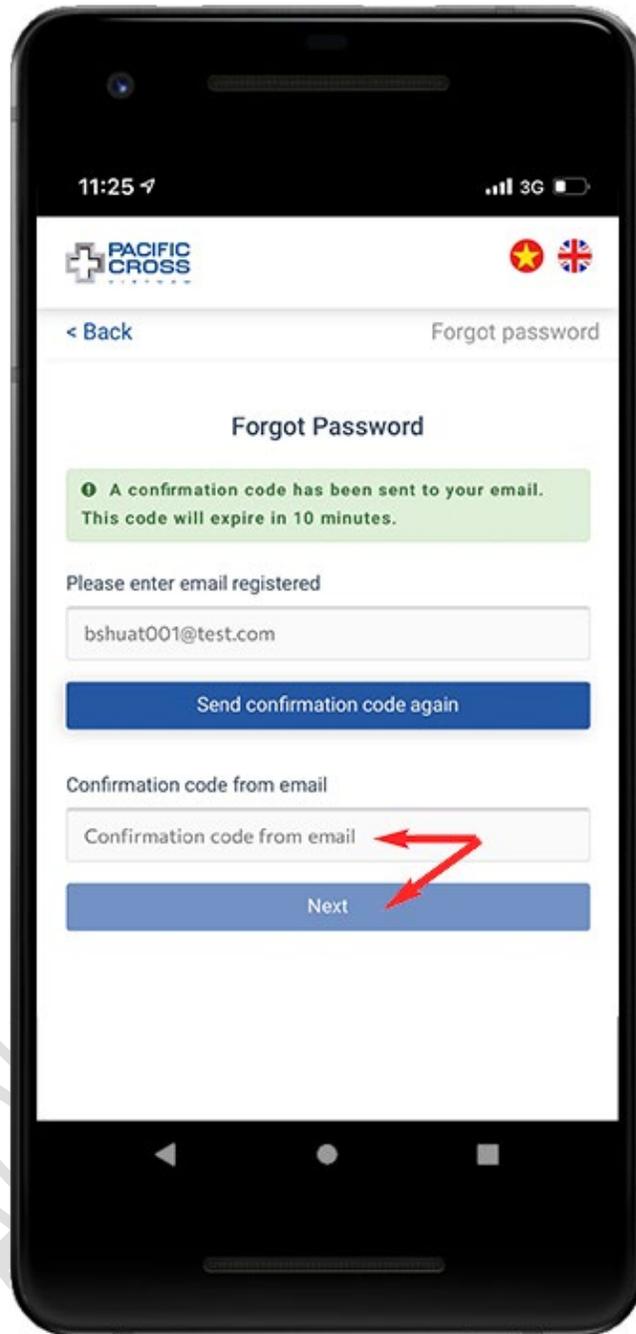
- ❖ Steps to reset your password:
 1. From the Sign in screen, tap on **Forgot password**



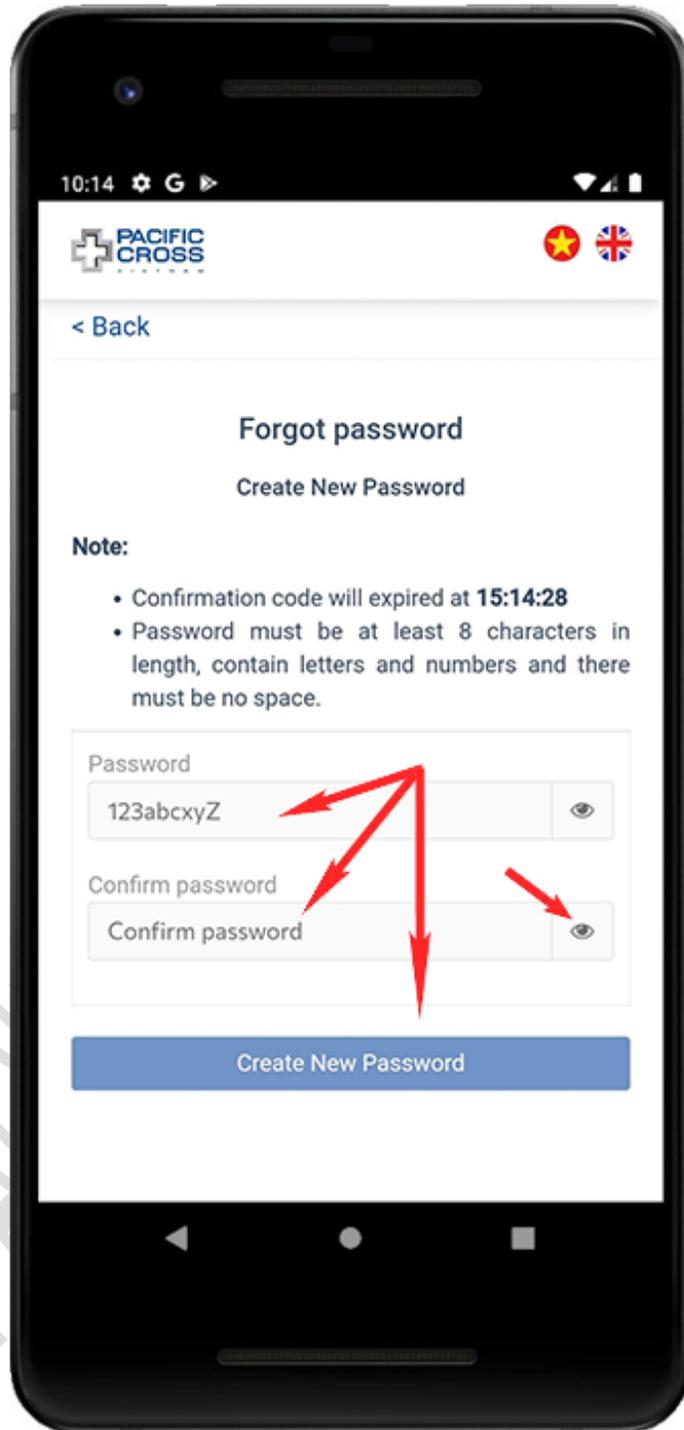
2. Enter the email you used to register your account and tap on **Get confirmation code**



3. Enter the confirmation code we sent to your email and tap on **Next**



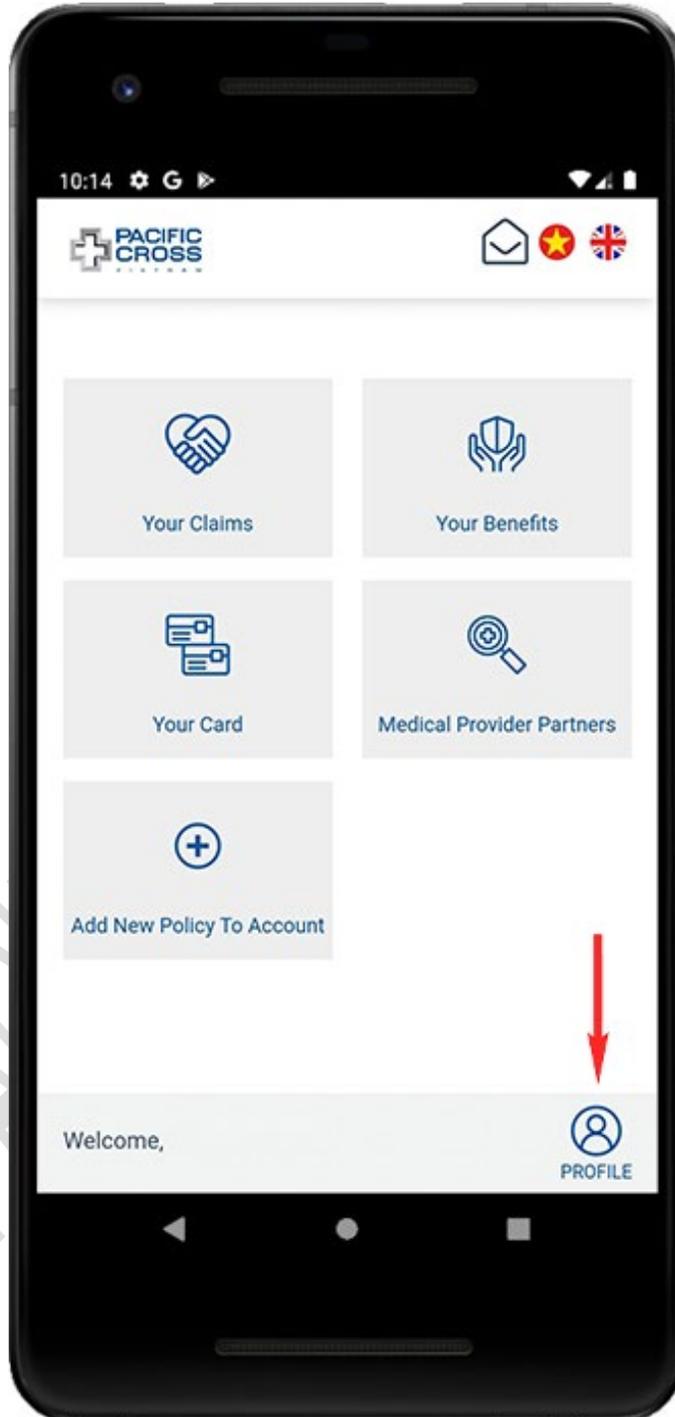
4. Enter password, confirm password and tap on **Create new password**. You can also tap on the eye icon to show/ hide the password entered



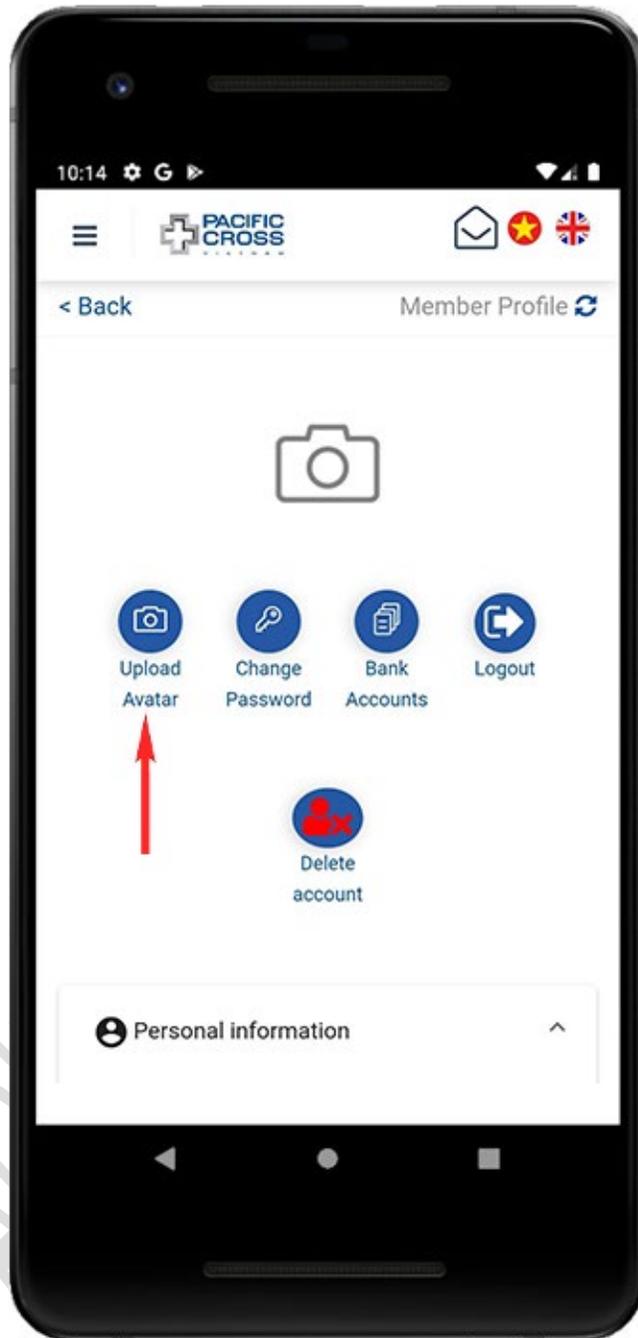
4. Profile

Change your profile photo

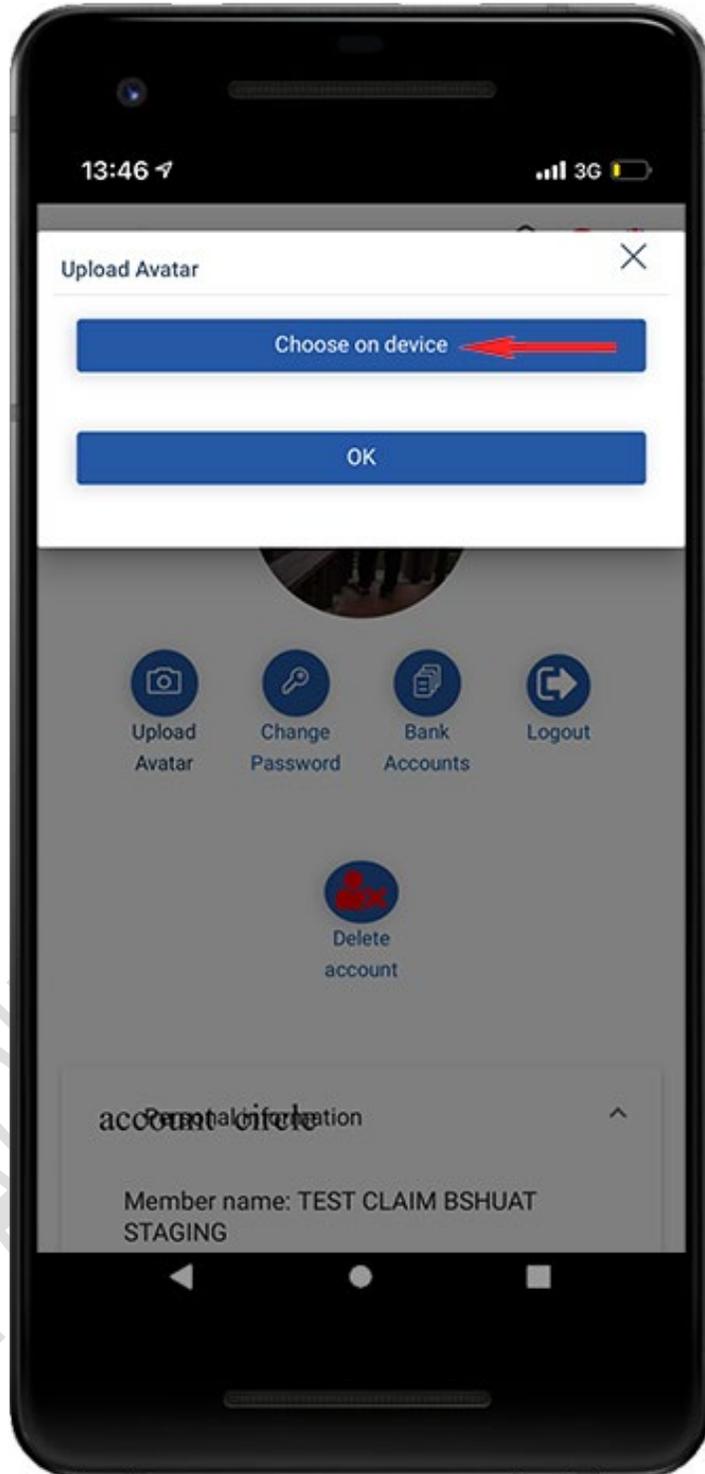
- ❖ Steps to change your profile photo:
 1. From the home screen, tap on **Profile**



2. Tap on **Upload avatar**



3. Tap on **Choose on device** and select the photo that you want to set as your profile photo

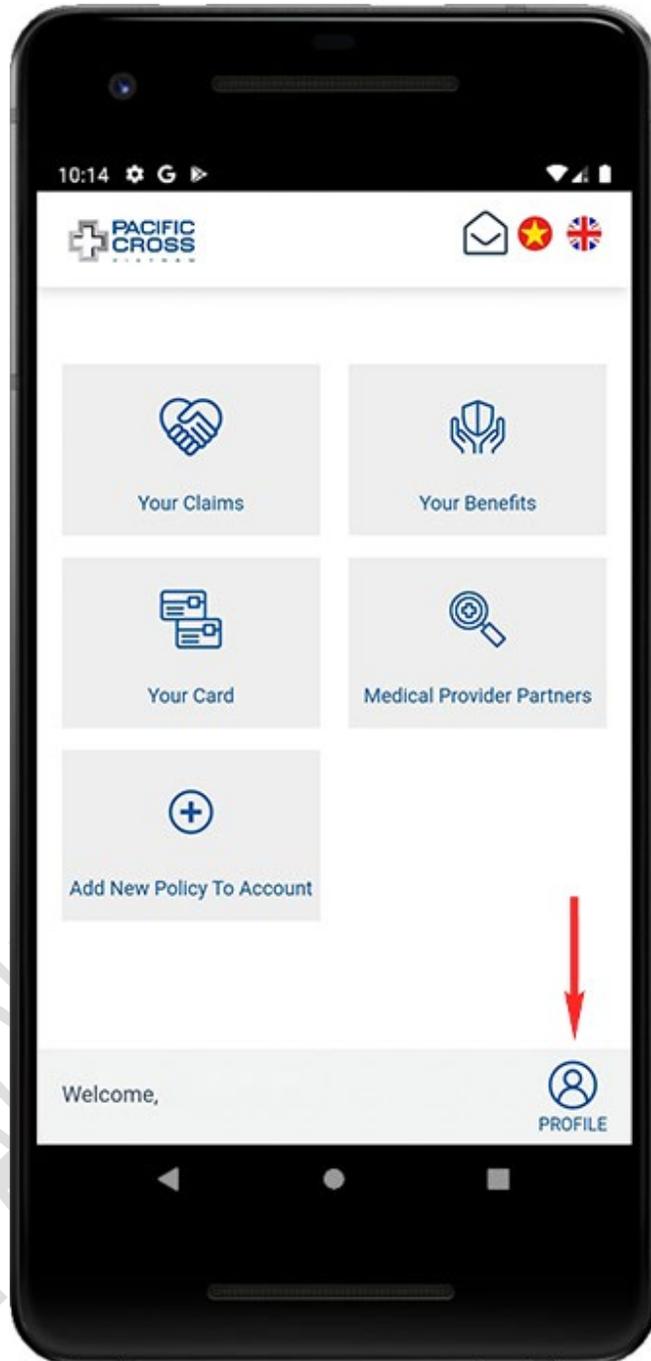


4. Tap on **OK**

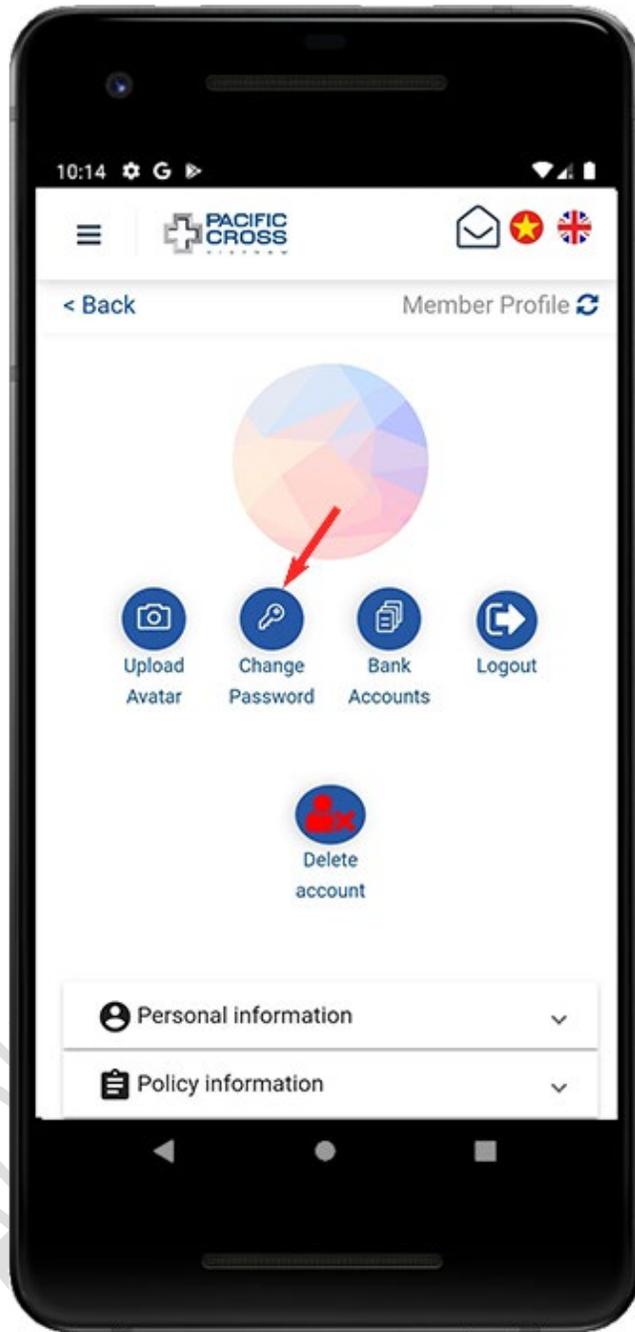


Change password

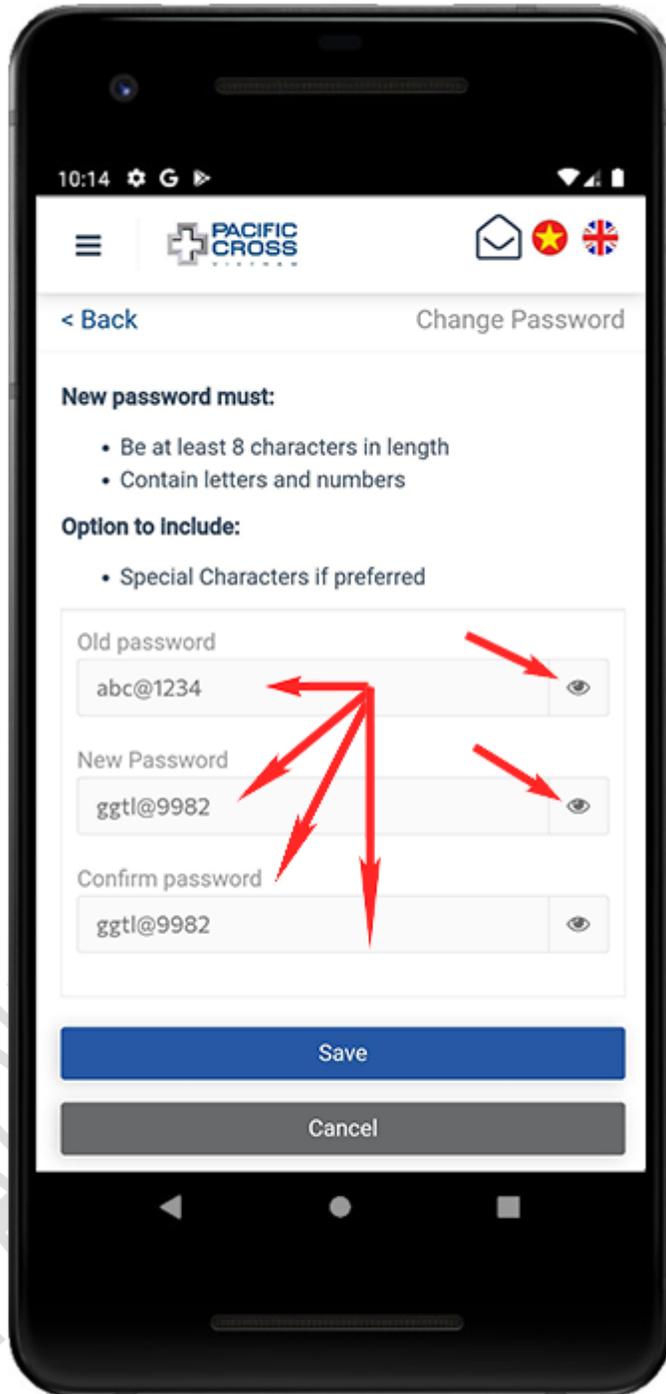
- ❖ Steps to change your password:
 1. From the home screen, tap on **Profile**



2. Tap on **Change password**

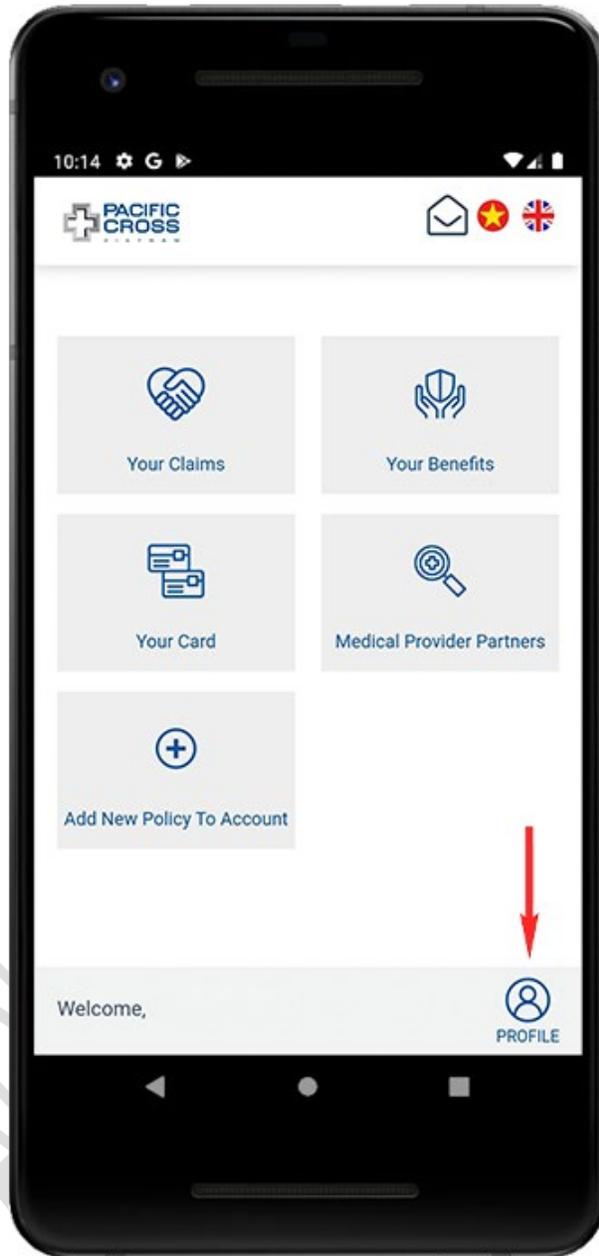


3. Enter the old password, new password, confirm the new password and tap on **Save**. You can also tap on the eye icon to show/ hide password entered.

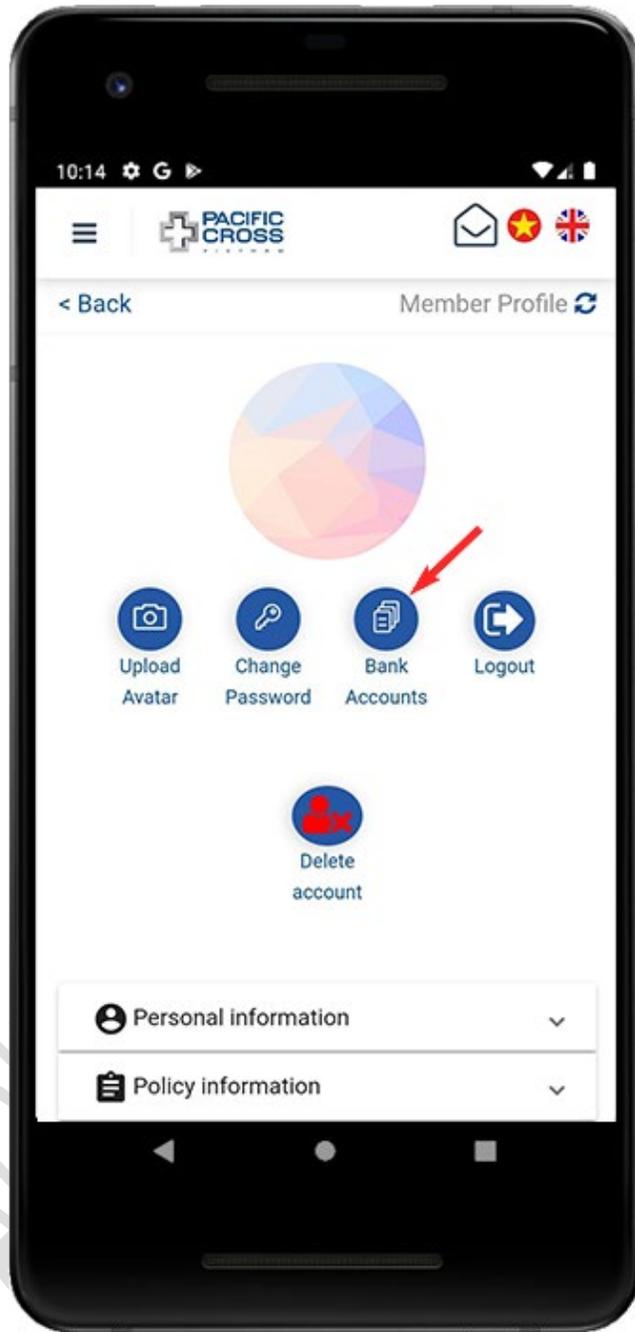


Add new bank account

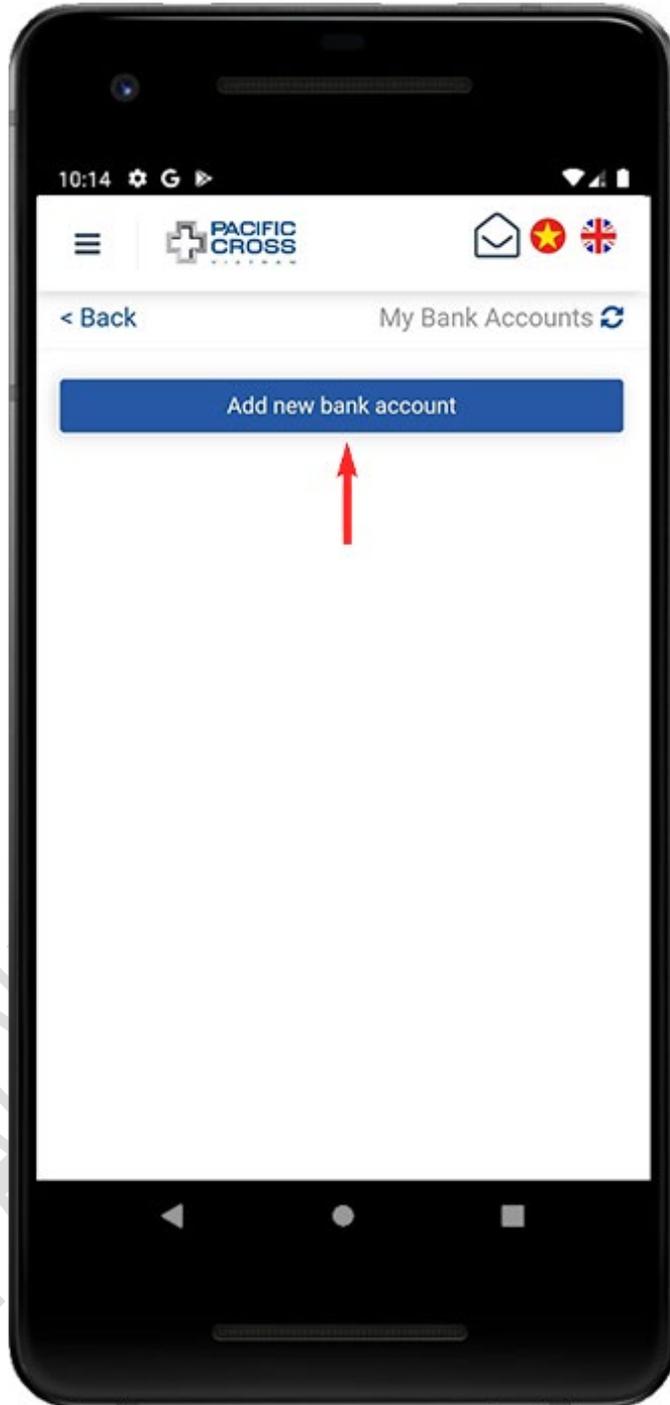
- ❖ Steps to add new bank account:
 1. From the home screen, tap on **Profile**



2. Tap on **Bank account**



3. Tap on **Add New Bank Account**. Please note: you can add only one bank account to your account. If you want to change the information, you can [update bank account information](#)



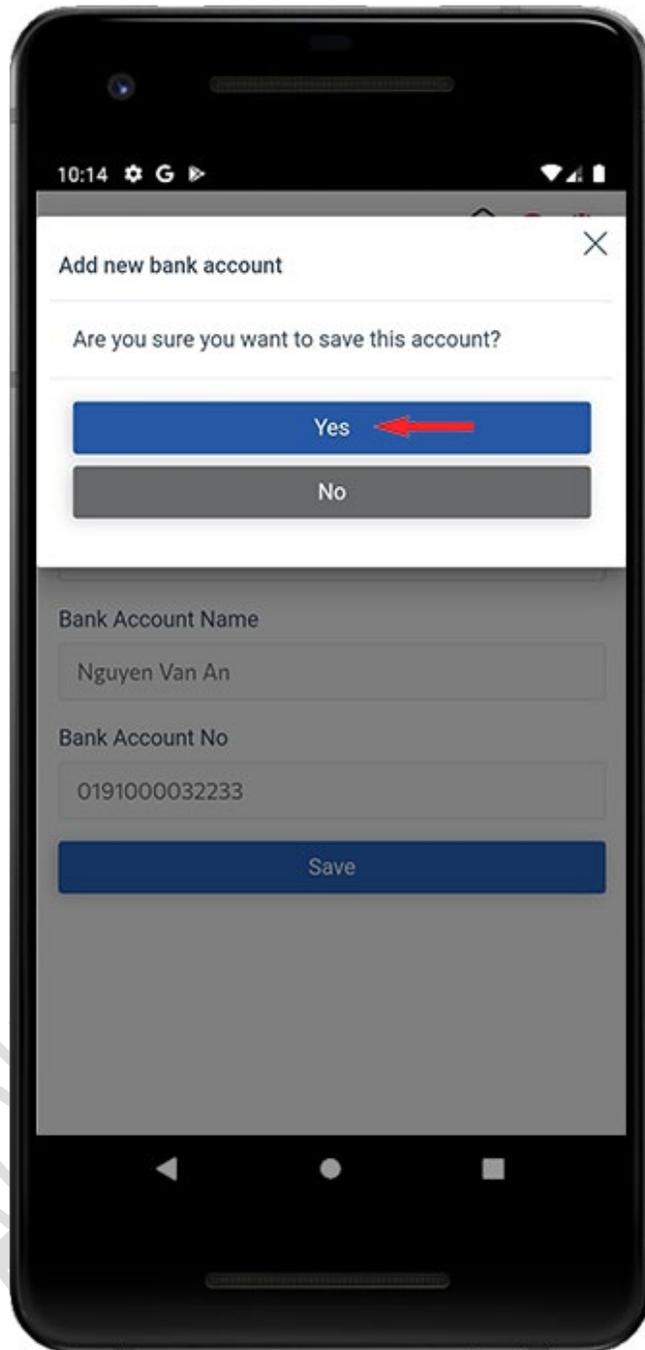
4. Enter your bank account information and tap **Save**

The screenshot shows the 'Add new bank account' screen in the Pacific Cross mobile app. The interface includes a top navigation bar with the Pacific Cross logo and a home icon. Below the navigation bar, there is a '< Back' button and the title 'Add new bank account'. The form contains the following fields:

- Bank Name:** A CHAU (ACB)
- Bank Branch:** NHTMCP A Chau CN Ha Noi
- Bank Account Name:** Nguyen Van An
- Bank Account No:** 0191000032233

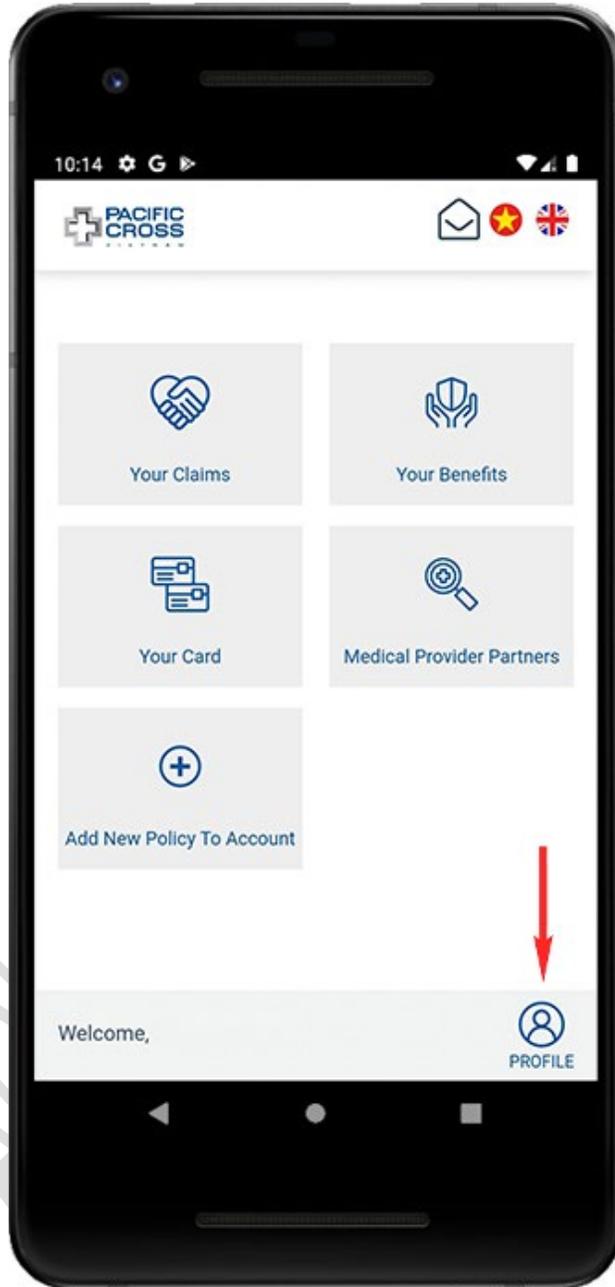
A red arrow points to the 'Save' button at the bottom of the form.

5. Tap on **Yes**

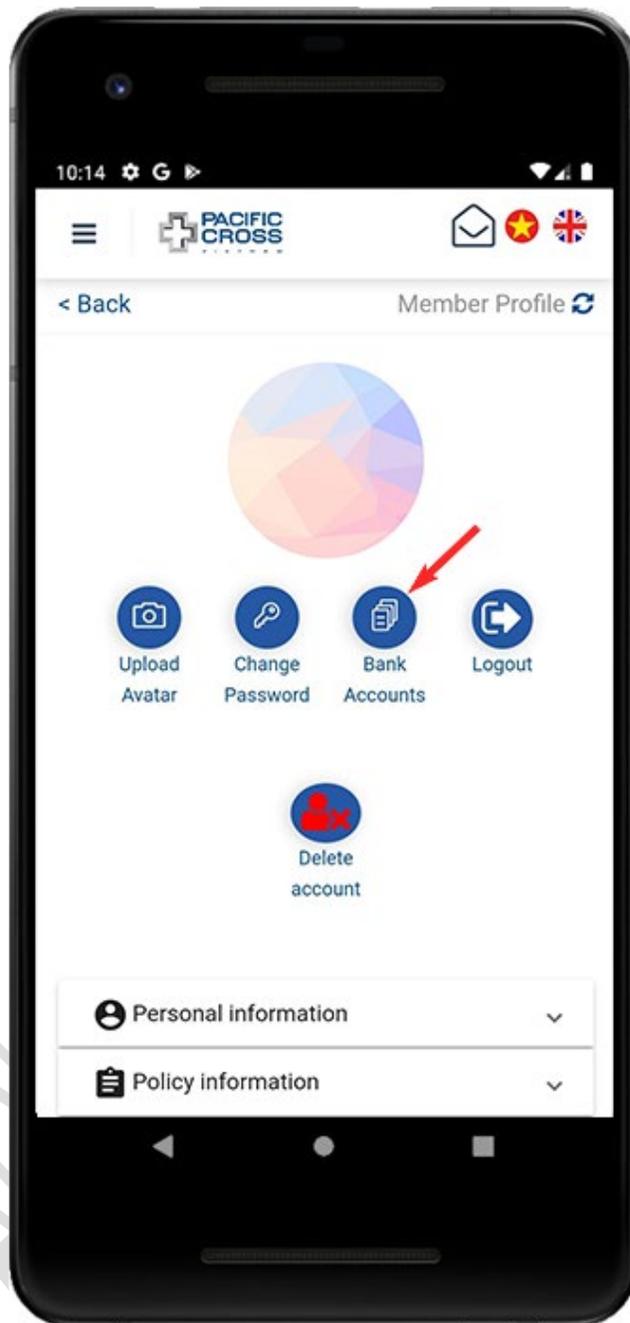


Update bank account information

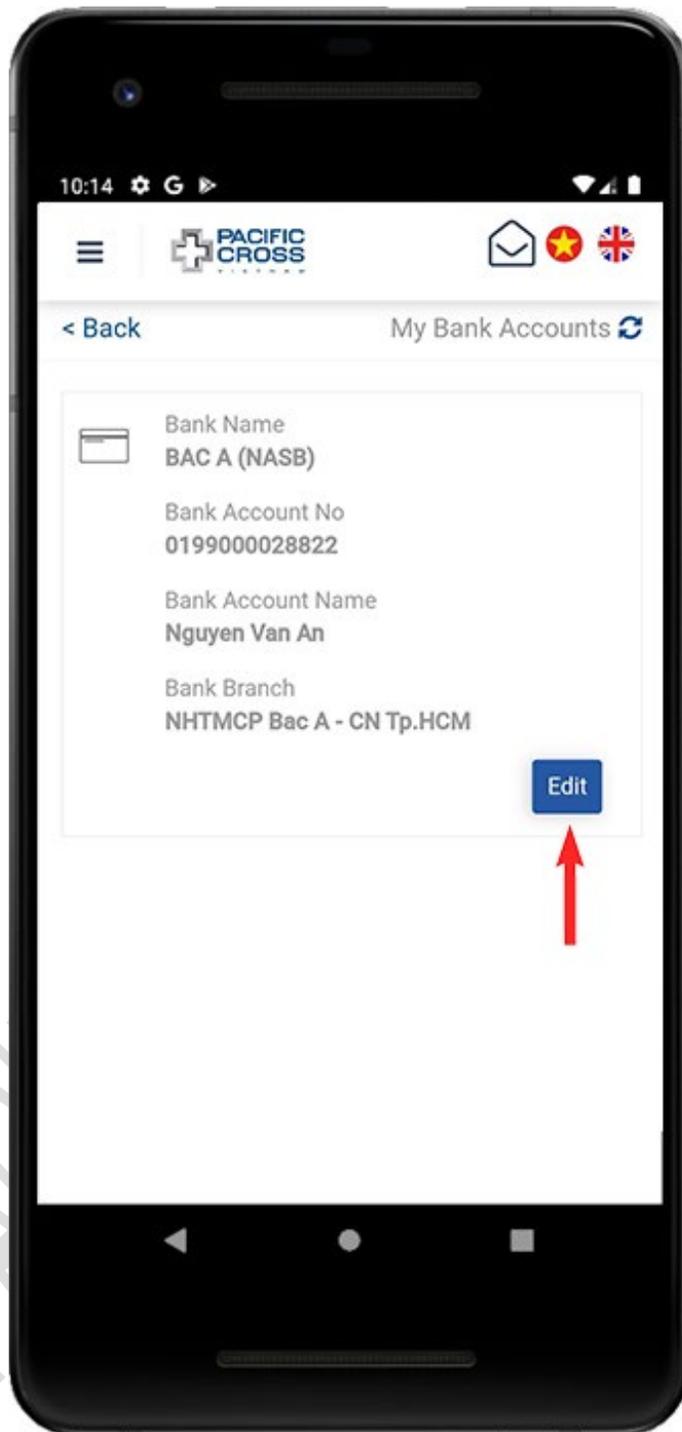
- ❖ Steps to update your bank account:
 1. From the home screen, tap on **Profile**



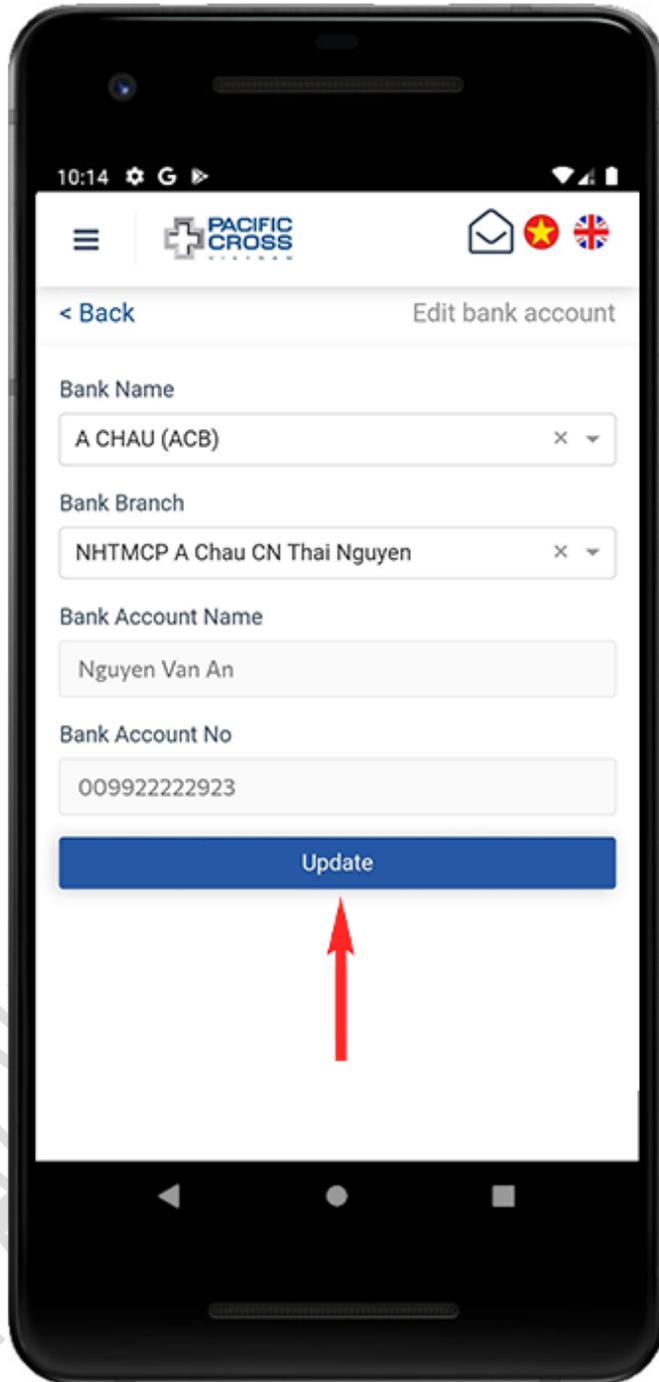
2. Tap on **Bank account**



3. Tap on **Edit**

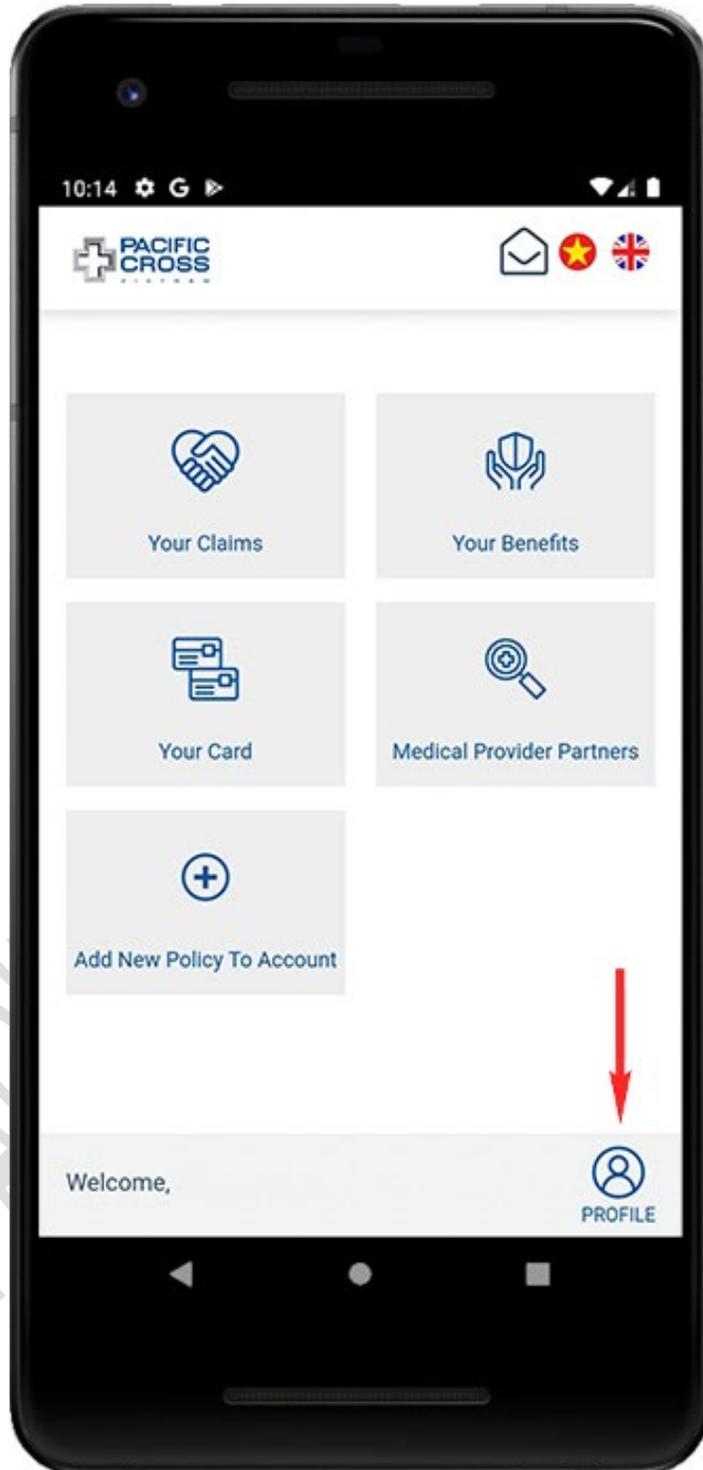


4. Update bank account information and tap on **Update**. Please note: these updates are only valid for the next claims.

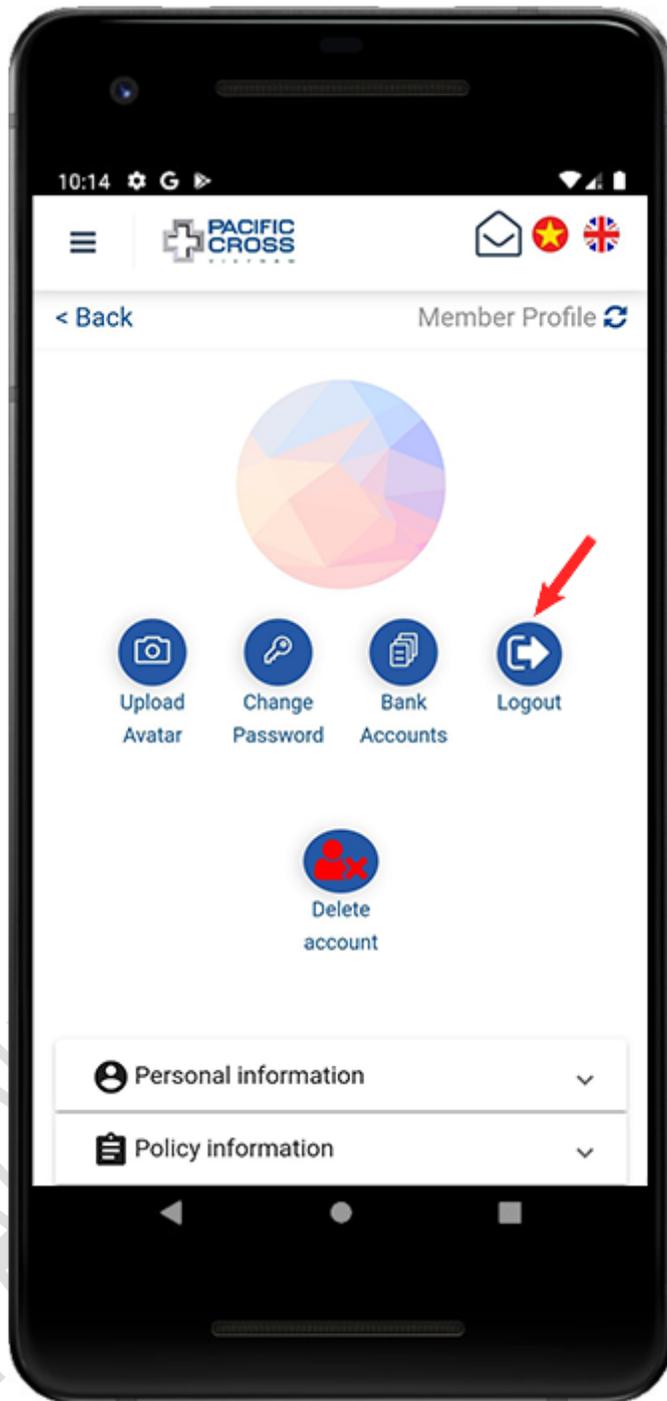


Logout

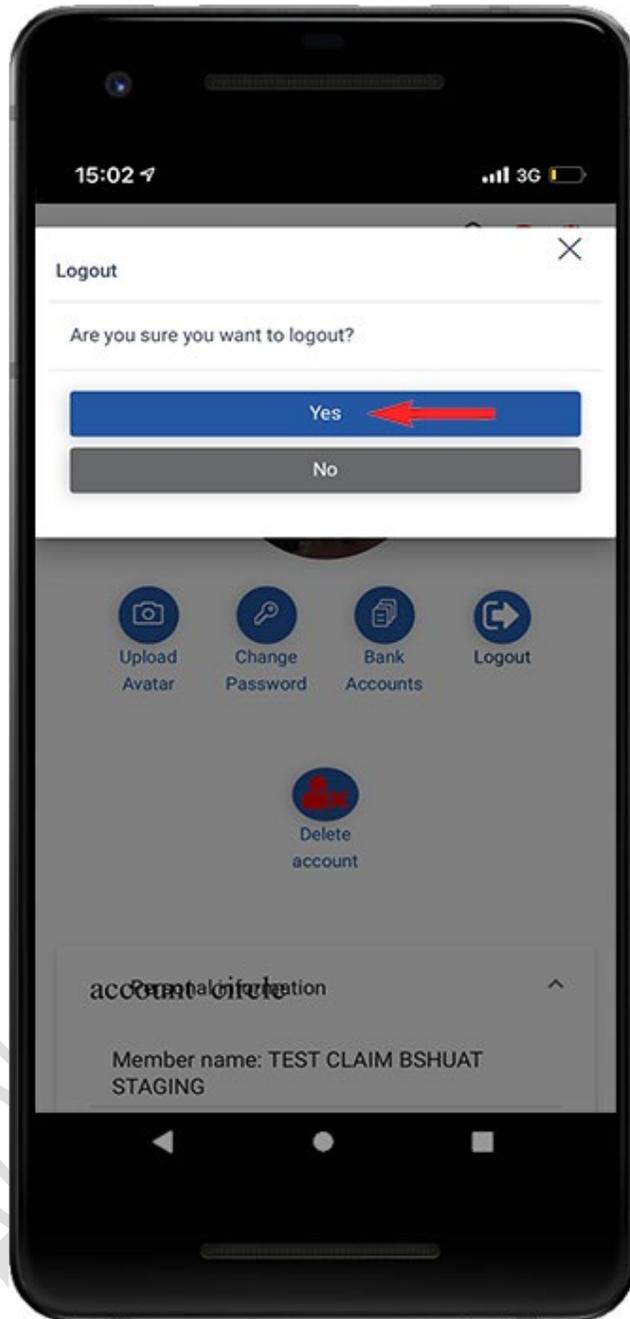
- ❖ Steps to log out:
 1. From the home screen, tap on **Profile**



2. Tap on **Log out**

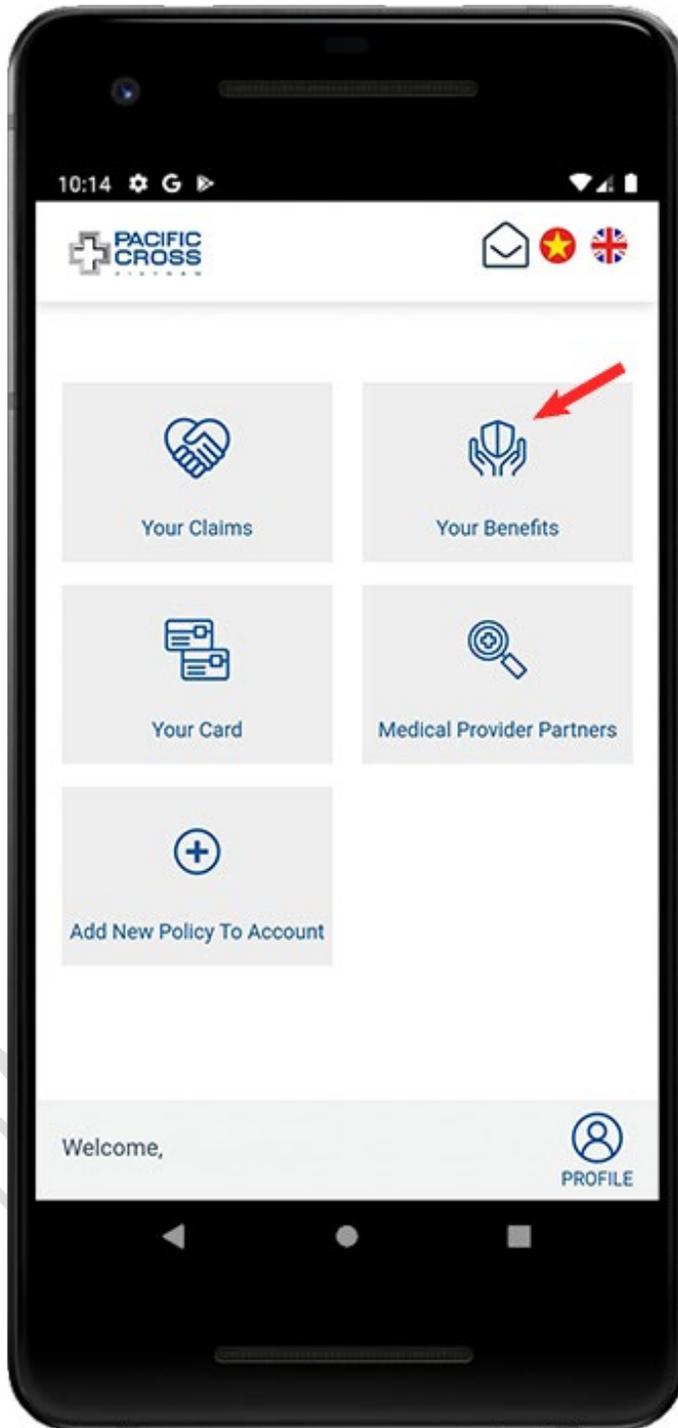


3. Tap on **Yes**



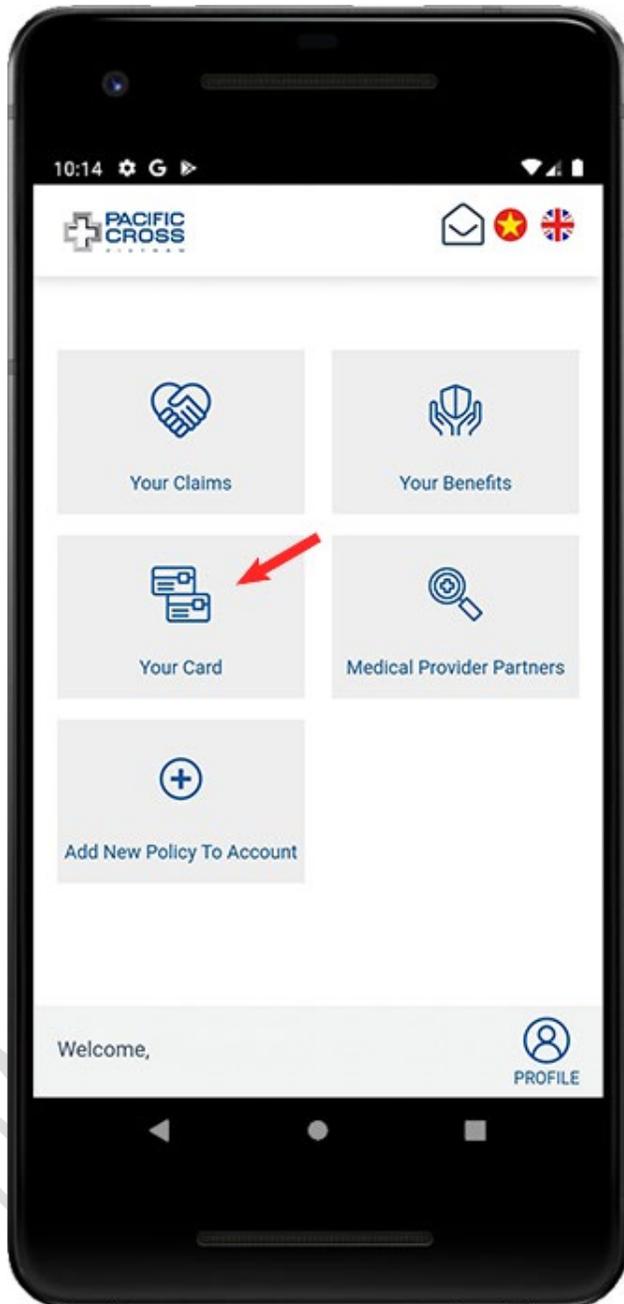
5. Check your insurance benefits

- ❖ From the home screen, tap on **Your benefits** to check your insurance benefits and your dependant's insurance benefits



6. View your insurance card

- ❖ From the home screen, tap on **Your card** to view your insurance card and the QR code of your/your dependants' insurance card

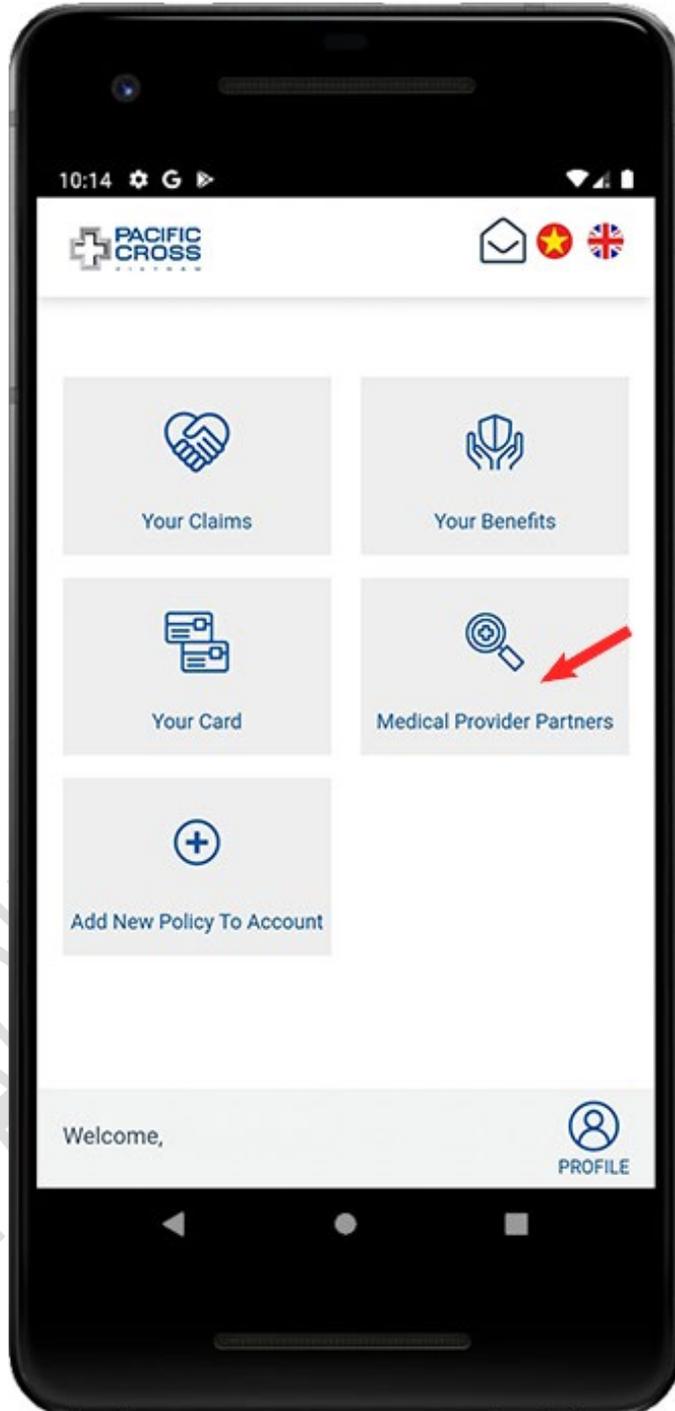


7. Search for medical provider partners

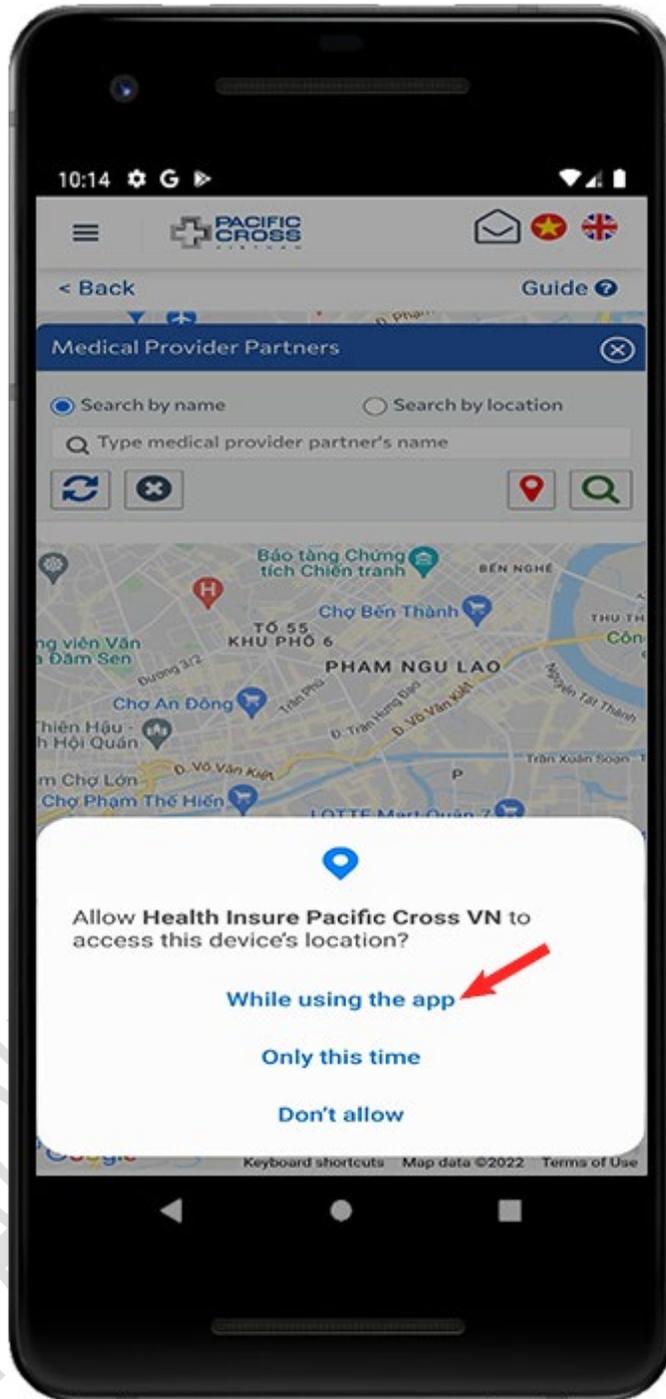
Search all medical provider partners

❖ Steps to search all medical provider partners:

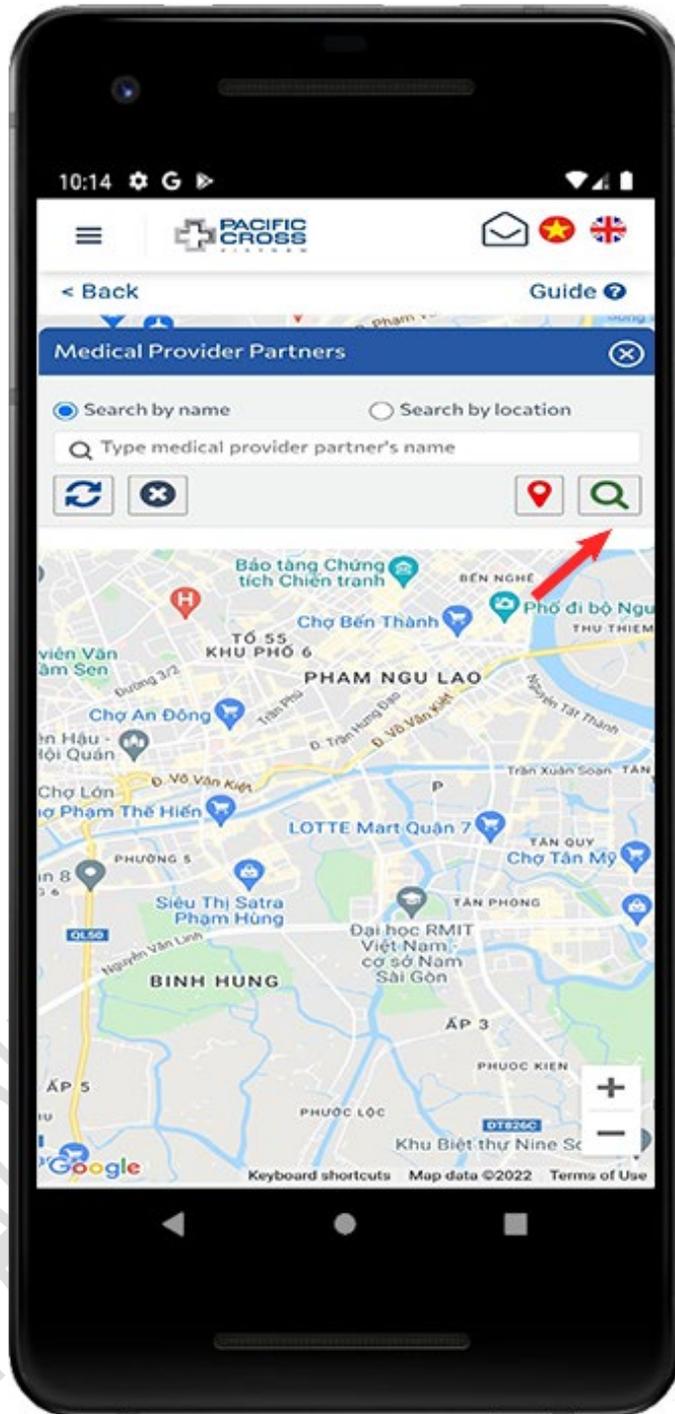
1. From the home screen, tap on **Medical Provider Partners**



2. Enable GPS and grant the GPS permission for this application (if requested)

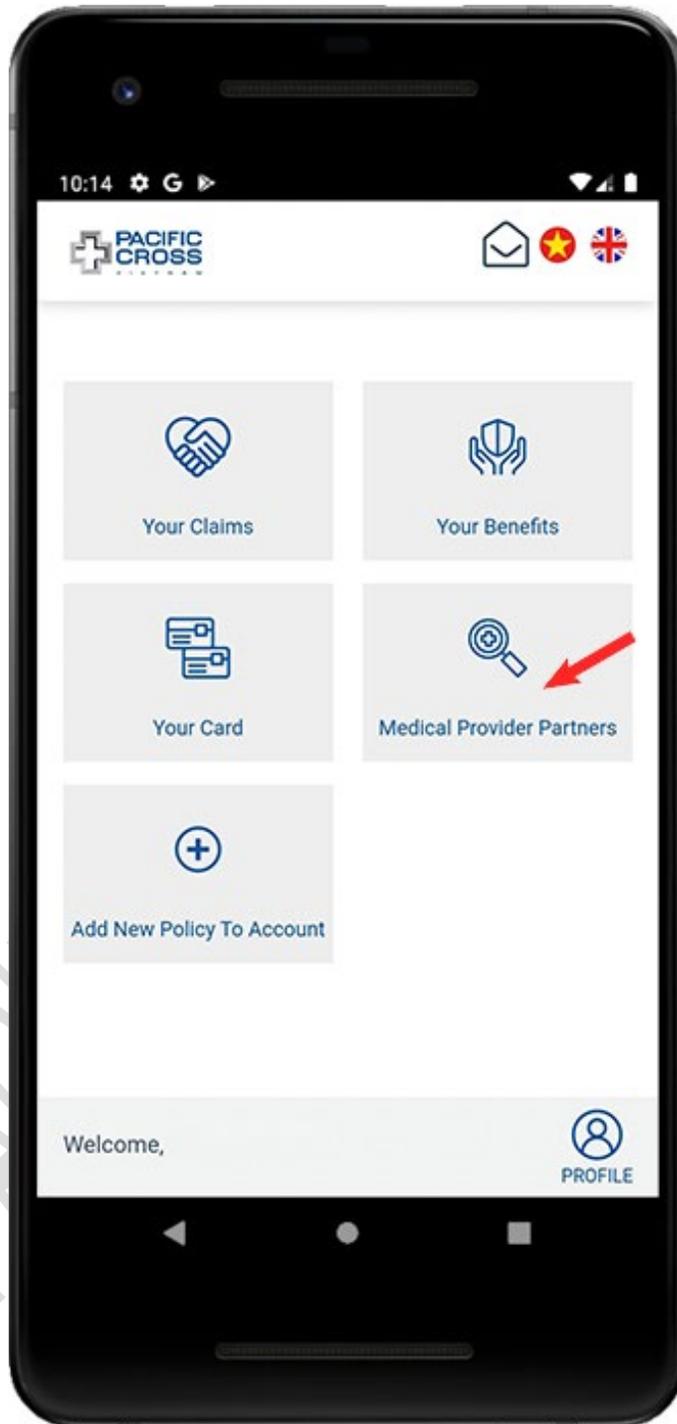


3. Tap on 'search' icon to start search

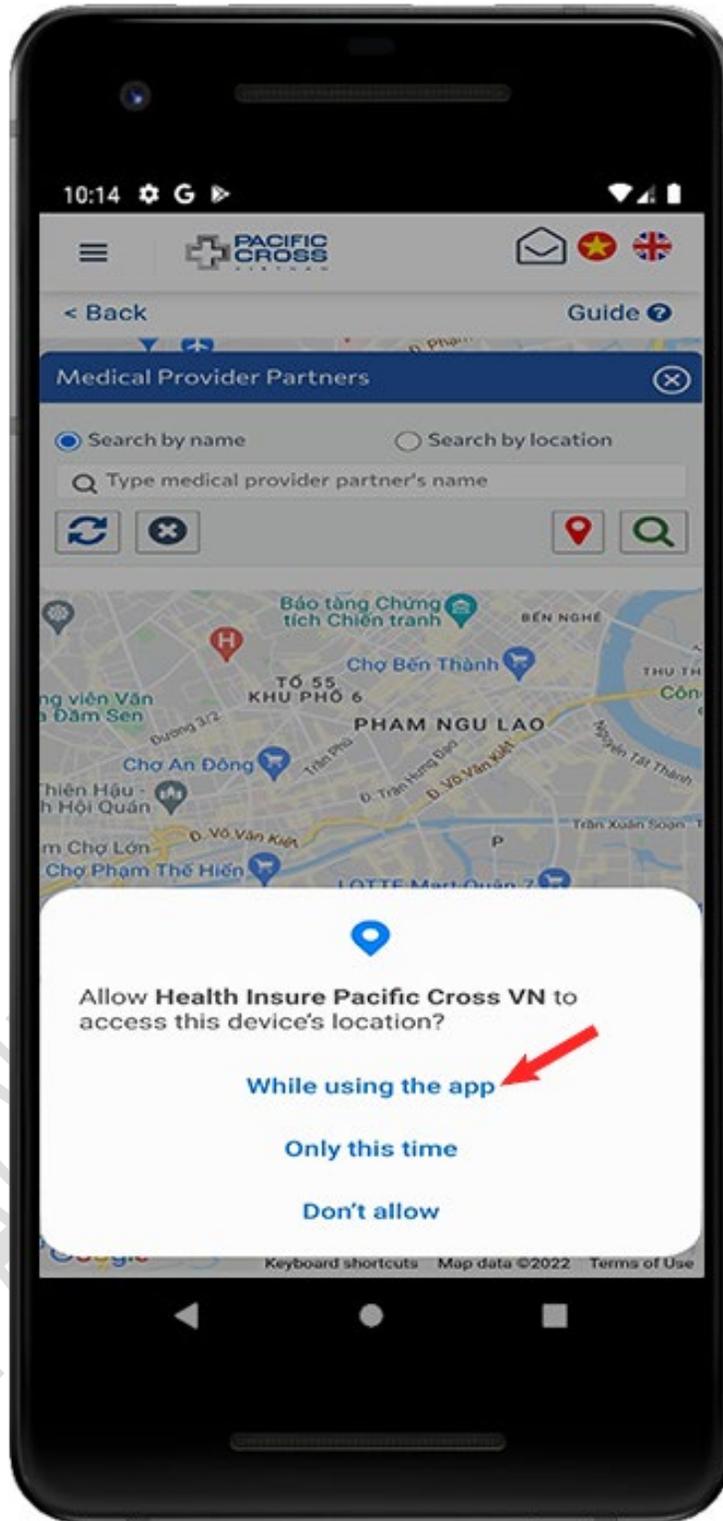


Search medical provider partners by name

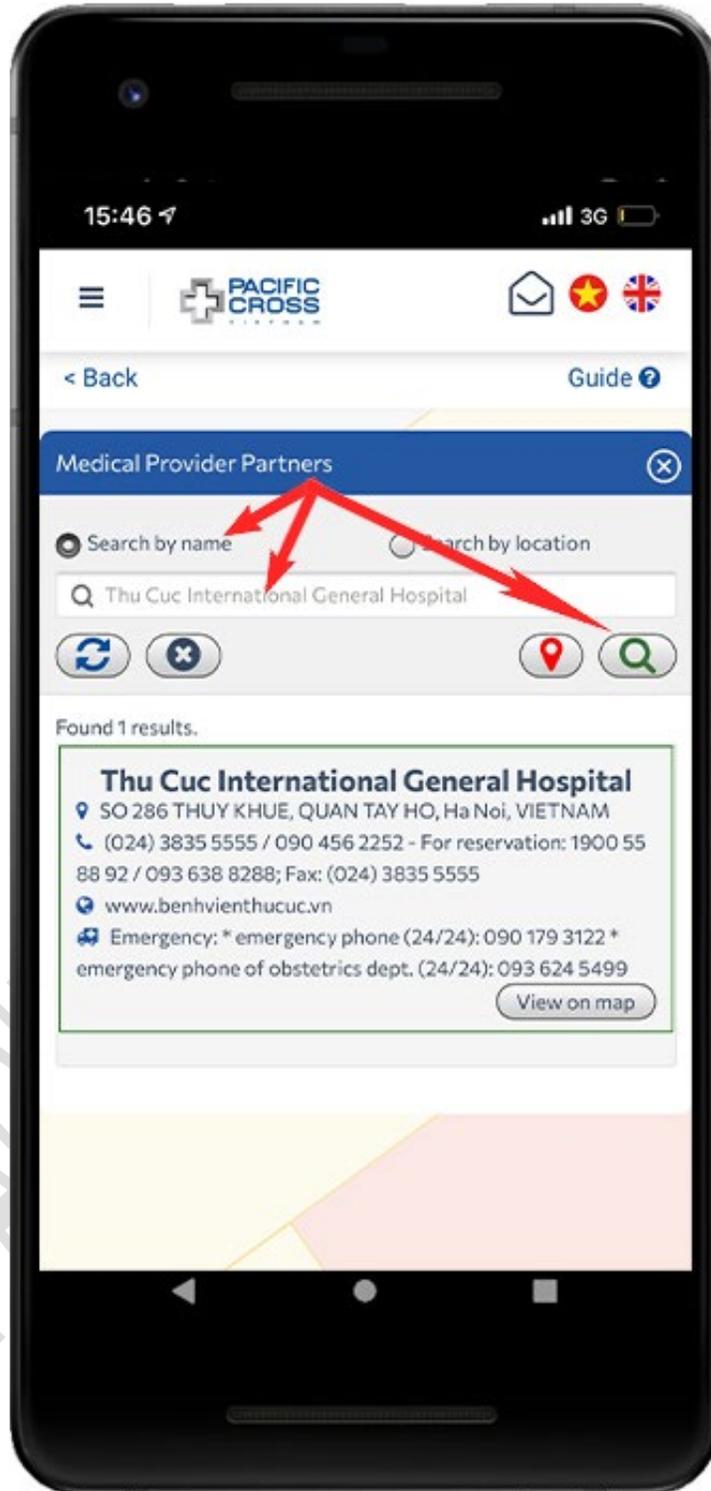
- ❖ Steps to search medical provider partners by name:
 1. From the home screen, tap on **Medical Provider Partners**



2. Enable GPS and grant GPS permission for this application (if requested)



3. Select **Search by name**, enter the name of hospital/clinic and tap on 'search' icon

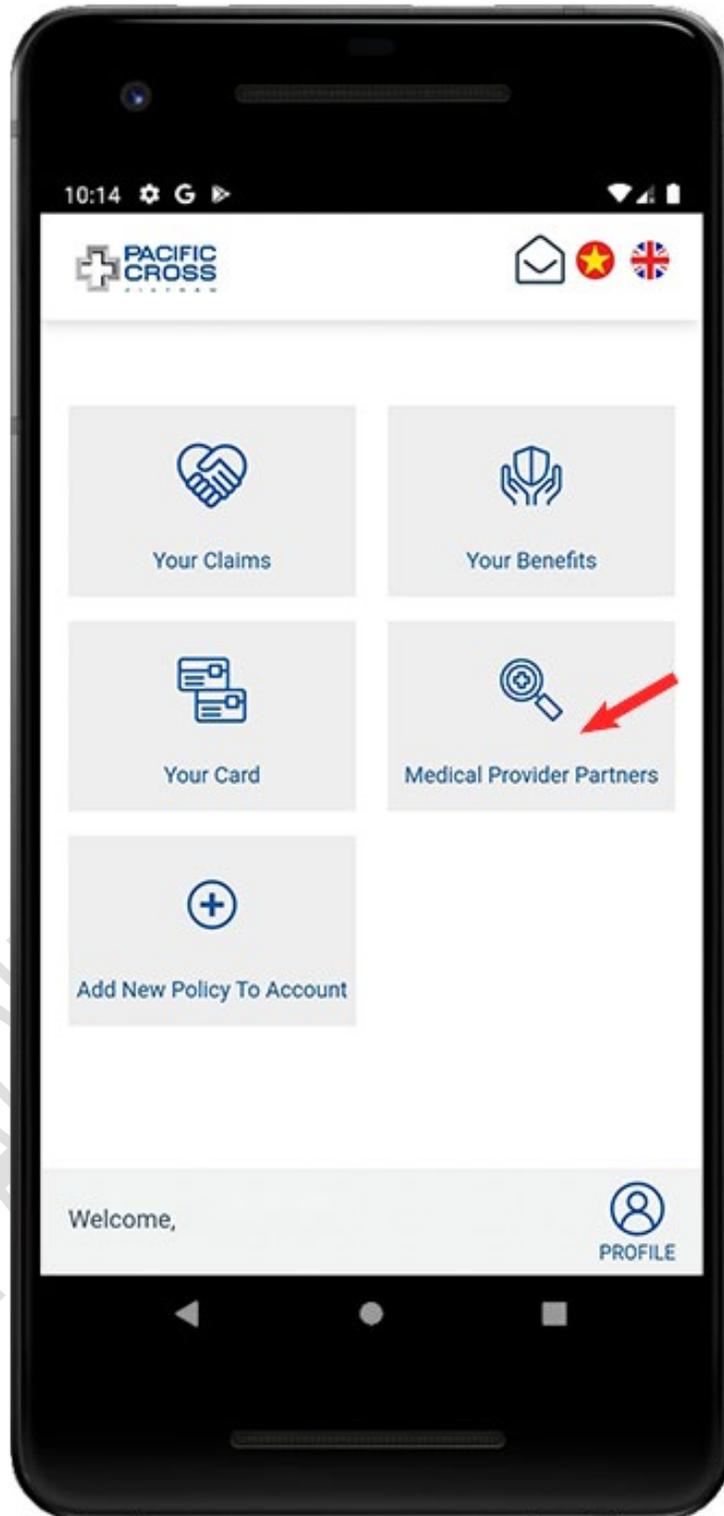


4. Please note: you can tap on the 'search' icon to reopen the search bar (in case it disappears)

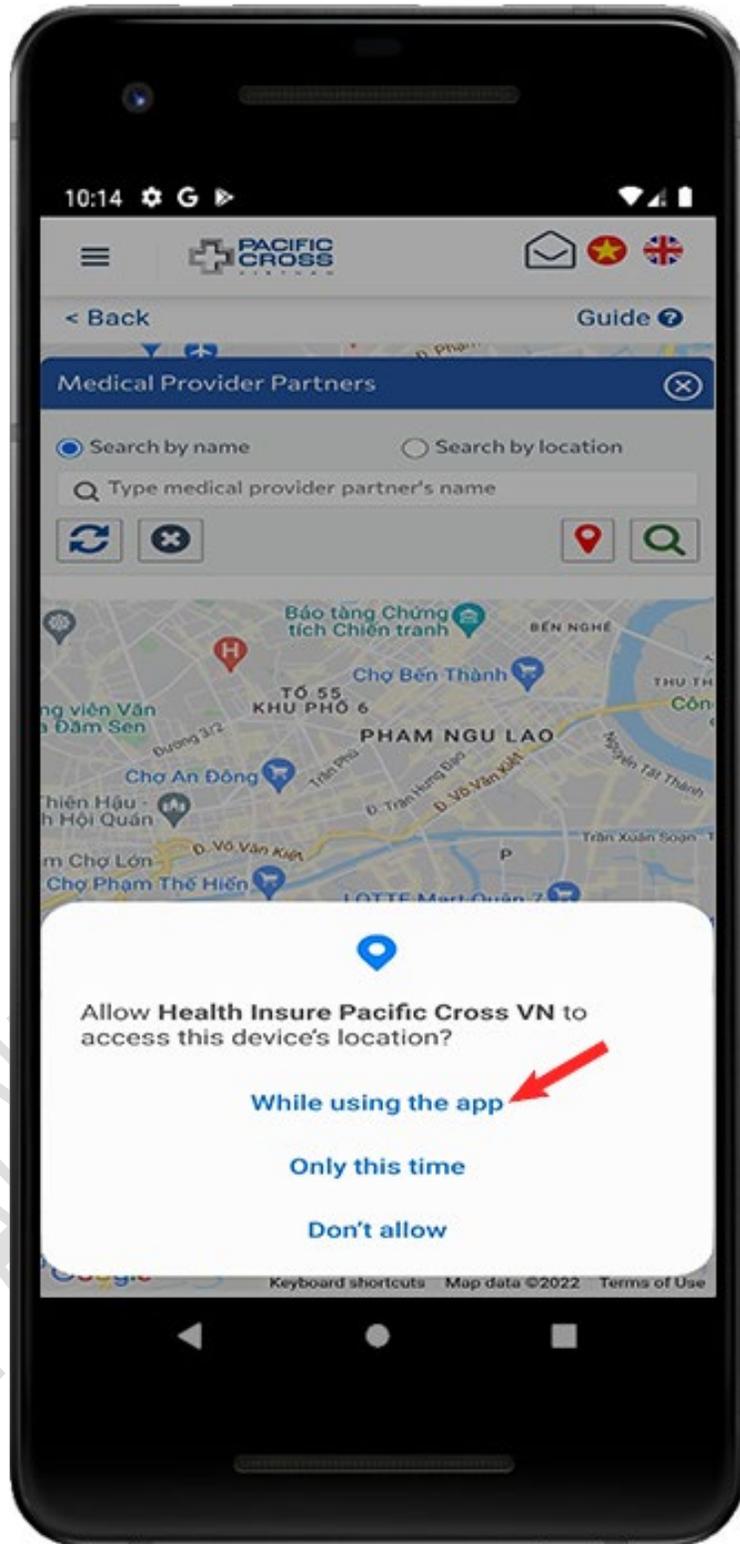


Search medical provider partners by location

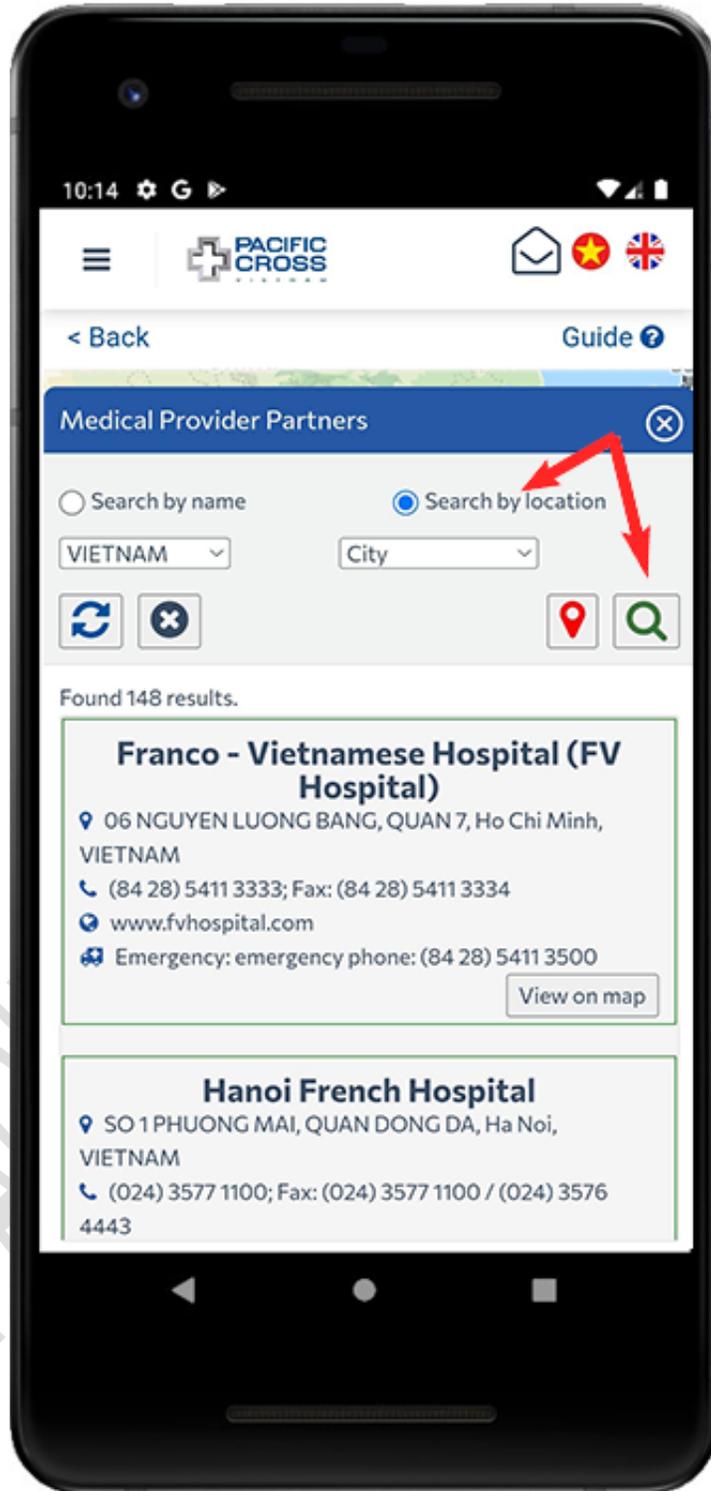
- ❖ Steps to search medical provider partners by location:
 1. From the home screen, tap on **Medical Provider Partners**



2. Enable GPS and grant GPS permission for this application (if requested)



3. Select **Search by location**, select the country/ city preferred and tap on the 'search' icon



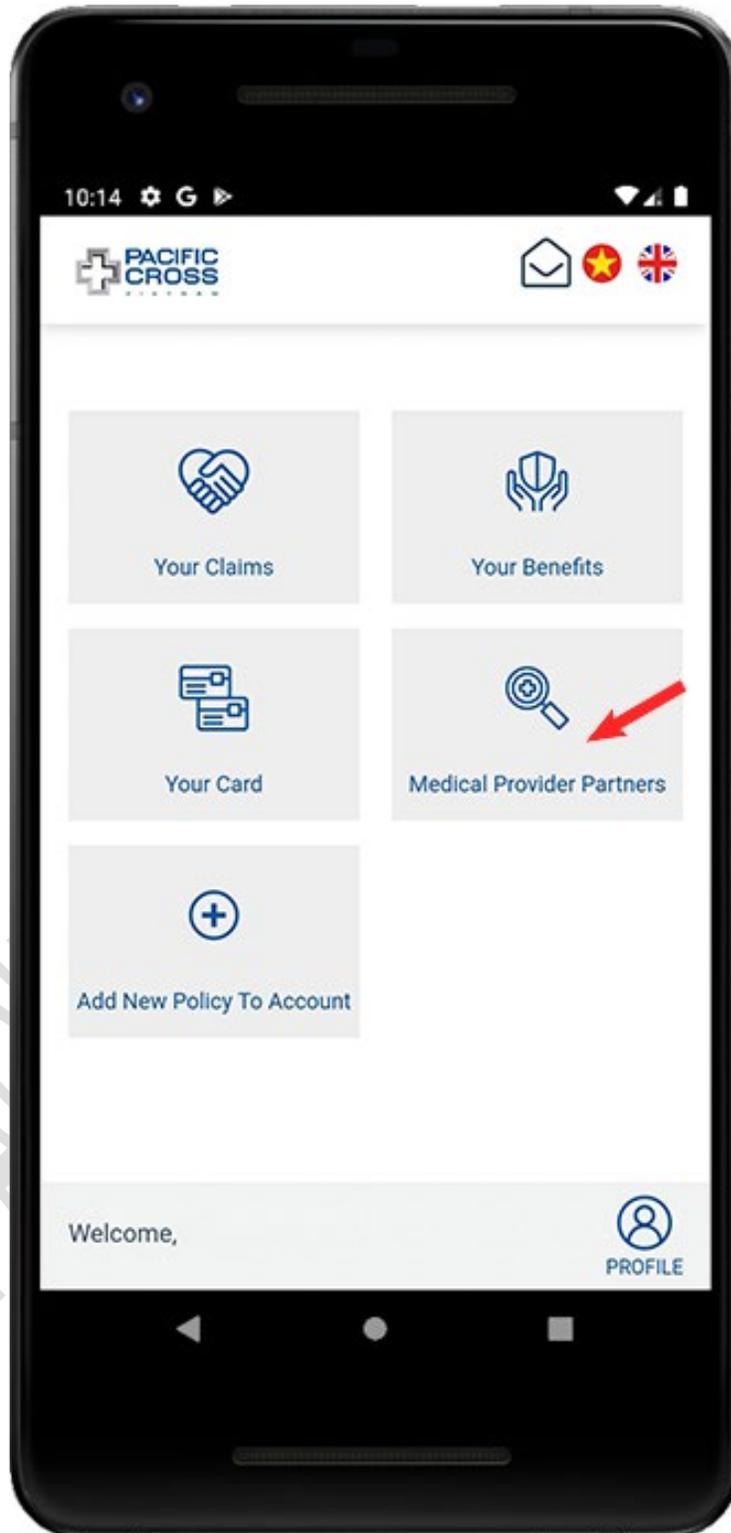
4. Please note: you can tap on 'search' icon to reopen search bar (in case it disappears)



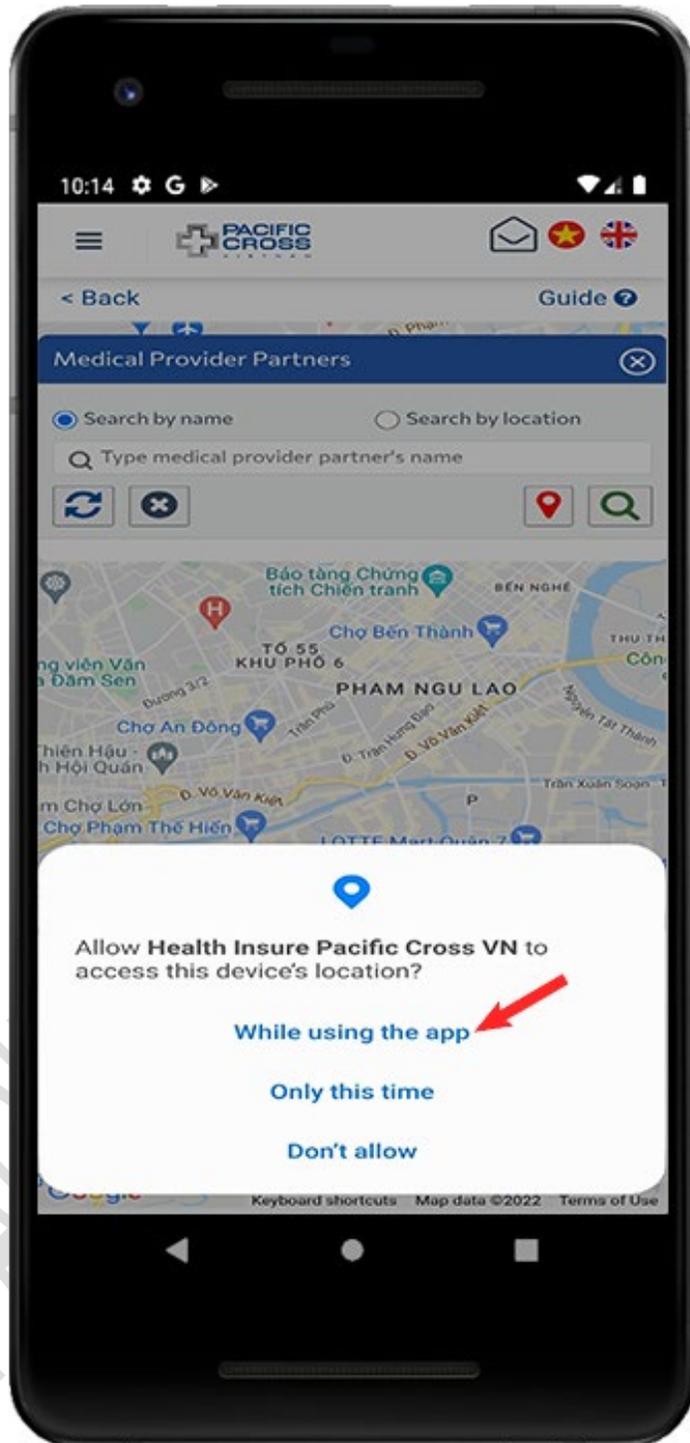
Search medical provider partners nearby

❖ Steps to search medical provider partners nearby:

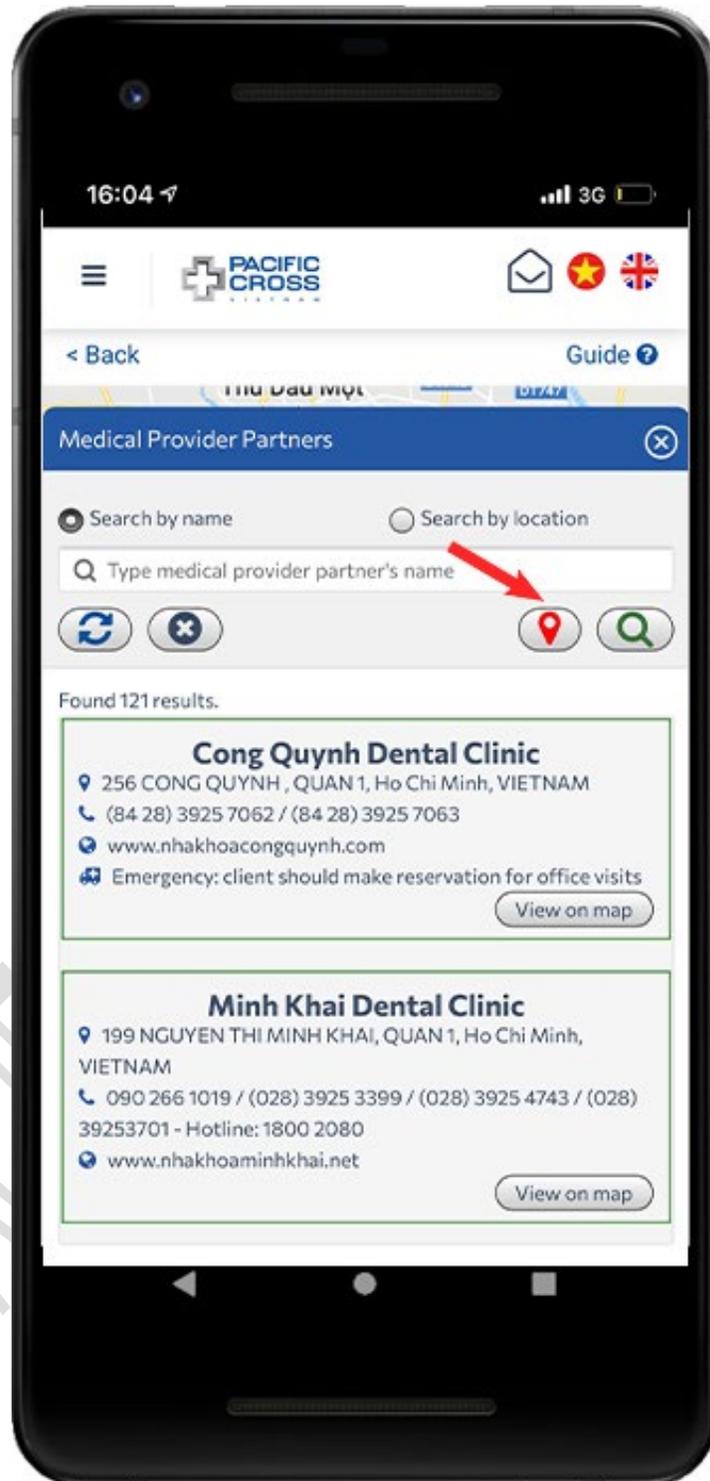
1. From the home screen, tap on **Medical Provider Partners**



2. Enable GPS and grant GPS permission for this application (if requested)



3. Tap on the 'red pin' icon to search



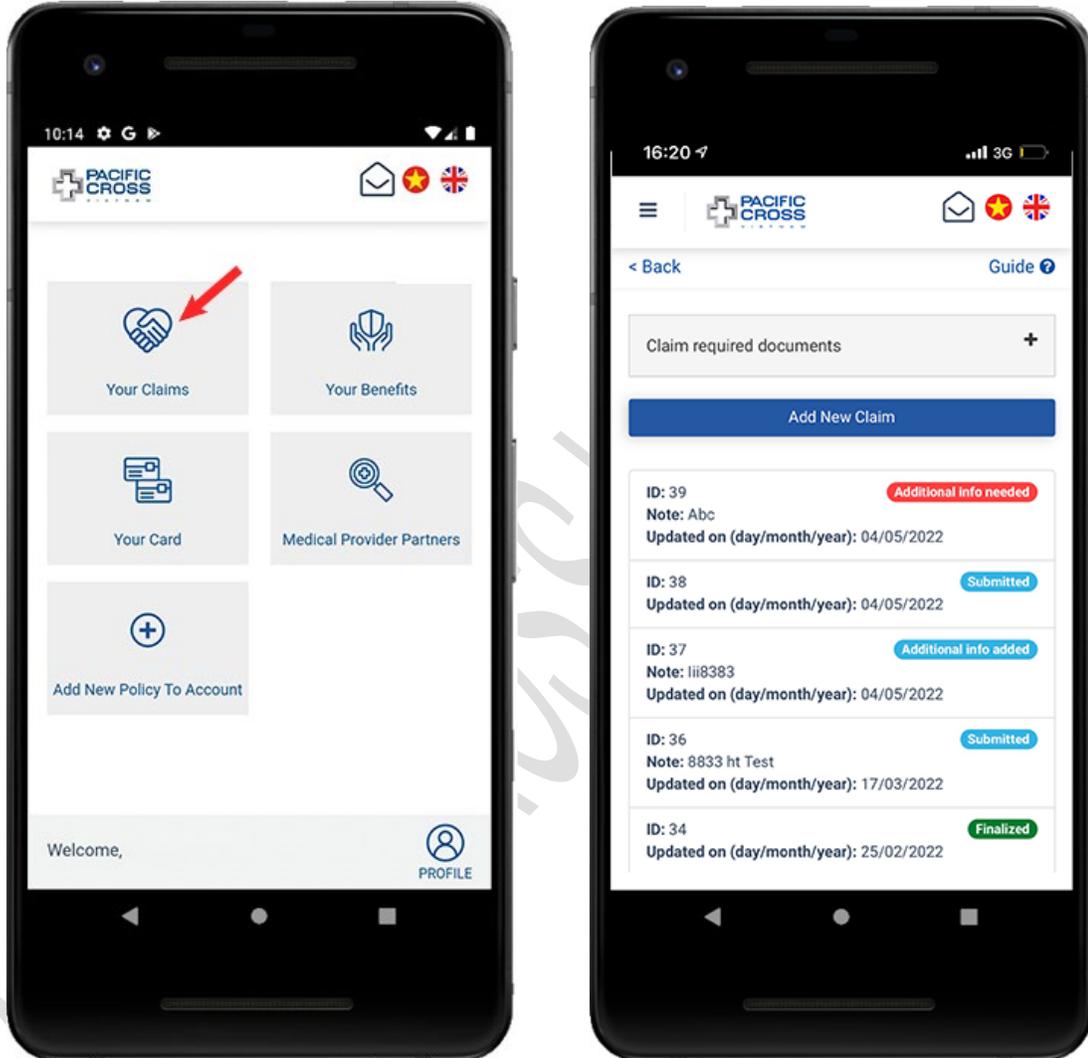
4. Please note: you can tap on the 'search' icon to reopen the search bar (in case it disappears)



8. Your Claims

View your claim history

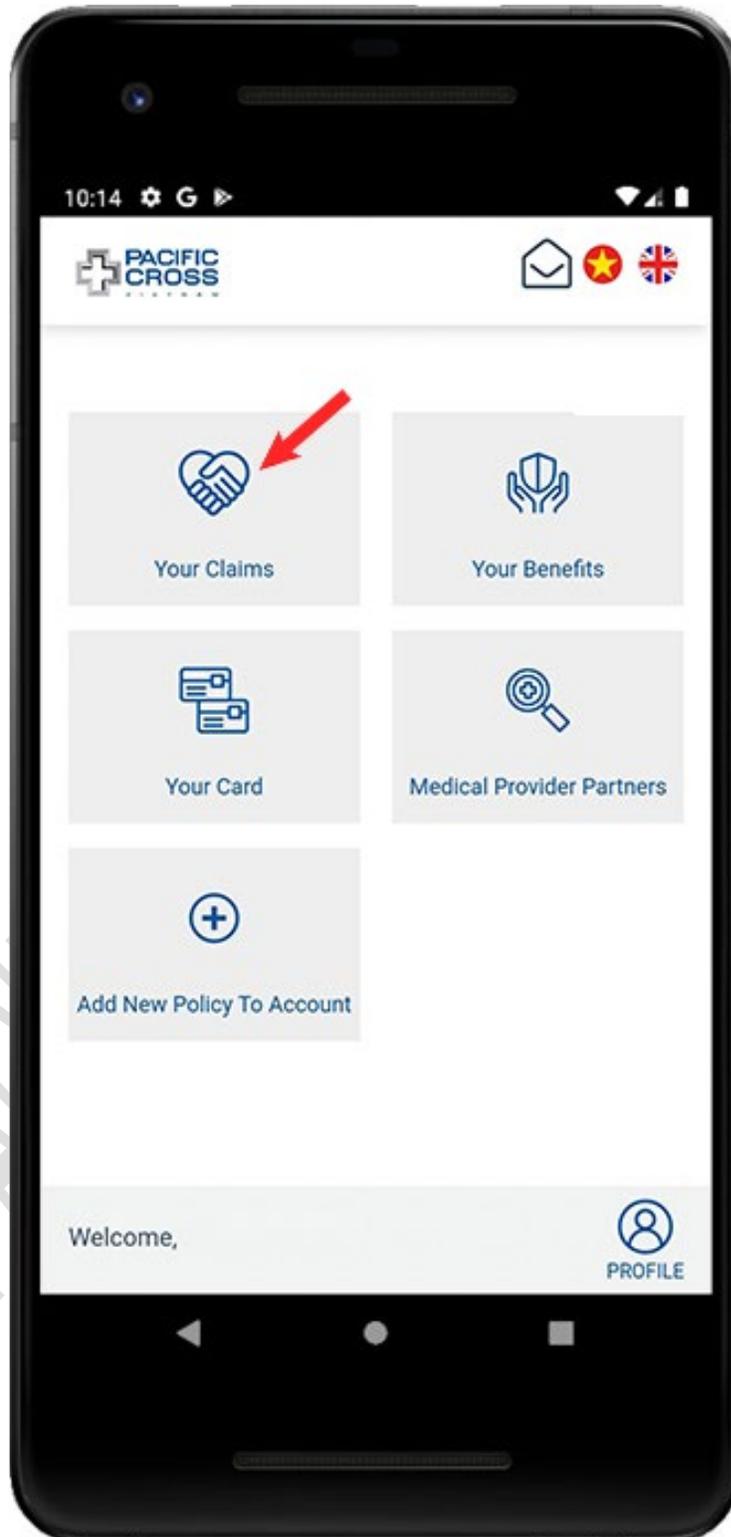
- ❖ From the home screen, tap on **Your Claims** to view your claim history. From here, you can [add new claim](#) or select any claim to view the details or [submit documents](#).



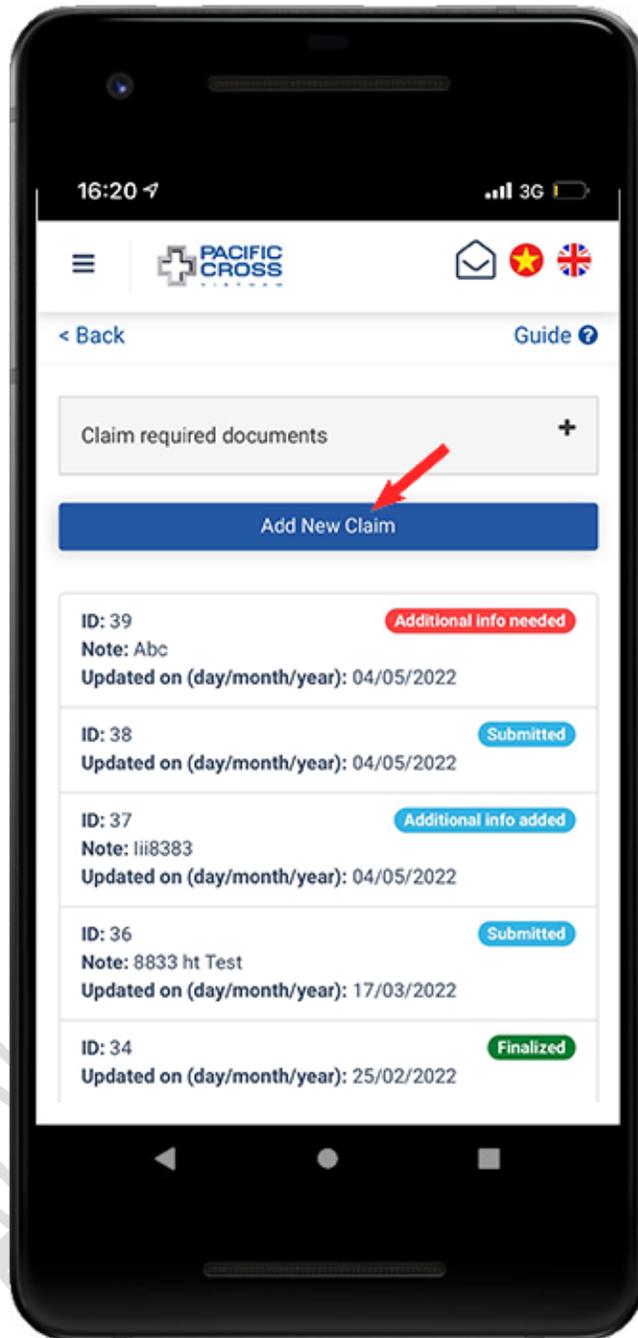
- ❖ There are 8 different claim statuses:
 1. **Submitted:** status appears after a new claim has been added.
 2. **Additional info needed:** status indicates your claims need further information, photos, receipts, etc., to proceed. You can follow these steps to [upload additional information](#).
 3. **Additional info added:** status appears after you added information for the claim.
 4. **In progress:** status indicates your claim is being assessed.
 5. **Need your approval:** status appears as soon as the claim result, which has been sent to your account, needs your confirmation. Please note: if we do not receive your response after the allotted time, we will understand that you have agreed with the claim adjudication result.
 6. **Replied. Decision pending:** status appears after you denied a claim result and wait for a response from the insurance company.
 7. **Finalized:** status indicates that your claim adjudication has been completed. In case the insurance company accepts payment, you need to send the original documents to the notified address for the insurance company to confirm before payment.
 8. **Paid:** status appears after the insurance company sent payment to your claim (transfer money to your bank account).

Add new claim request

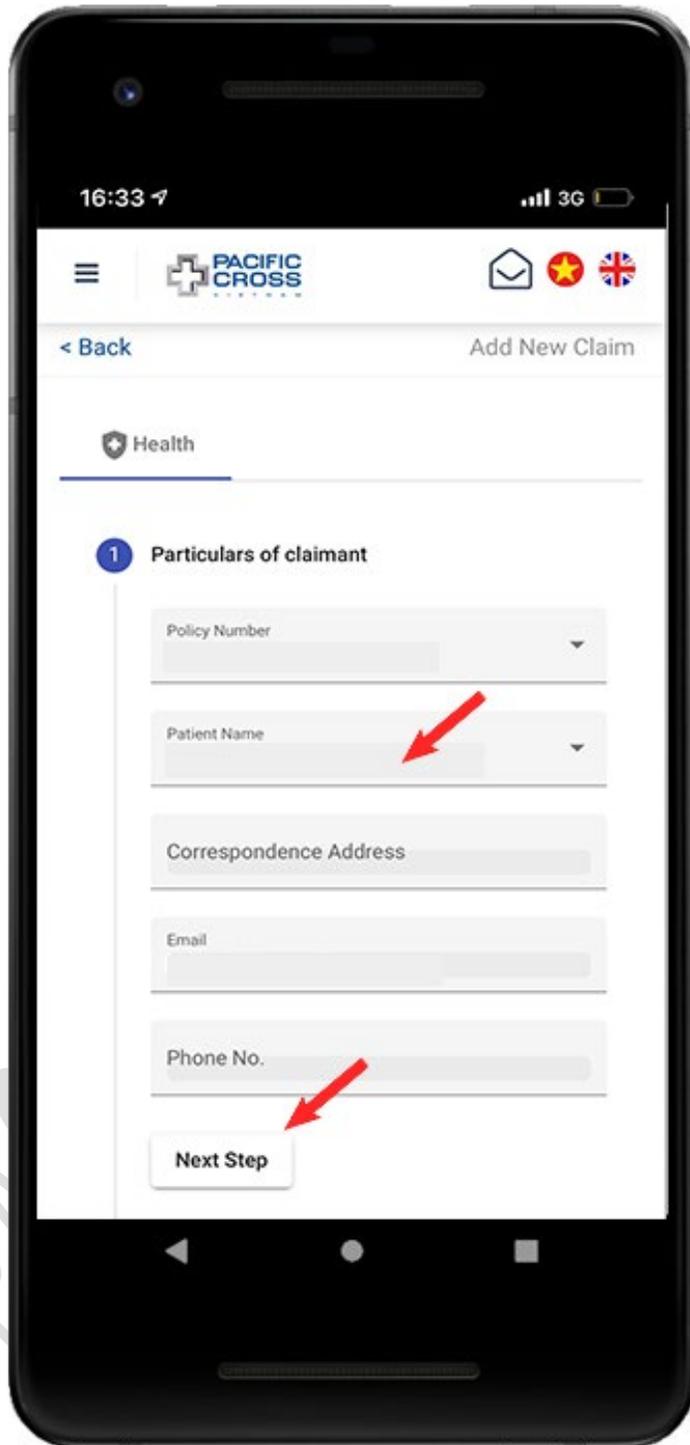
- ❖ Steps to add new claim request:
 1. On the home screen, tap on **Your Claims**



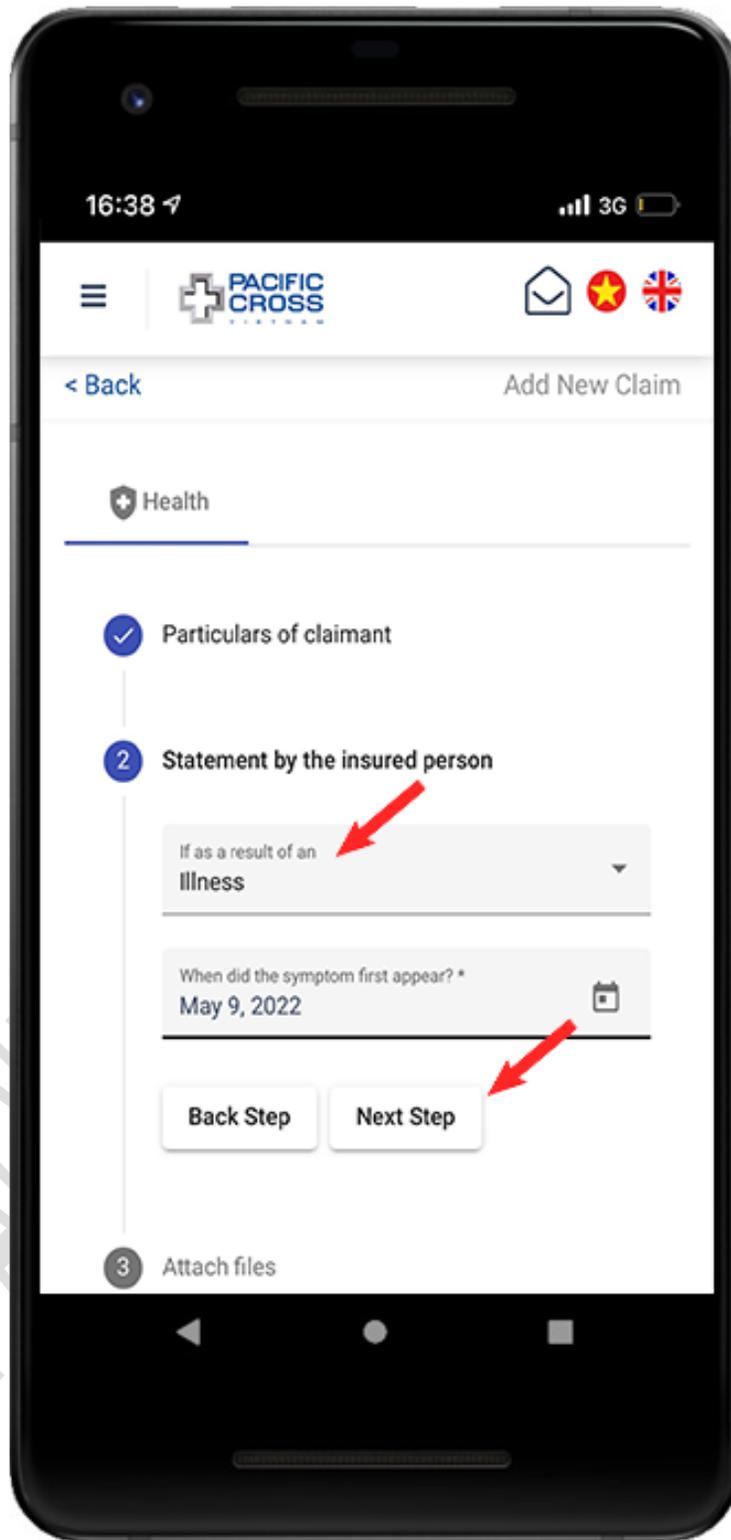
2. Tap on **Add New Claim**



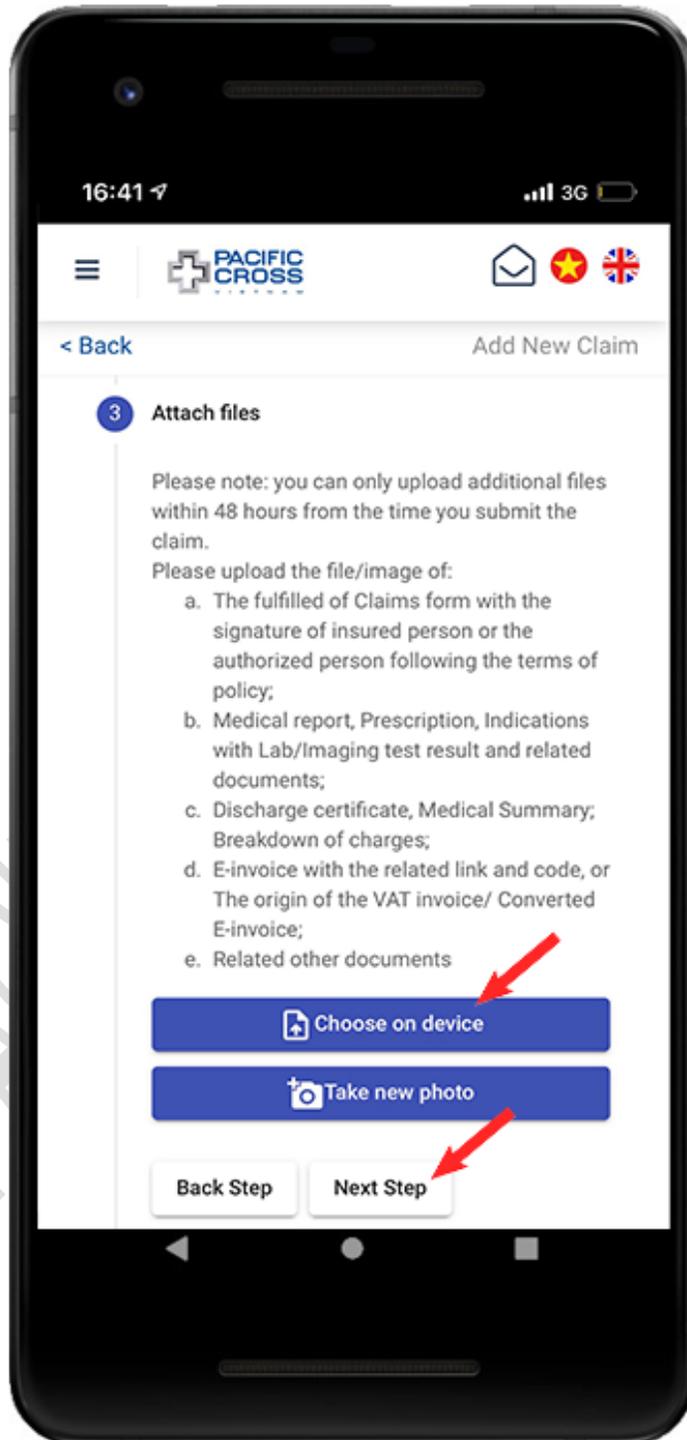
3. Select **Patient Name** (your name or your dependant's name) and tap on **Next Step**



4. Select **Accident** or **Illness**, enter the required information and tap on **Next Step**.



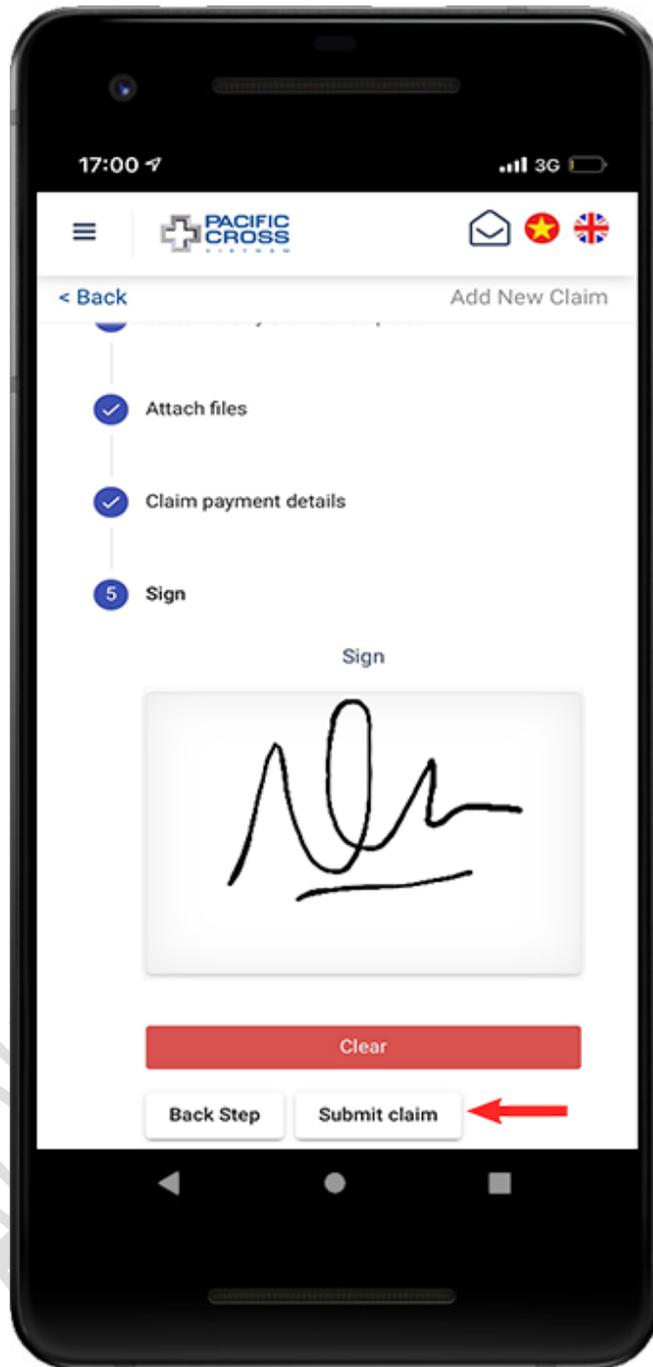
5. Tap on **Choose on device** or **Take new photo** to attach documents related to the claim. After you have attached all the documents tap on **Next Step**. Please note: in case of missing invoices, documents, etc., you can [submit additional documents](#) several times within 48 hours from the time of adding a new claim (The Submit additional documents section is located near the bottom when viewing the details of the claim)



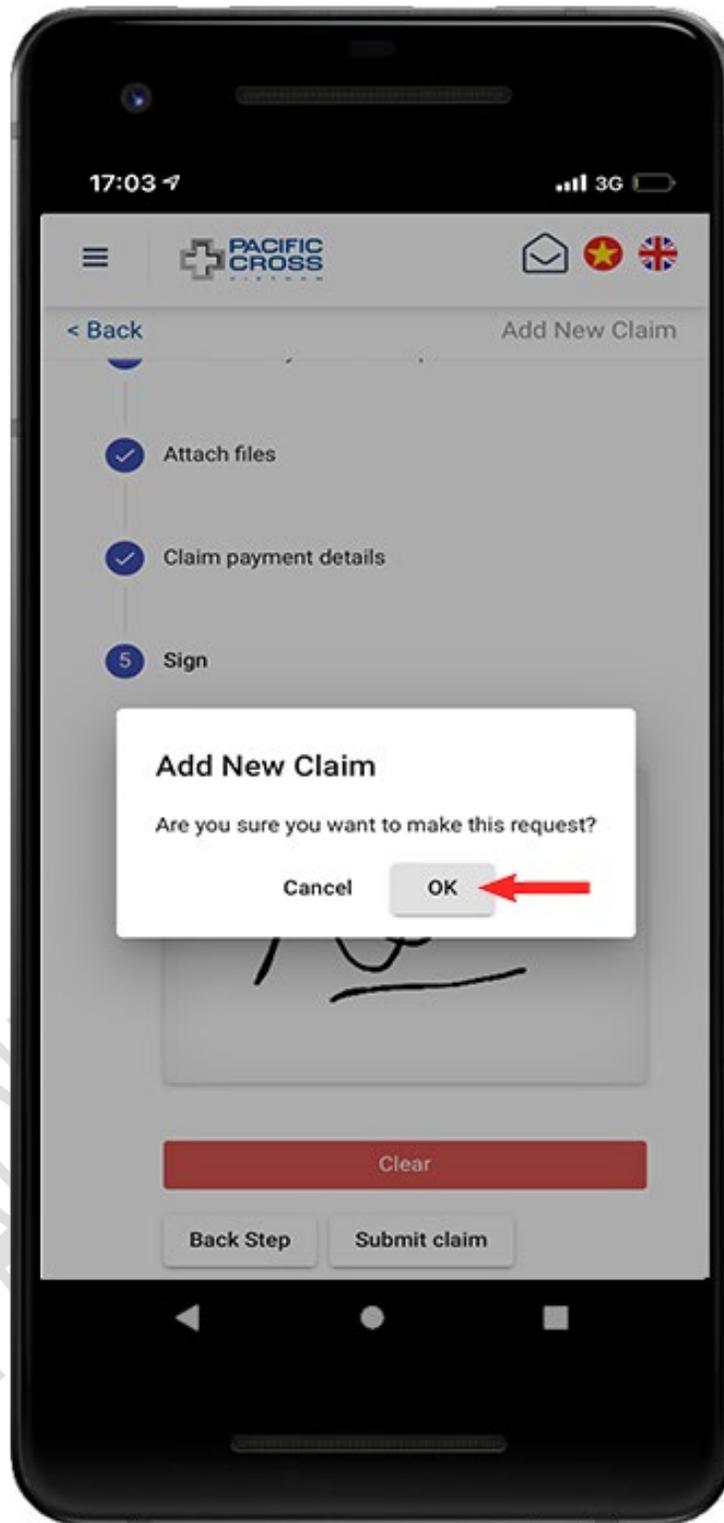
6. Check the bank account information, enter the note, claim amount and tap on **Next Step**. Please note: the payment received can be different from the payment in your request. You can [add a bank account](#) or [update your bank account information in the Profile menu](#)

The screenshot shows the 'Claim payment details' screen in the Pacific Cross mobile app. The screen is titled '4 Claim payment details' and features several input fields and buttons. The fields are: 'Note' (with a red arrow pointing to it), 'Claims Amount (VND) *' (with a red arrow pointing to it), 'Bank Name *' (containing 'BIDV'), 'Bank Branch *' (containing 'Chi nhanh Thong Nhat, Go Vap, Ho Chi Minh'), 'Bank Account Name *', and 'Bank Account No *'. At the bottom, there are two buttons: 'Back Step' and 'Next Step' (with a red arrow pointing to it). The top of the screen shows the time '16:52', signal strength, 3G, and battery level. The Pacific Cross logo is visible in the top left corner.

7. Sign and tap on **Submit Claim**. You can tap on **Clear** to re-sign

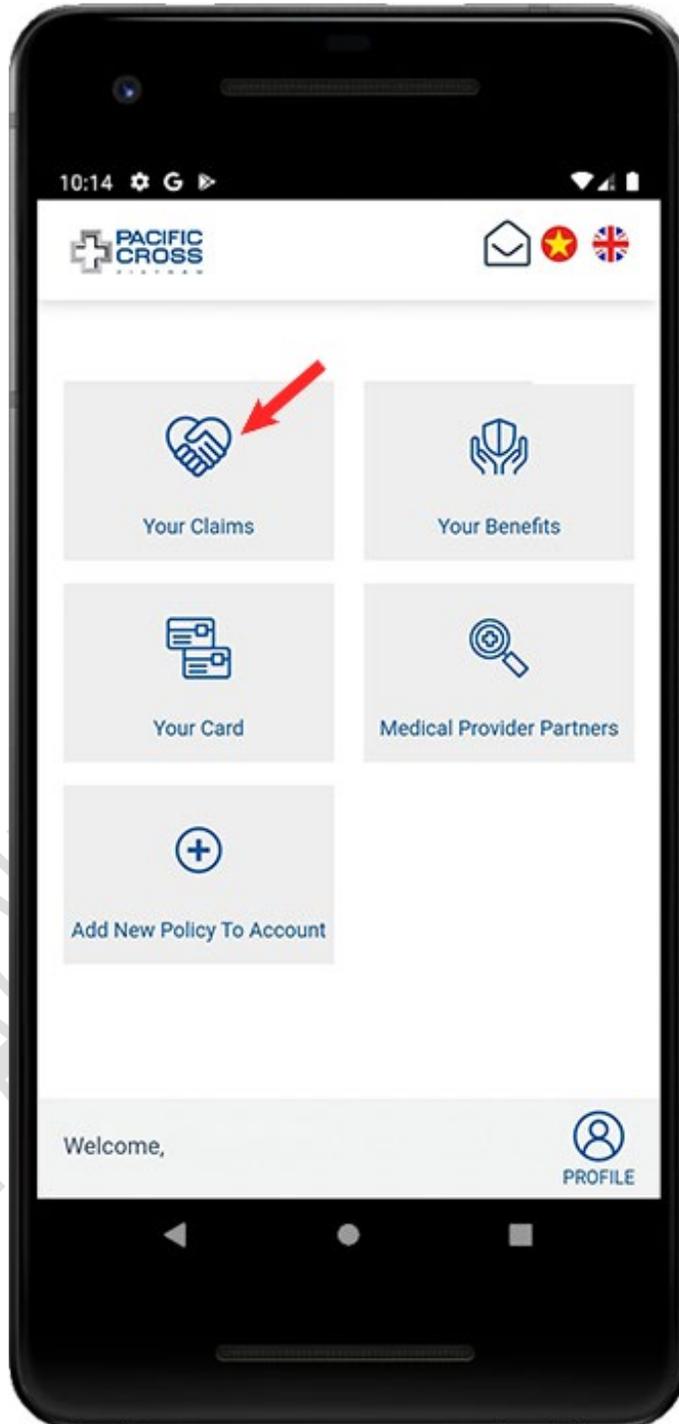


8. Tap on **OK**

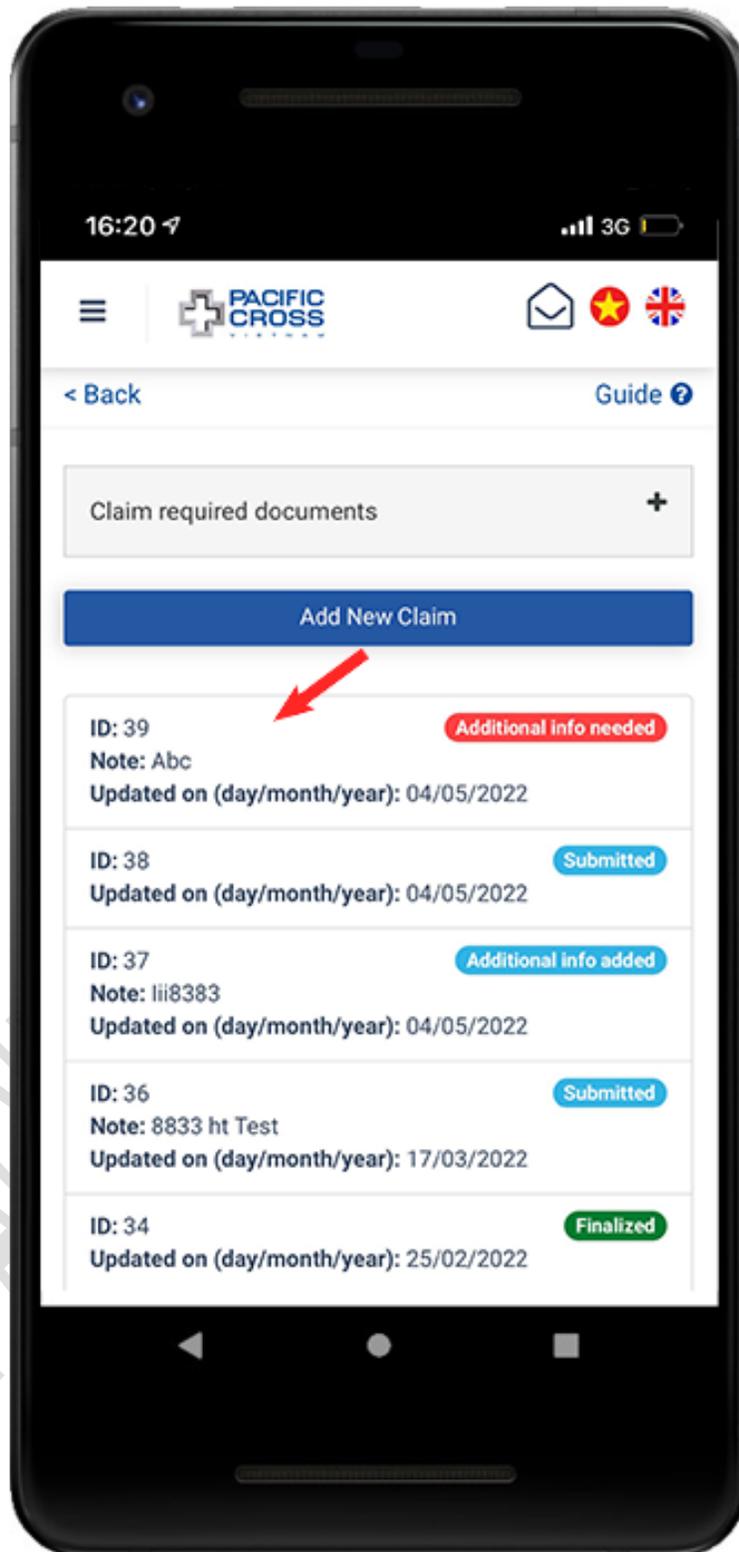


Upload additional files

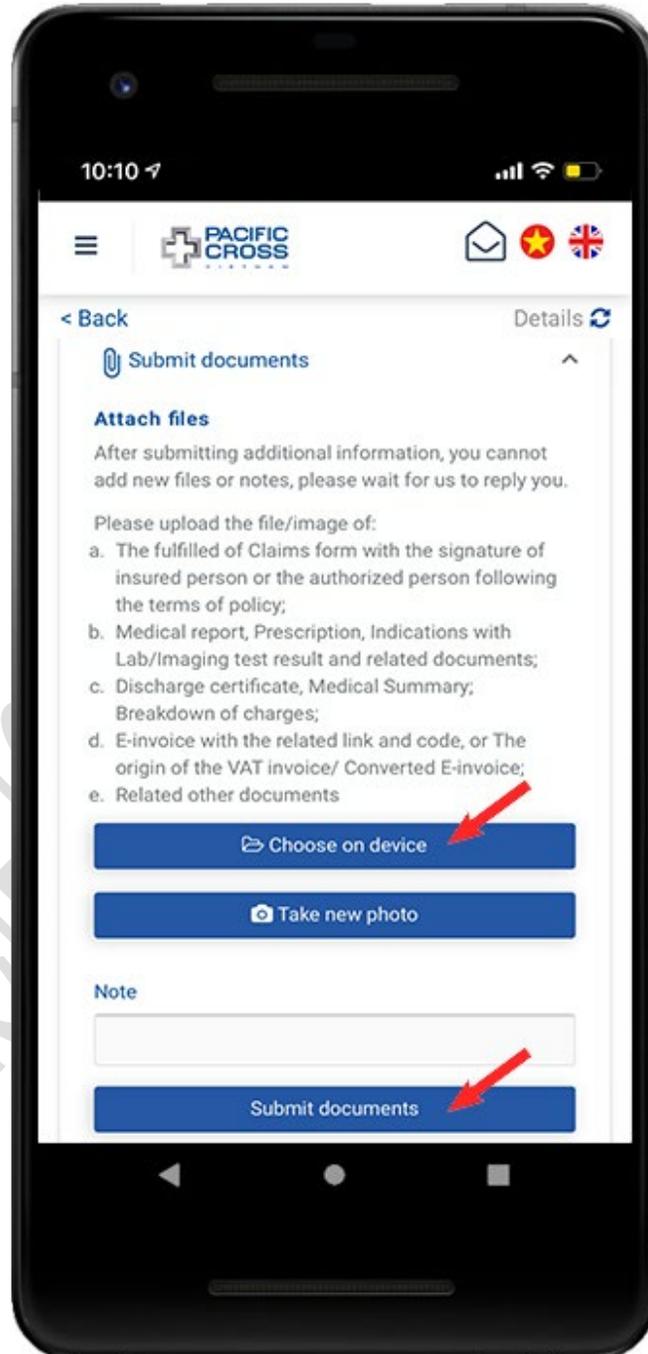
- ❖ You can only upload additional files:
 1. Within 48 hours from the time you submit the claim.
 2. When insurance company requires related documents.
- ❖ Steps to upload additional files:
 1. From the home screen, tap on **Your Claims**



2. Select the claim that need additional documents/ information

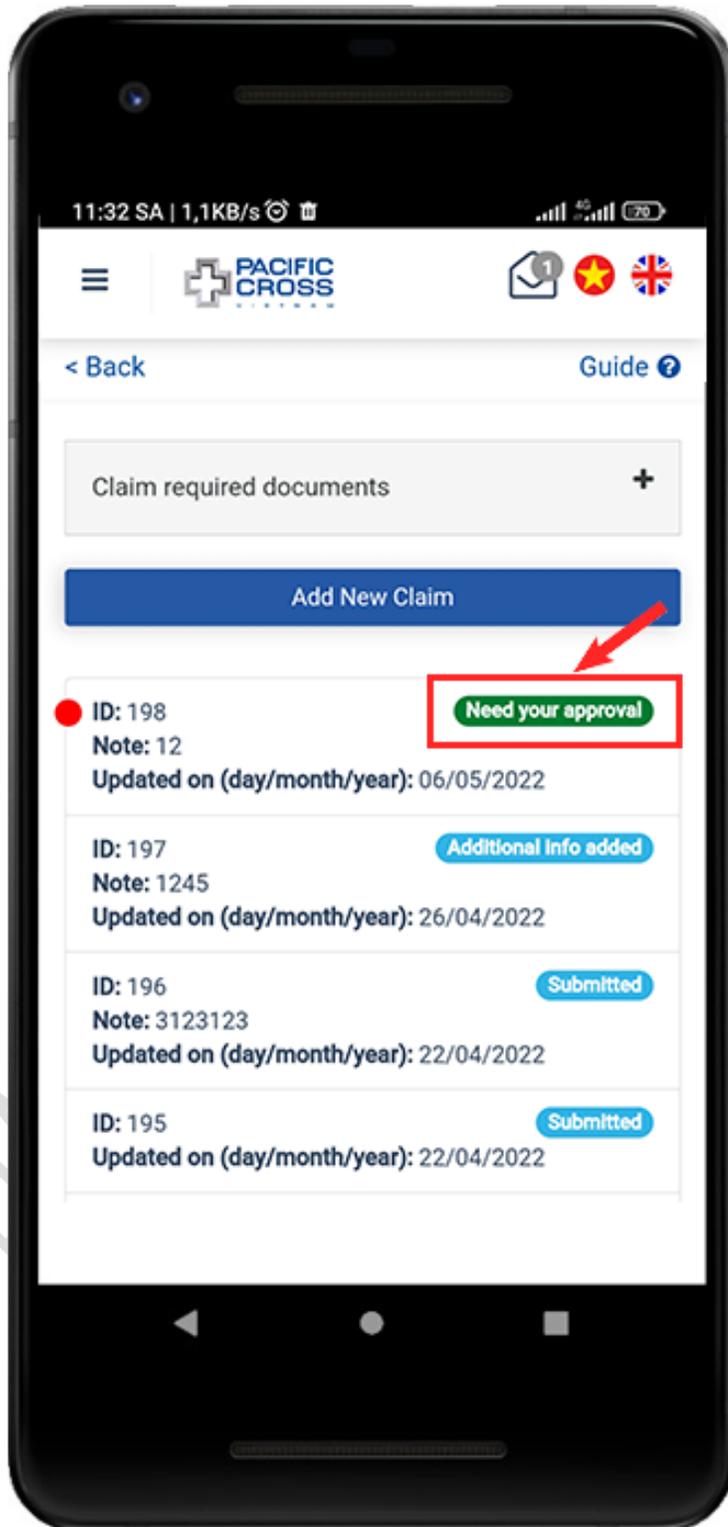


3. Scroll down to the bottom of the screen to see the 'submit documents' button. Select **Take photo** or **Choose on device** to add documents, then tap on **Submit documents**. Please note:
- You can upload additional files several times within 48h after **Add New Claim**.
 - In case the claim is in **Additional info needed** state, you can add document for only one time.

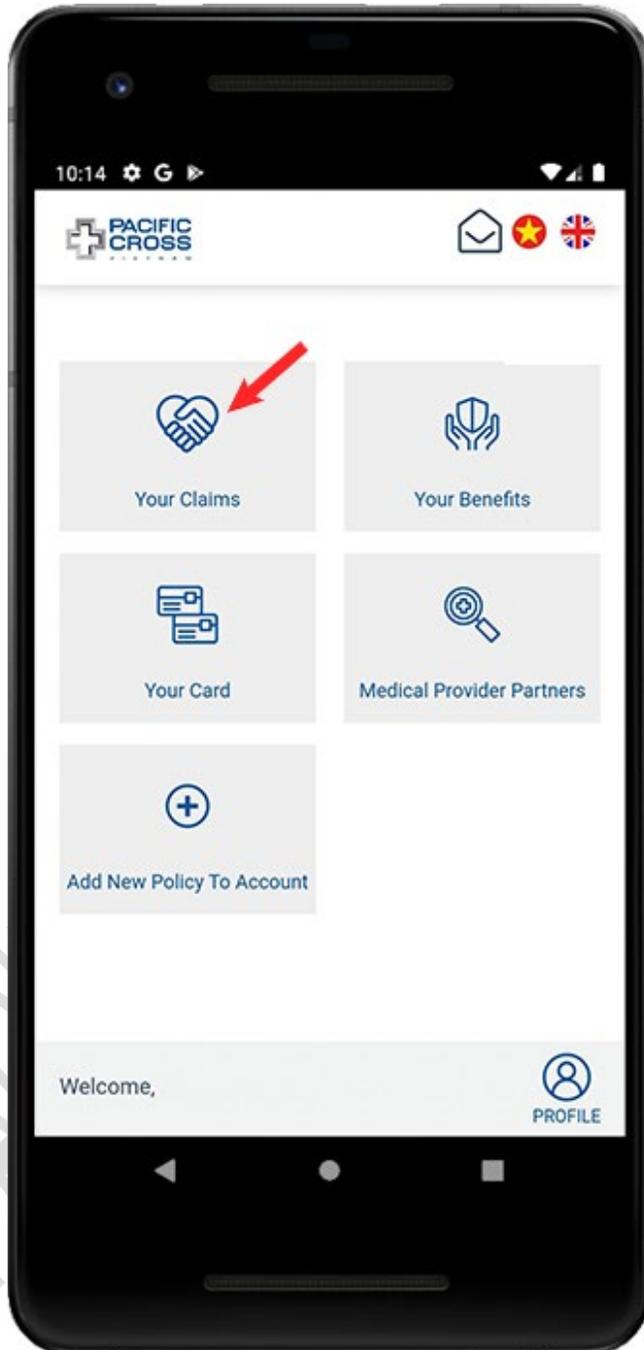


Approve or deny claim result

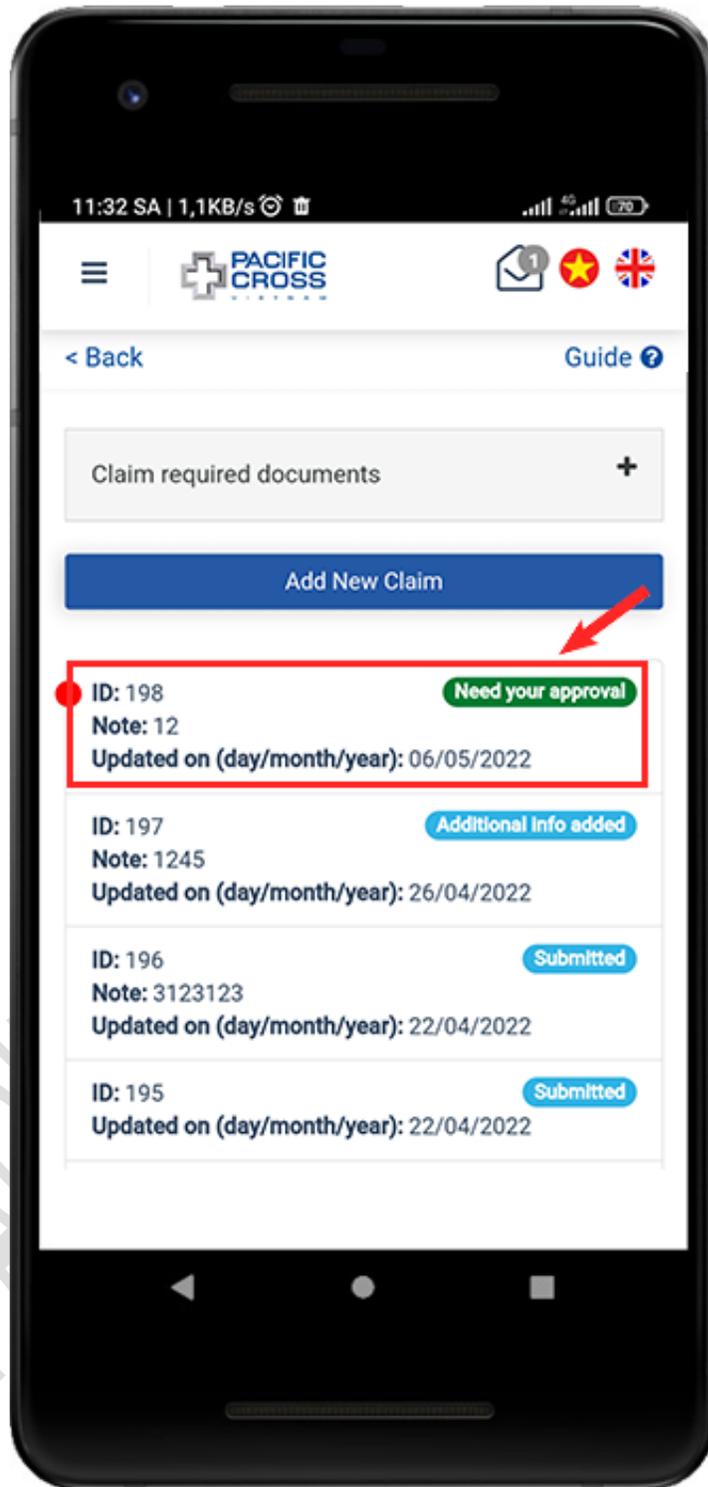
- ❖ After you receive the claim result, the claim will be in the state ***Need your approval***



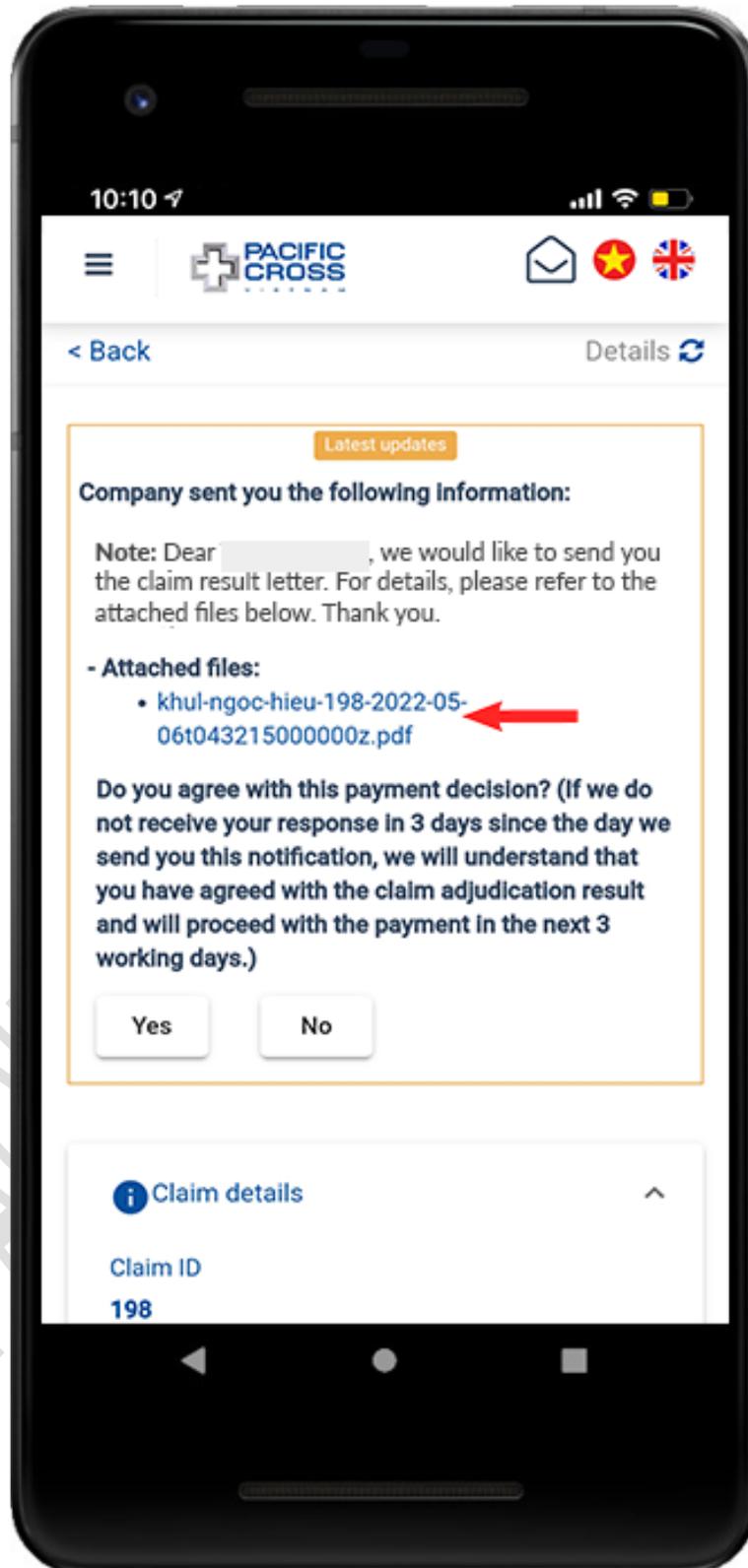
- ❖ If you want to approve claim result, please follow these steps:
 1. From the home screen, tap on **Your Claims**



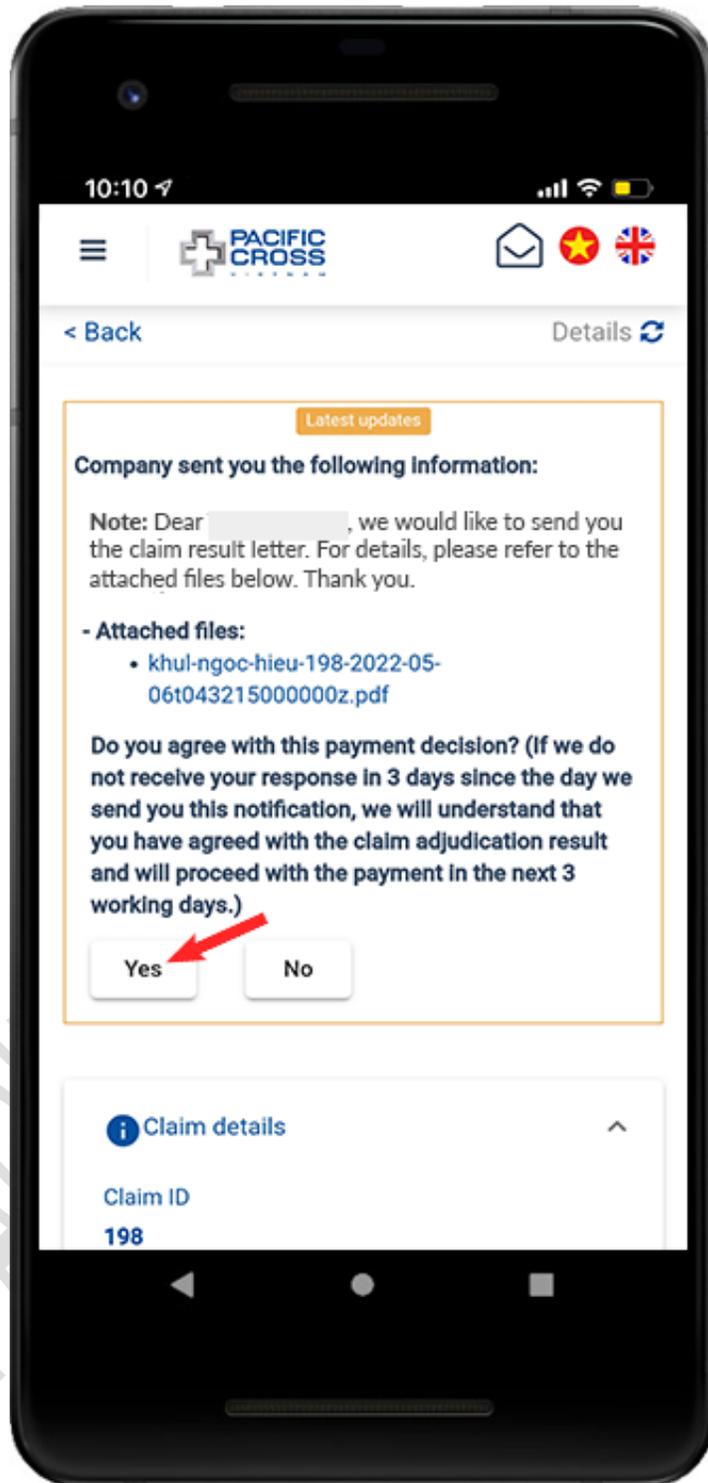
2. Select the claim that need your approval



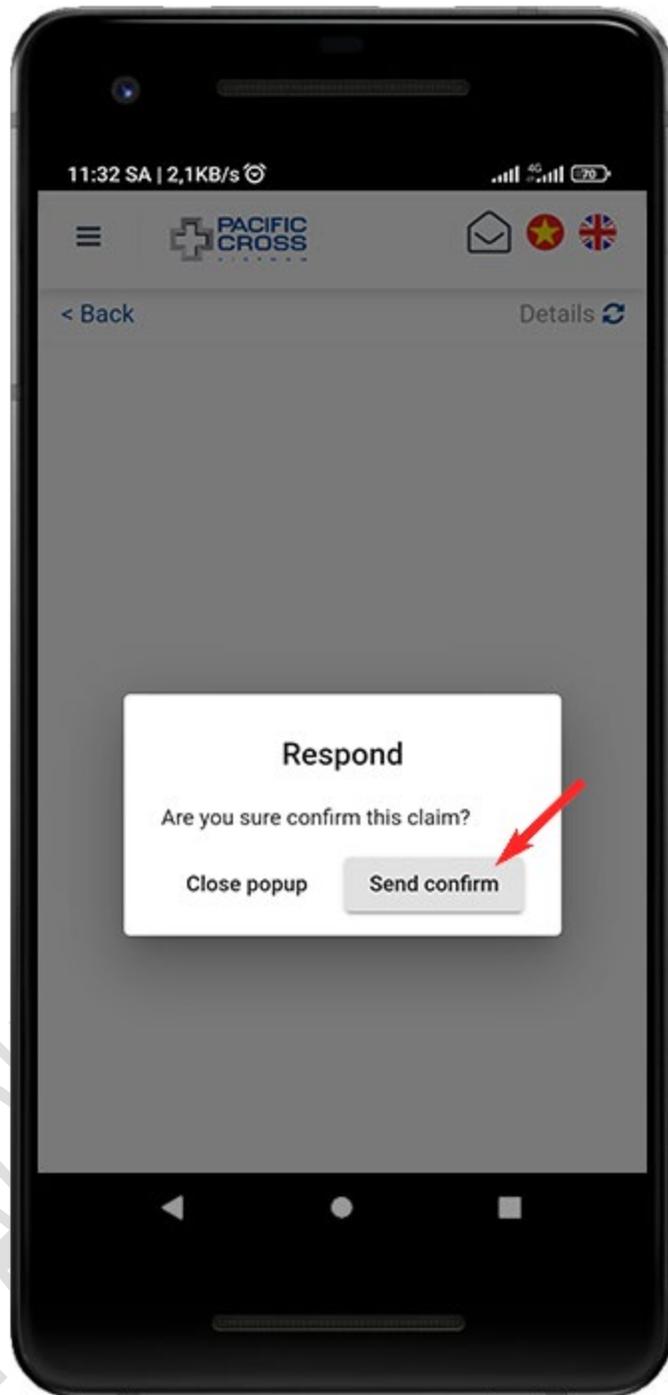
3. Select the attached file to open the **Claim result letter**



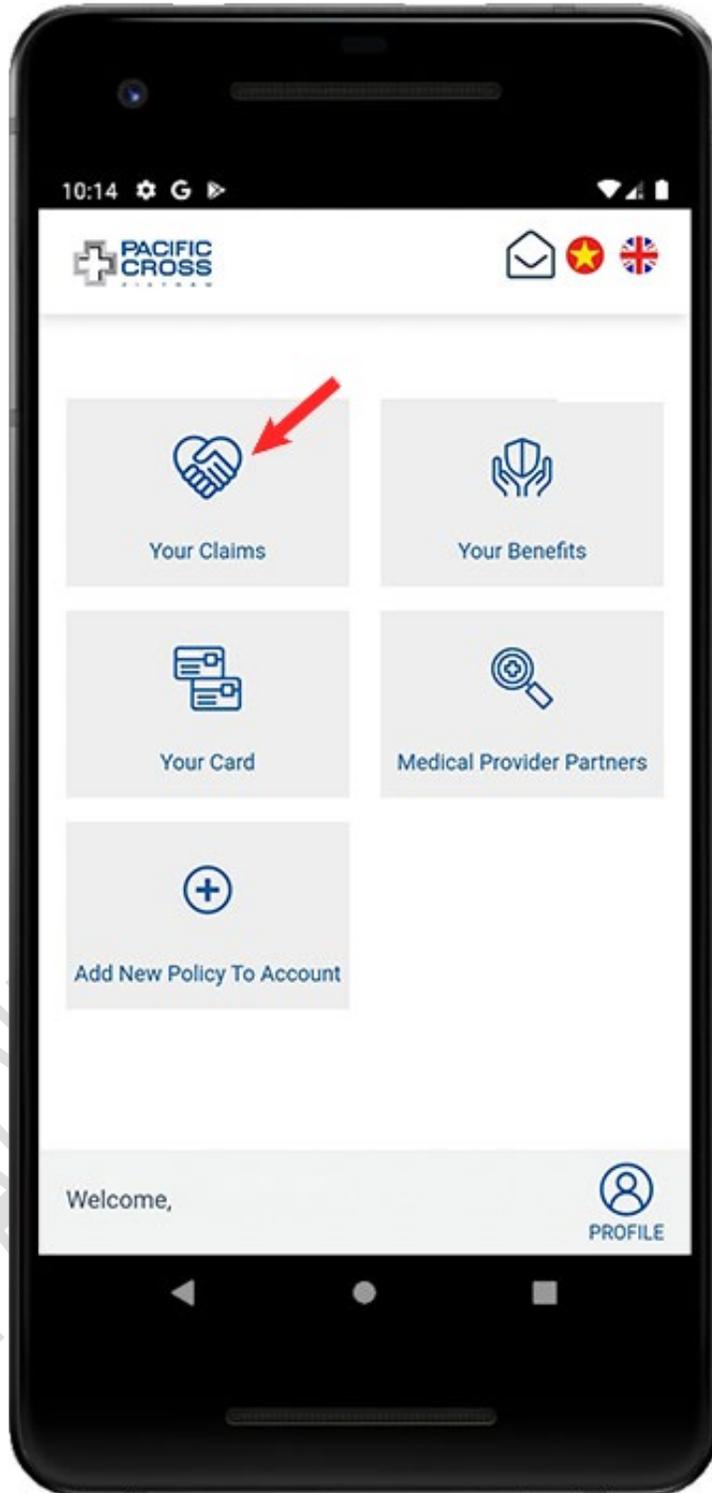
4. After viewing the attached files and **agree with the claim result**, tap on **Yes**



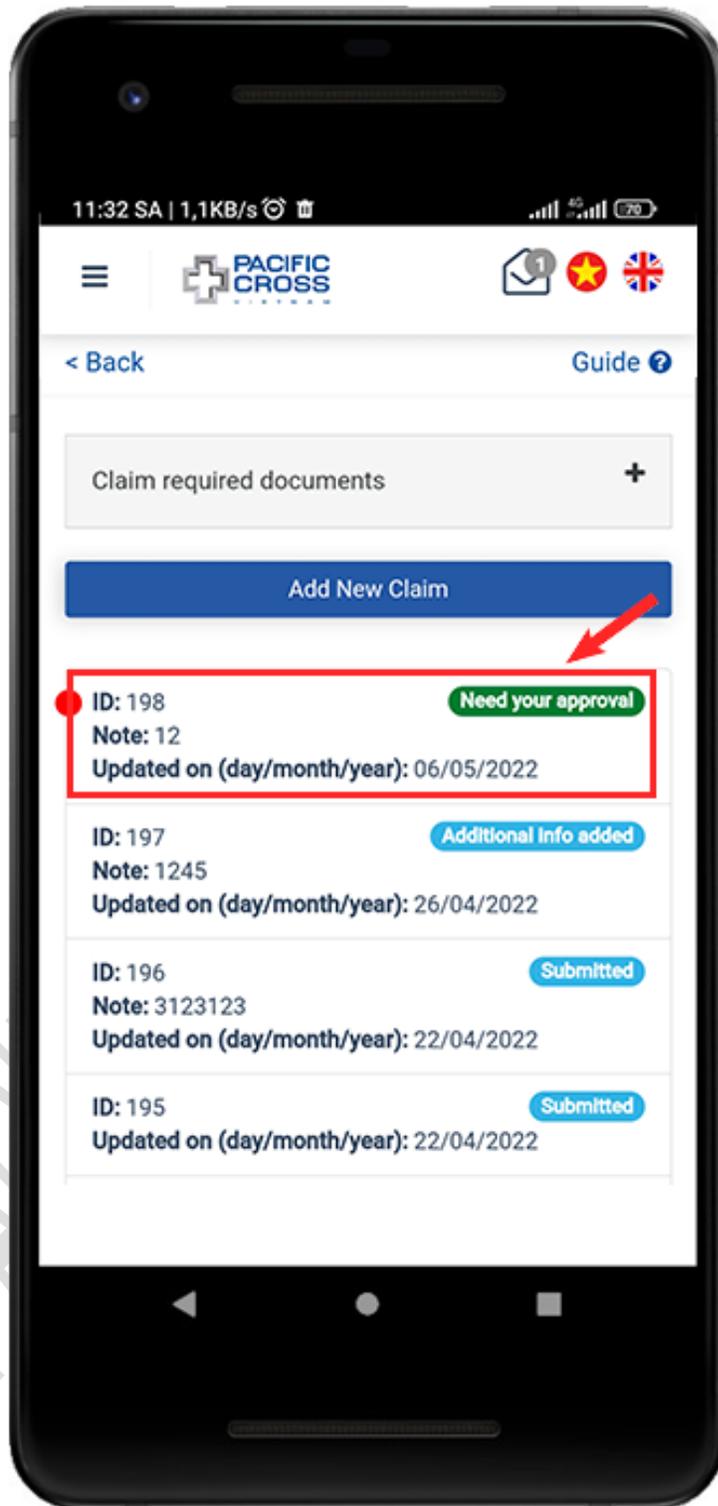
5. Tap on **Send confirm**



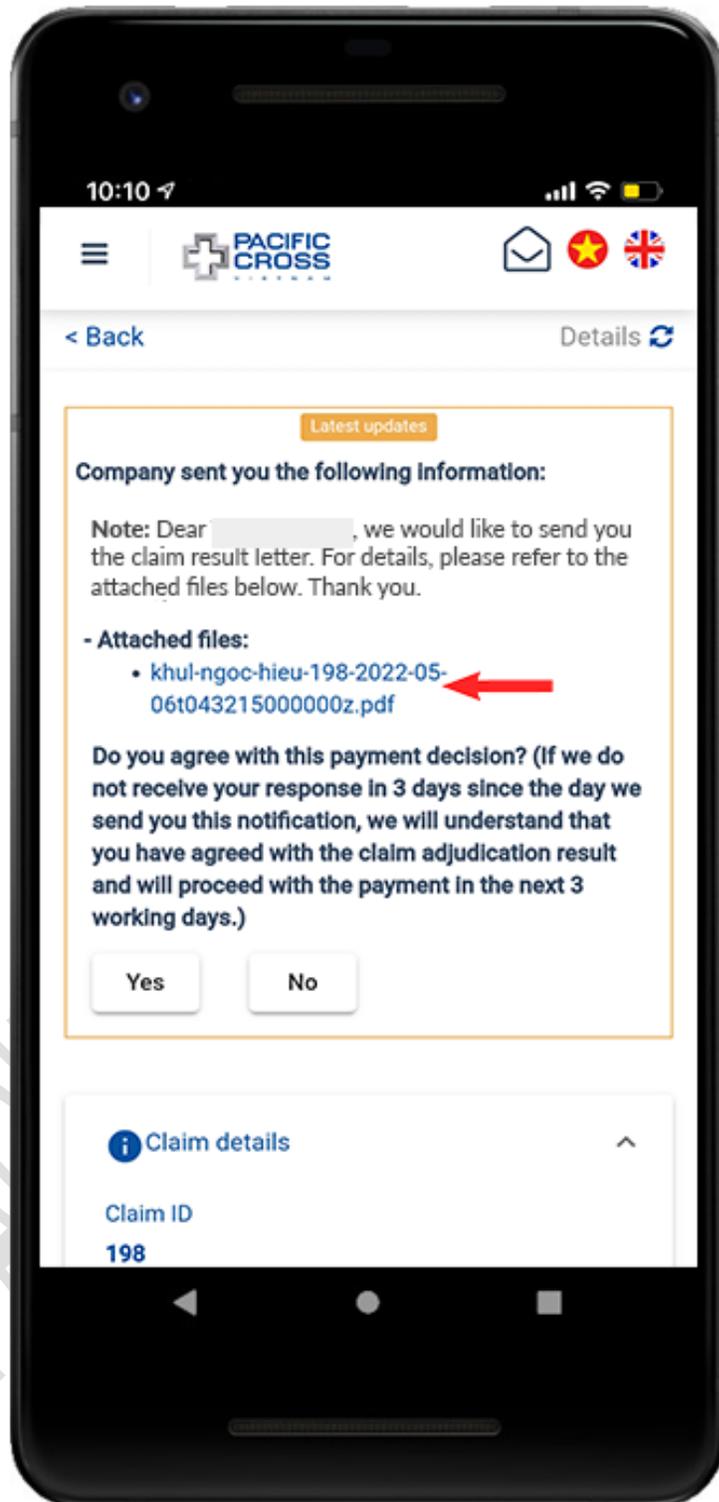
- ❖ If you want to deny claim result, please follow these steps:
 1. From the **Home screen**, tap on **Your Claims**



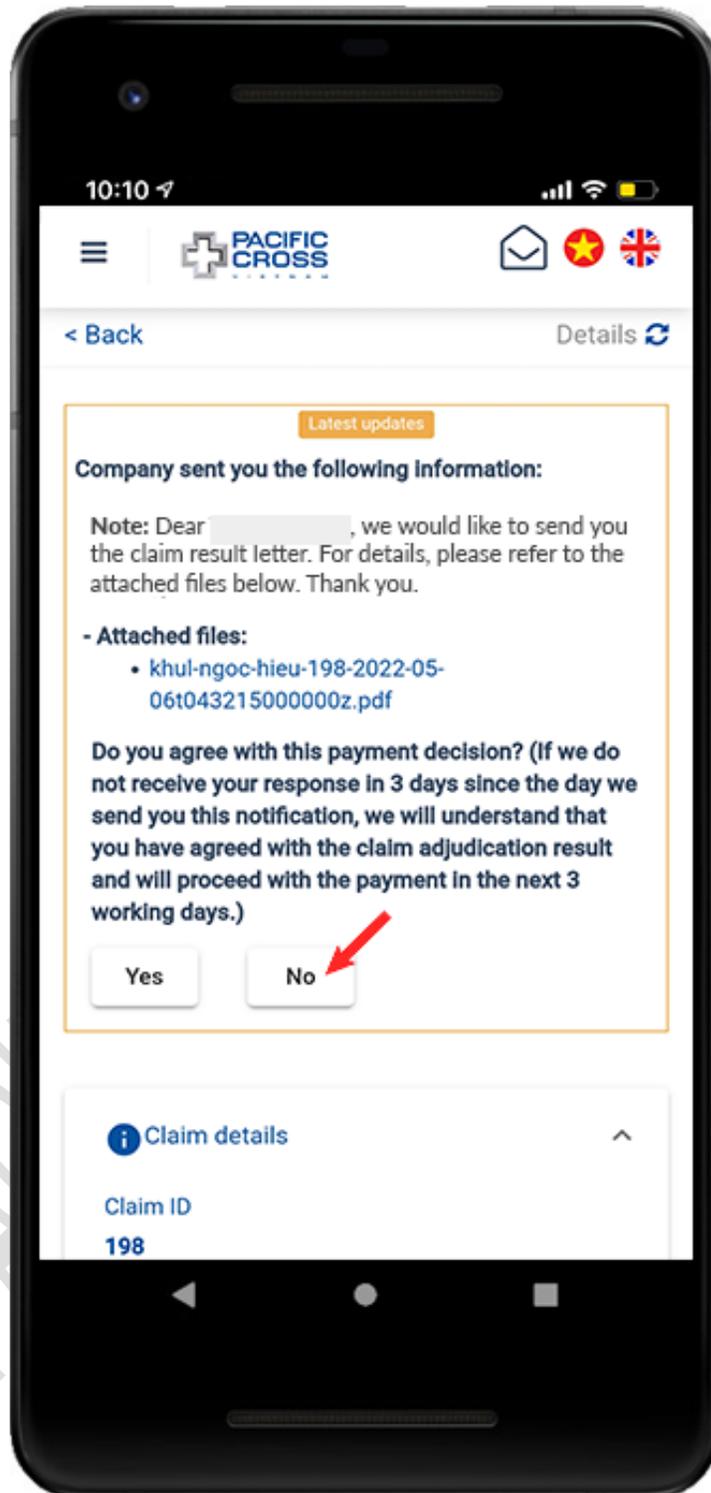
2. Select the claim that need your approval



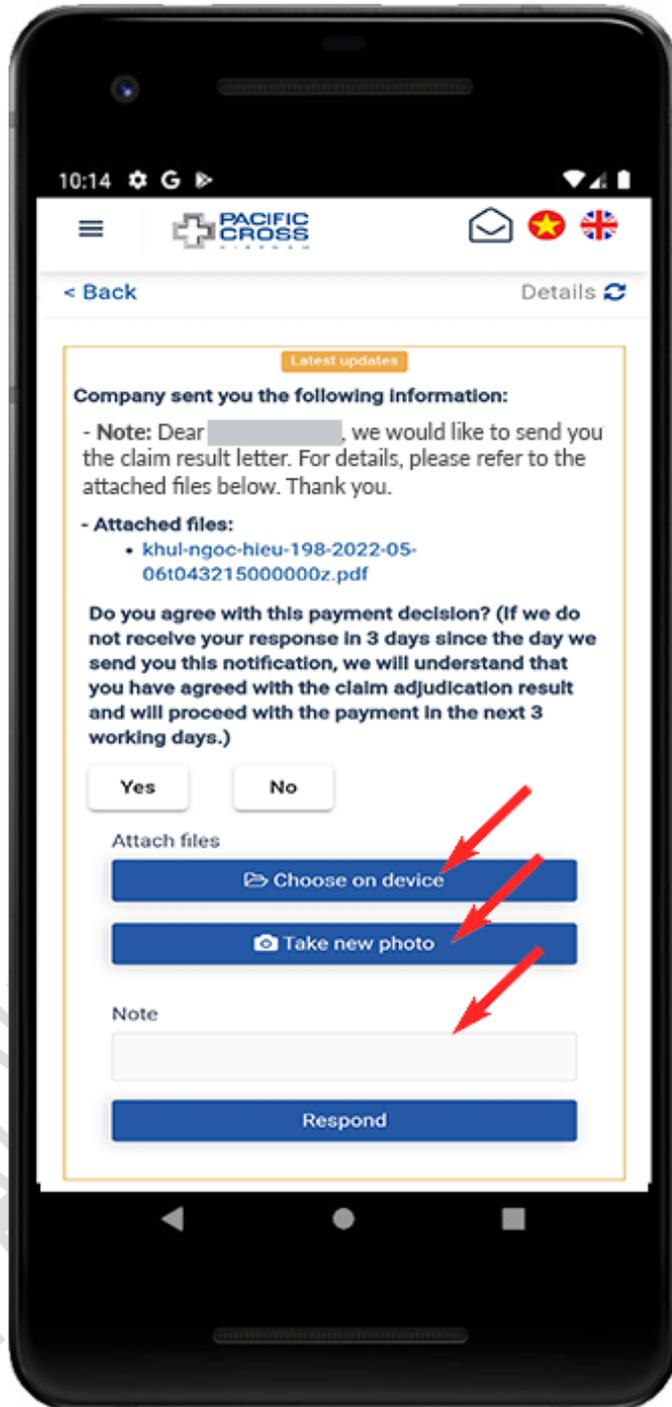
3. Select the attached files to open ***Claim result letter***



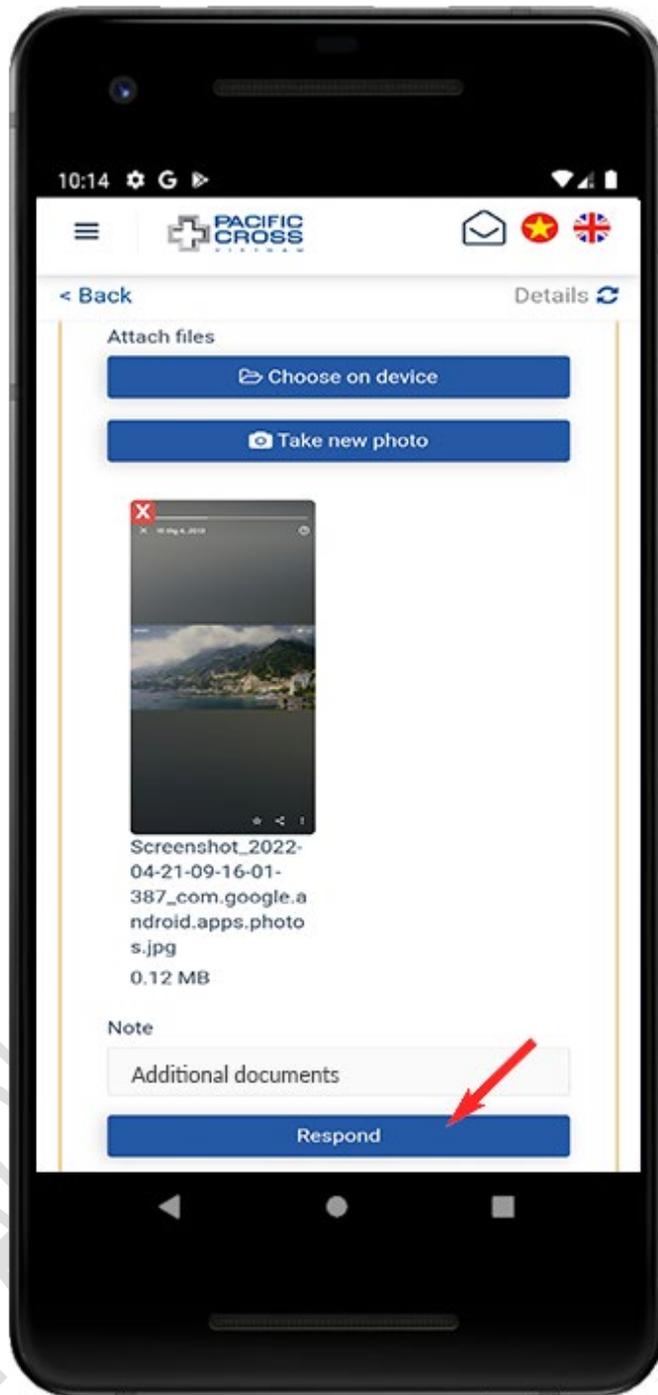
4. After viewing the attached files and **disagree with the claim result**, tap on **No**



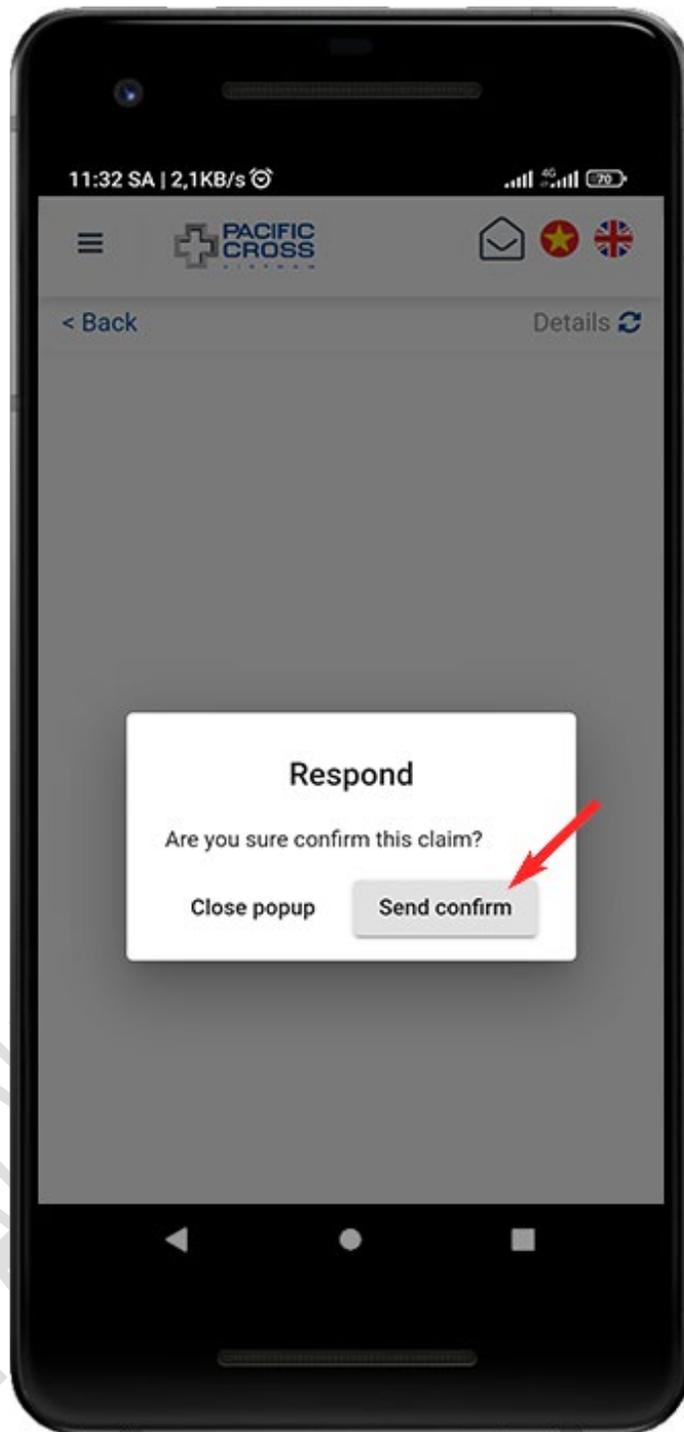
- Note the reason why you deny the claim result and upload the related images/ documents



6. Tap on **Respond**



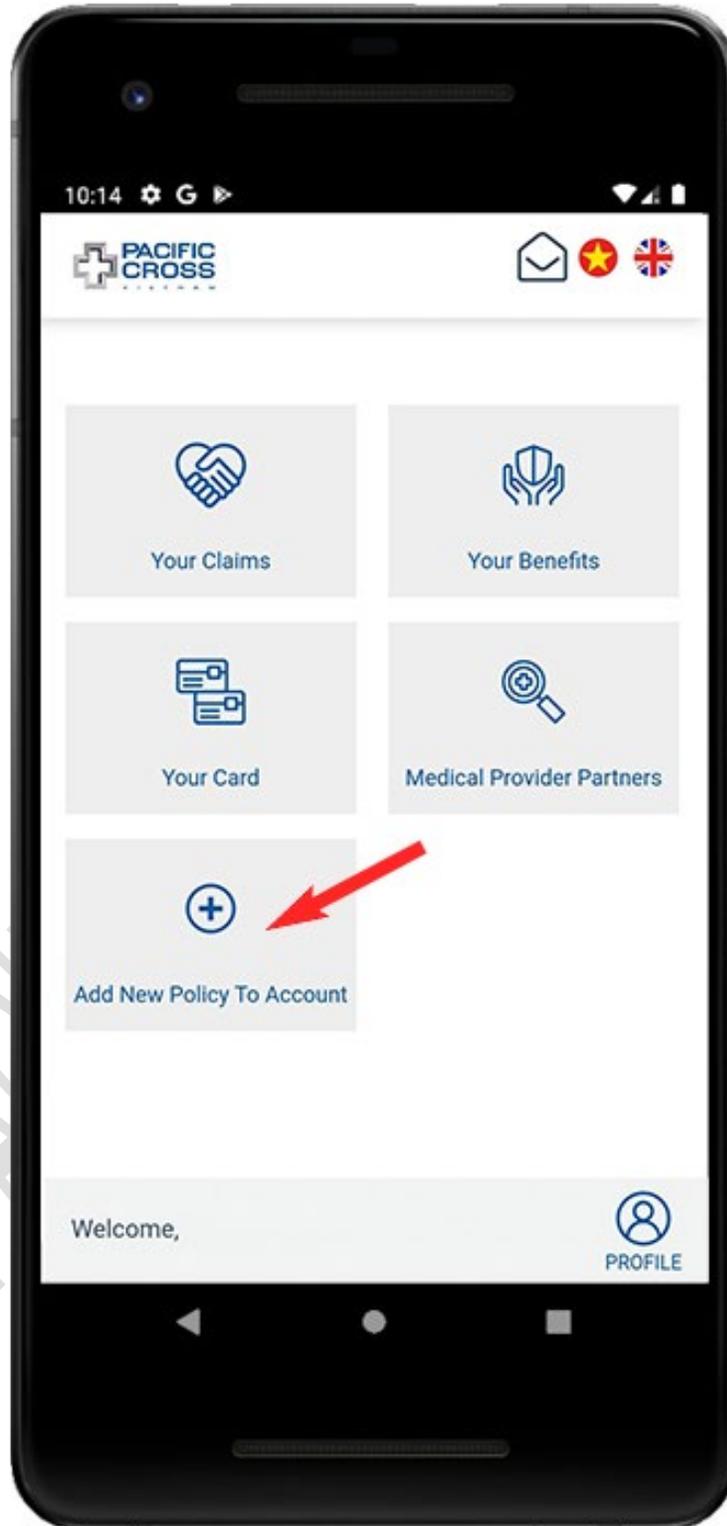
7. Tap on **Send confirmation**



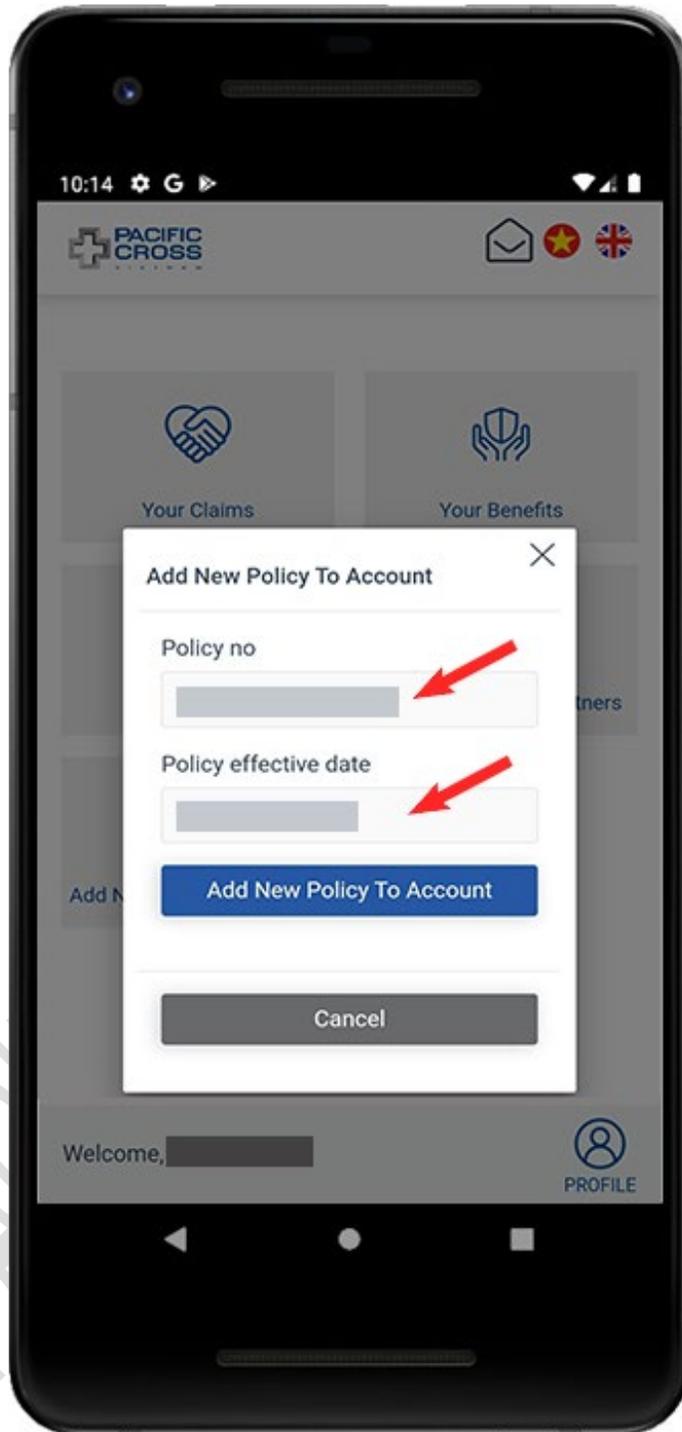
9. Add new policy to account

❖ Steps to add new policy to account

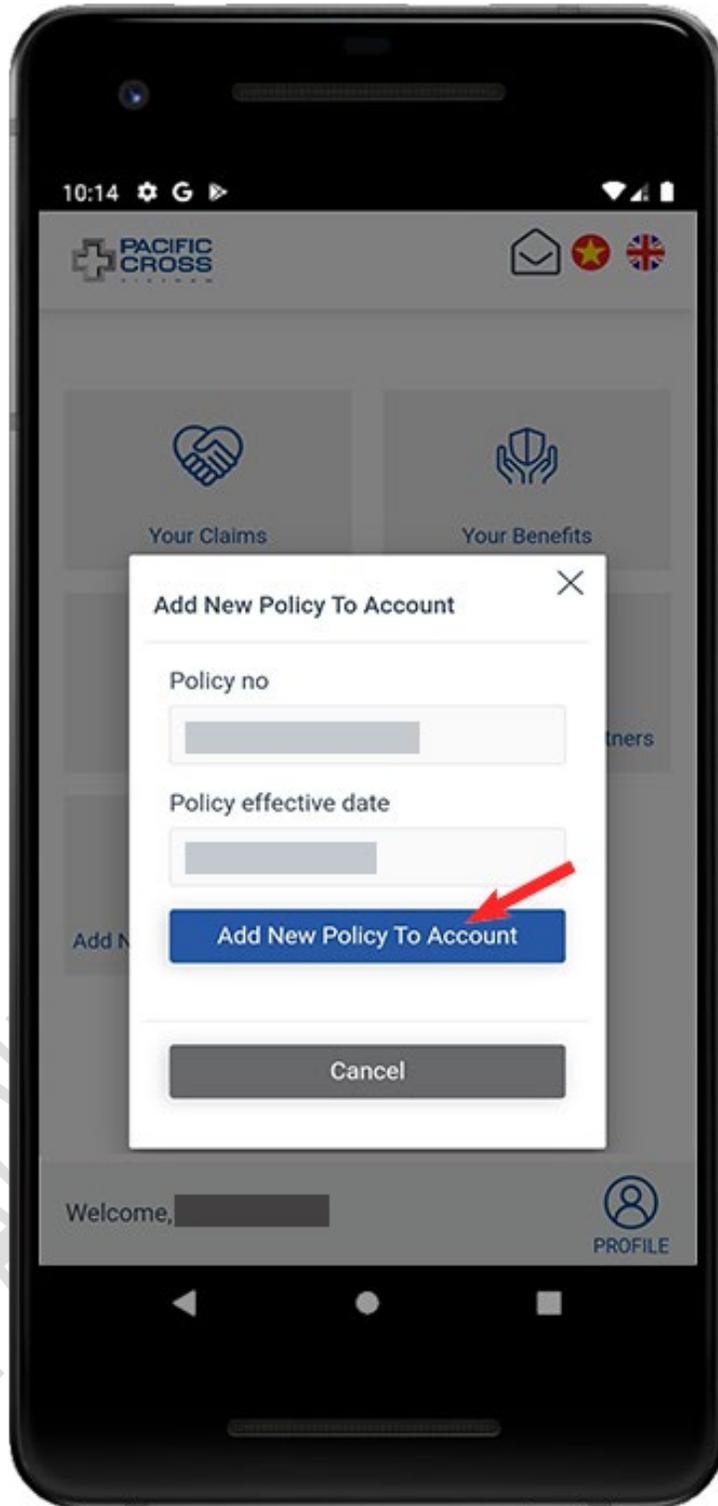
1. From the home screen, tap on **Add New Policy To Account**



2. Enter policy number and policy effective date



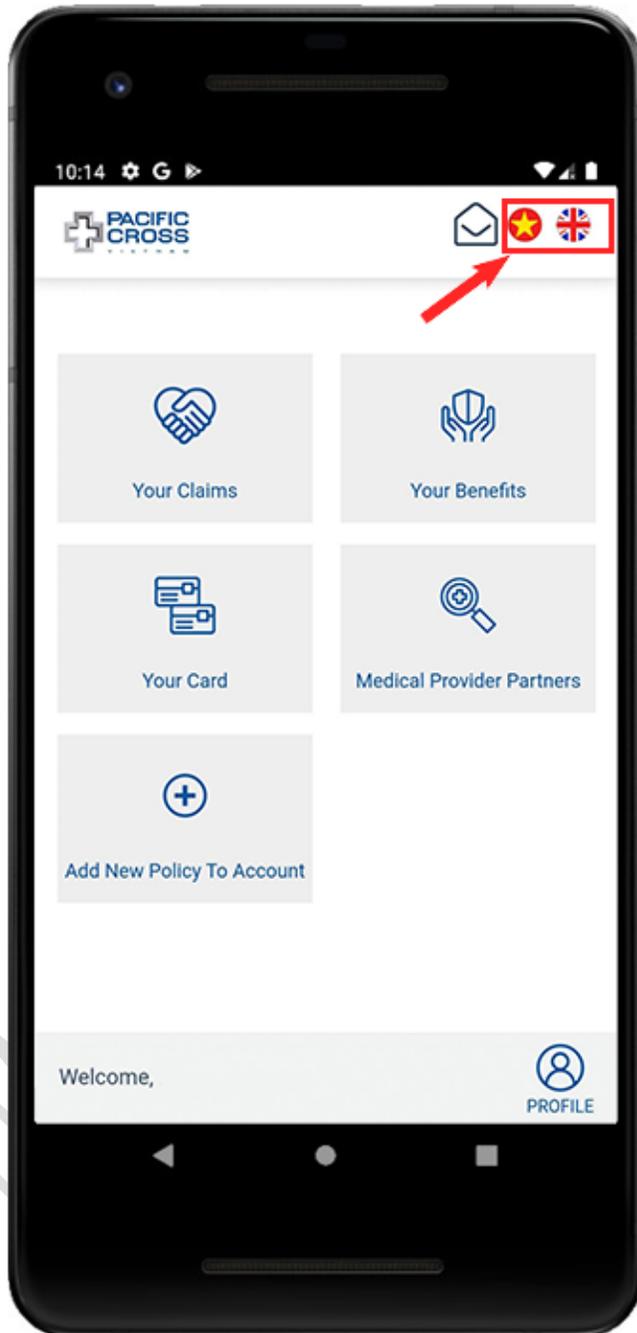
3. Tap on **Add New Policy To Account**



10. Other functions

Language setting

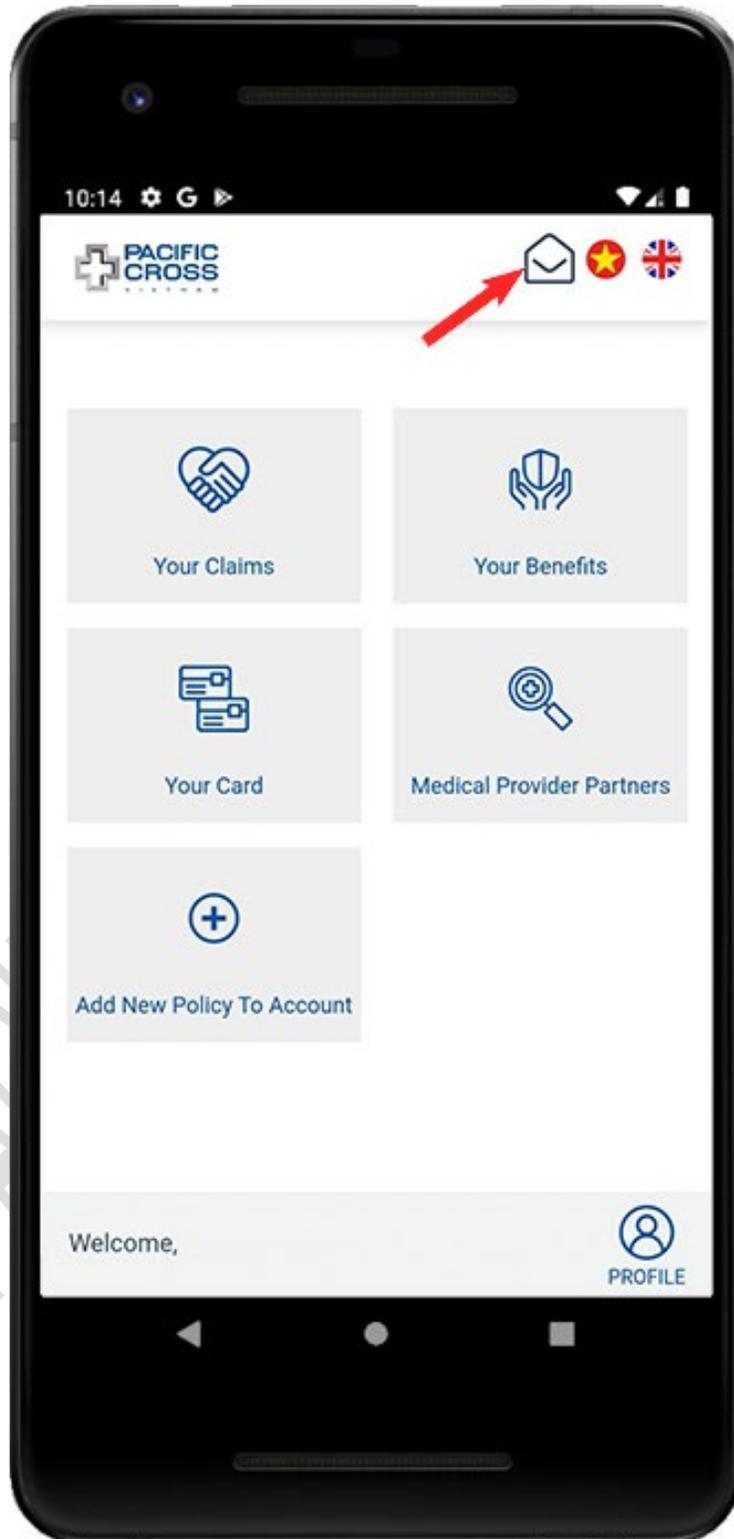
- ❖ Select Vietnam/ UK icon to switch to Vietnamese/ English



View notification list

❖ Steps to view notifications list:

1. From the home screen, tap on the mailbox icon to view the notifications list



2. Tap on any notification to view the detailed related claim

