

VIETNAM

# MOBILE APP USER GUIDE

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Version 1.12.12

# CONTENTS

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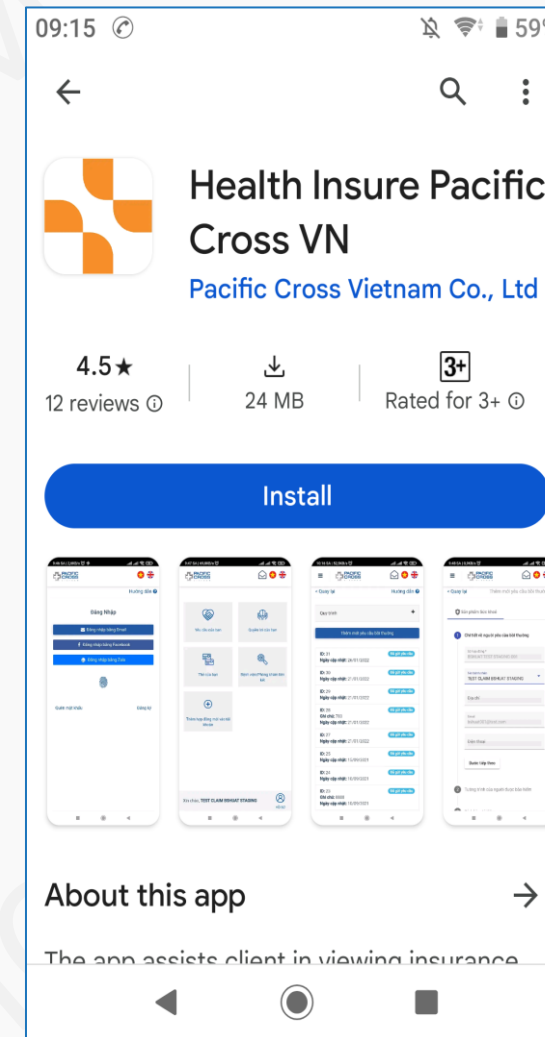
- 1. Install the Application**
- 2. Account Sign In and Sign Up**
- 3. View Benefits and Insurance Card**
- 4. View Account Information**
- 5. Search for medical provider partners**
- 6. Claim Requests**

# 1. Install the Application

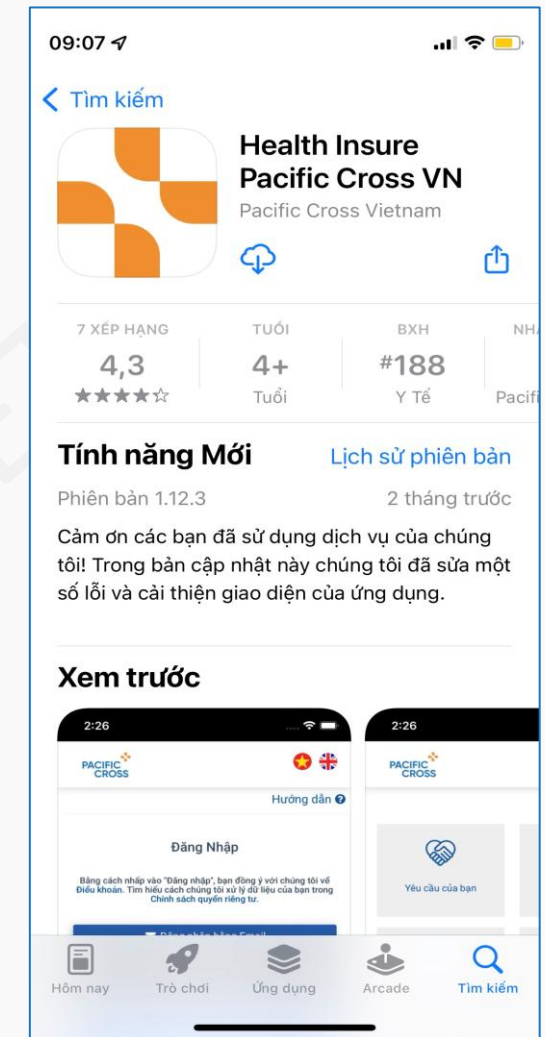


The application is supported on the following mobile operating systems:

- Android: Android 7.0 or later
  - Open the following link on an Android device:  
<https://play.google.com/store/apps/details?id=com.pacificcross.app>
  - Alternatively, scan the Android QR code
- iOS: iOS 13.0 or later
  - Open the following link on an iPhone:  
<http://apps.apple.com/vn/app/health-insure-pacific-cross-vn/id1536860206>
  - Alternatively, scan the iOS QR code



Android



iOS

## 2. Account Sign In and Sign Up

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❖ You can sign up for an account in four ways:

1. Sign up with Email
2. Sign up with Apple (iOS)
3. Sign up with Google (Android)
4. Sign up with Facebook

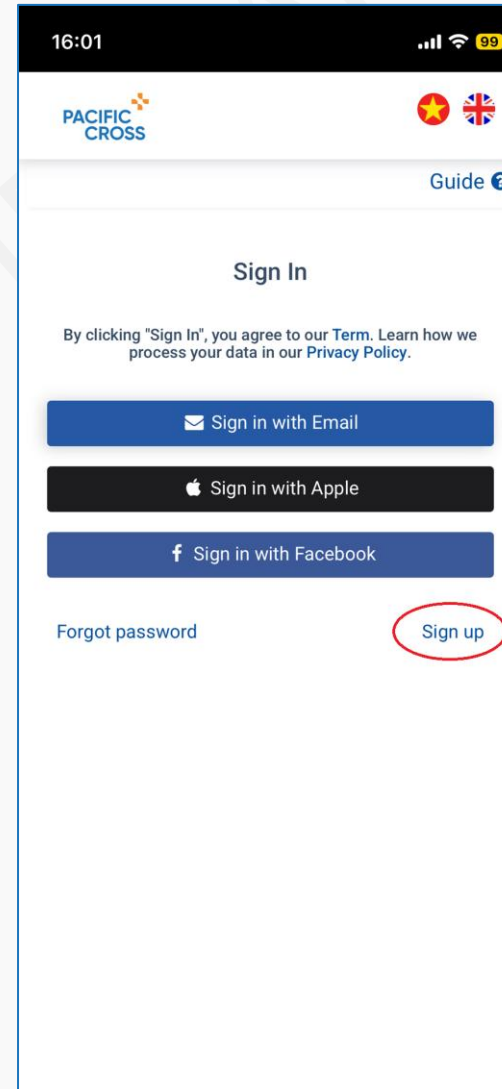
❖ You can sign in to your account in five ways:

1. Sign in with Email
2. Sign in with Apple (iOS)
3. Sign in with Google (Android)
4. Sign in with Facebook
5. Sign in with Fingerprint / Face Recognition

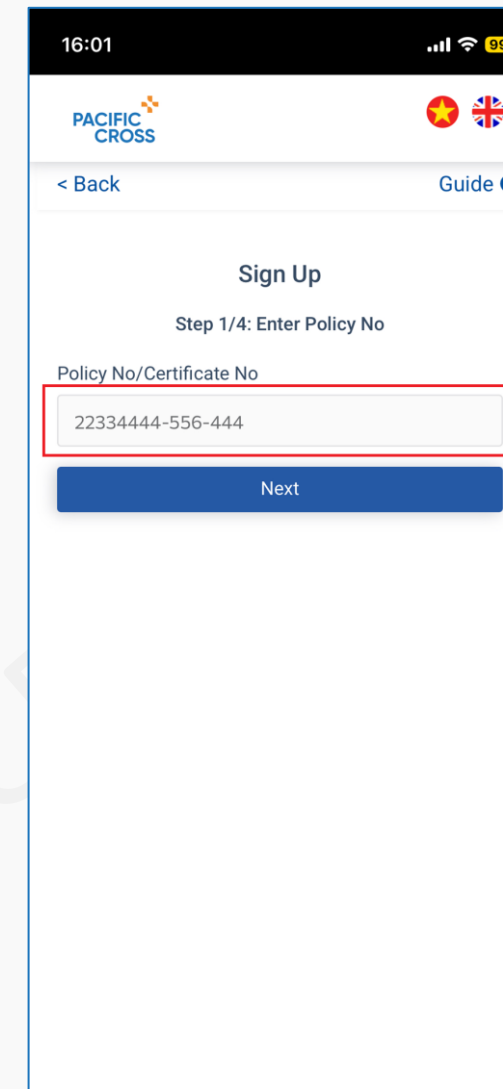
# 2.1 Sign up with Email



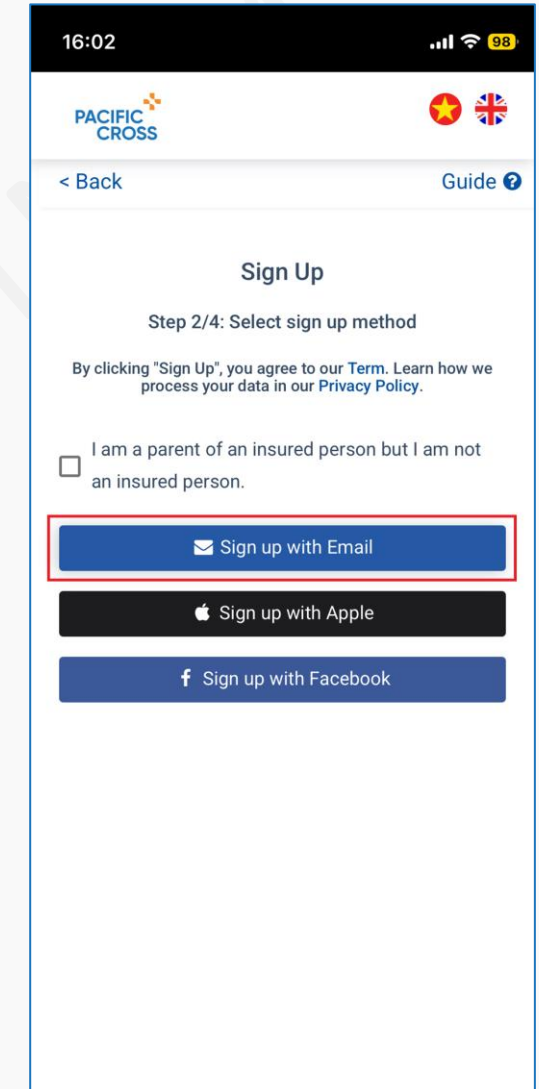
- B1: From the login screen, select **Sign up**
- B2: Enter the **Policy No/Certificate No**
- B3: Select **Sign up with Email**



B1



B2



B3

## 2.1 Sign up with Email



- B4: Enter the email address registered with the insurance company
- B5: Enter the verification code sent to your email
- B6: Create a password and select **Create Account**

*Note: The password must be at least 8 characters long, contain letters and numbers, and must not include spaces.*

13:40

PACIFIC CROSS

< Back

Sign Up With Email

Step 3/4: Verify email

Enter the email you registered with the insurance company. If you haven't signed up or your email is shared by more than one person, you can go back to the home screen and sign up with Facebook or Apple ID/Google.

Email registered in the contract

Get confirmation code

B4

13:40

PACIFIC CROSS

< Back

Sign Up With Email

Step 3/4: Verify email

Enter the email you registered with the insurance company. If you haven't signed up or your email is shared by more than one person, you can go back to the home screen and sign up with Facebook or Apple ID/Google.

b...@test.com

Get the confirmation code again

Confirmation code from email

Confirmation code from email

Next

B5

13:41

PACIFIC CROSS

< Back

Sign Up With Email

Step 4/4: Create Password

Note:

- Confirmation code will expired at 13:50:42
- Password must be at least 8 characters in length, contain letters and numbers and there must be no space.

Password

Password

Confirm password

Confirm password

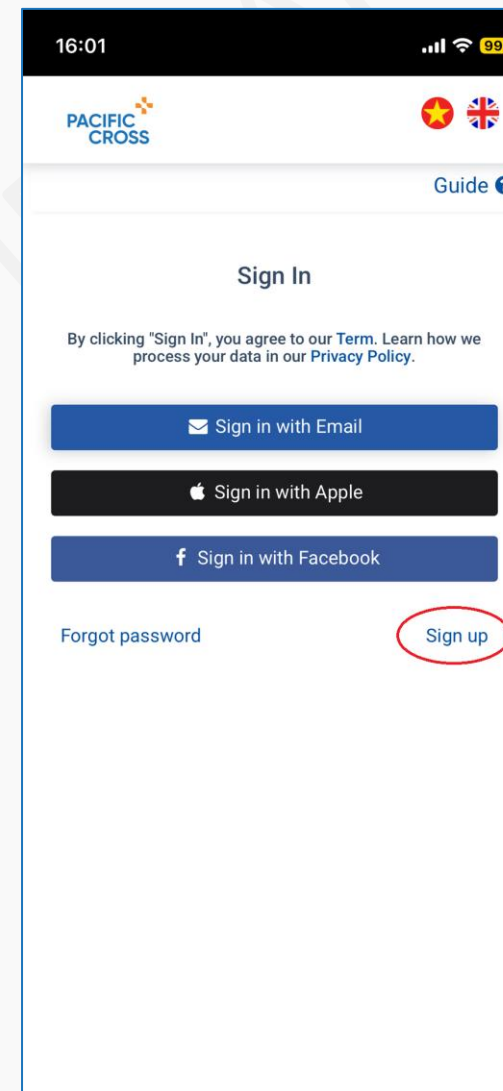
Create Account

B6

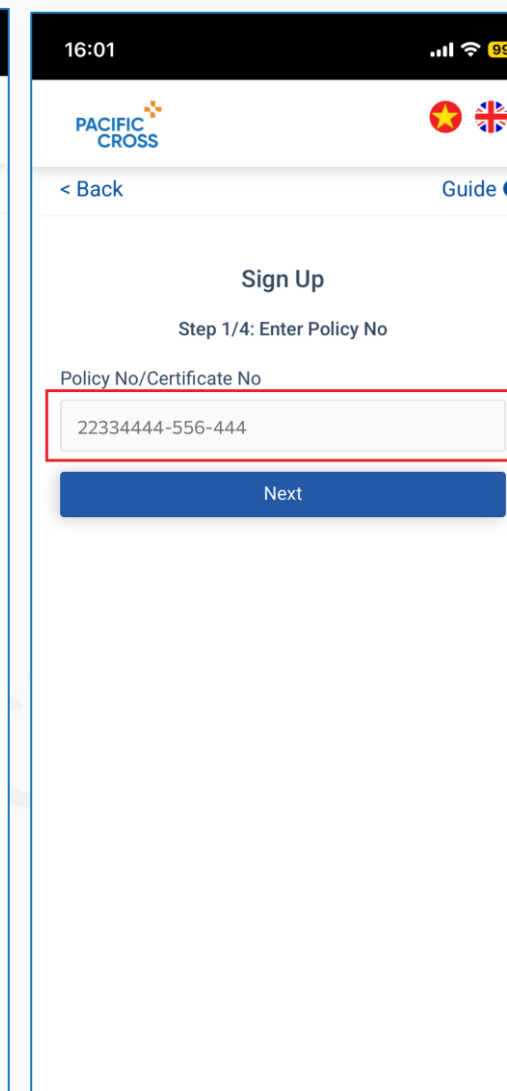
## 2.2 Sign up with Apple / Google / Facebook



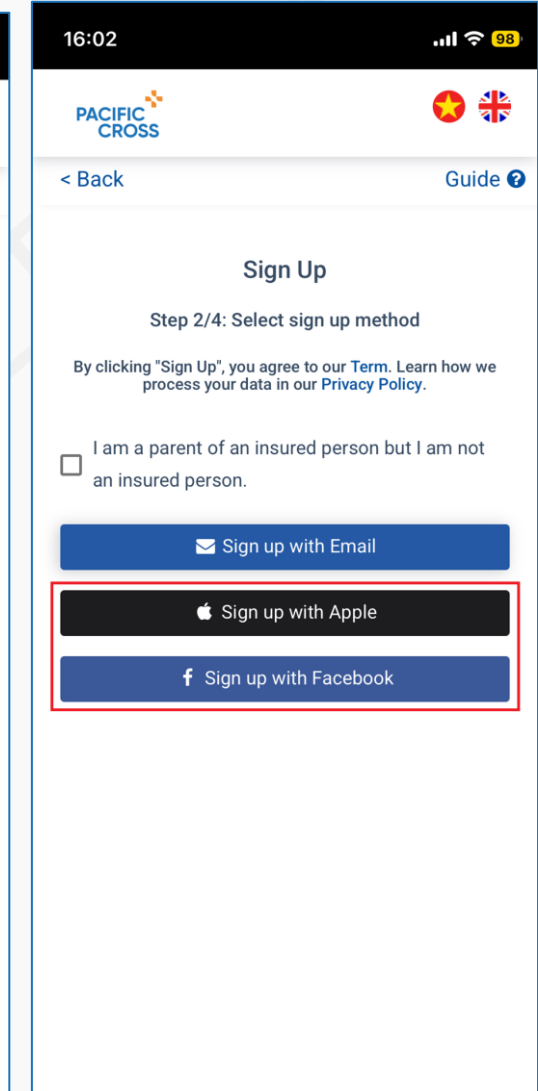
- B1: From the login screen, select **Sign up**
- B2: Enter the **Policy No/Certificate No**
- B3: Select one of the following registration methods:
  - *Sign up with Apple (iOS 13 or later)*
  - *Sign up with Google (Android 7 or later)*
  - *Sign up with Facebook*



B1



B2

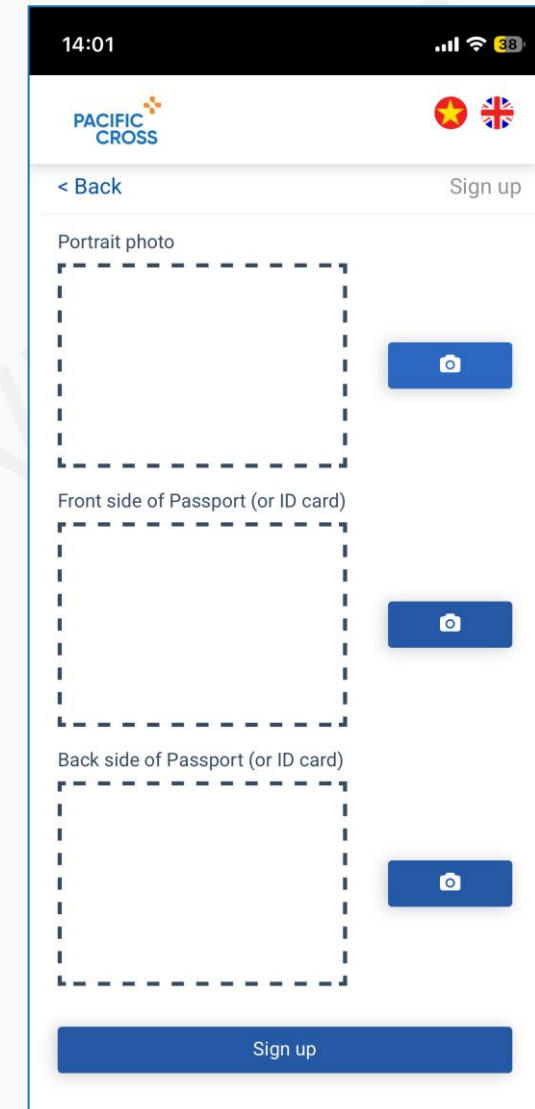
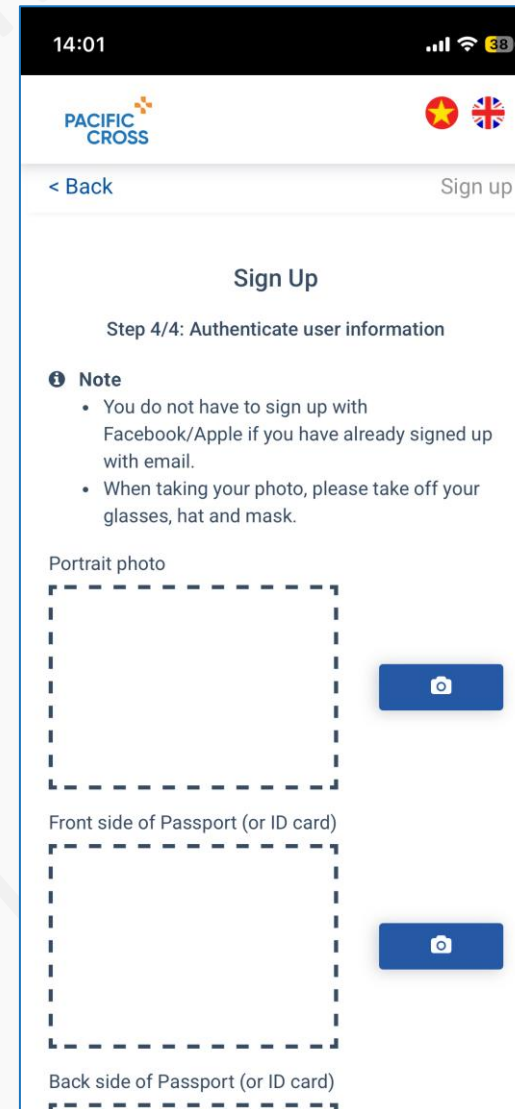


B3

## 2.2 Sign up with Apple / Google / Facebook



- B4: Log in to your Apple, Google, or Facebook account and agree to share the required service information (if prompted)
- B5: Capture a portrait photo, and photos of the front and back of your Identity Card (or Citizen ID / Passport)
- B6: Select **Sign up**

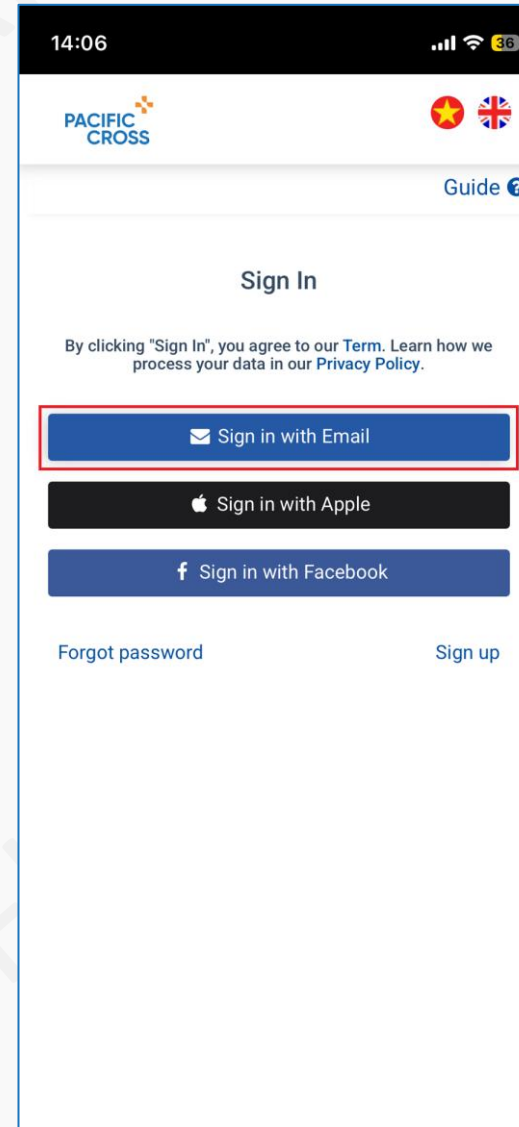


B5

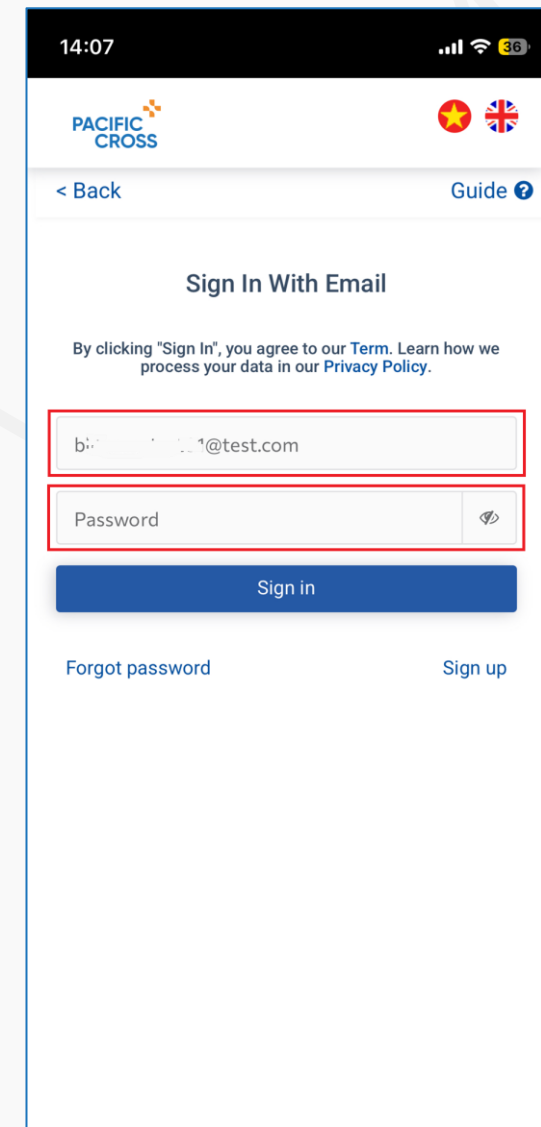
## 2.3 Sign in with Email



- B1: Select **Sign in with Email**
- B2: Enter your registered email address and password, then select **Sign in**



B1



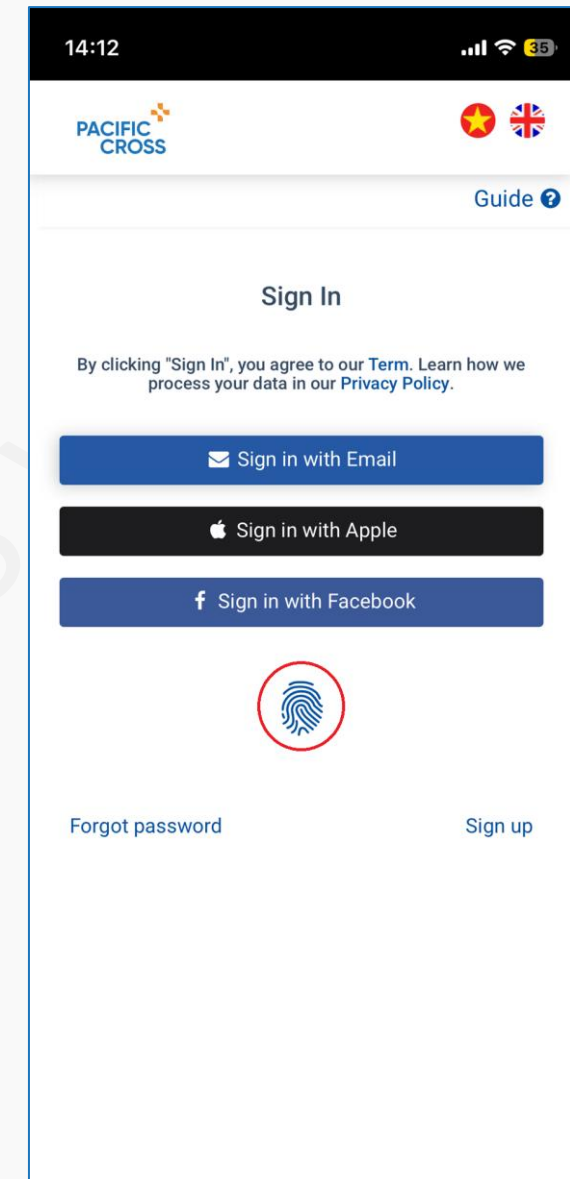
B2

## 2.4 Sign in with Fingerprint / Face Recognition



- B1: Select the fingerprint icon on the login screen.
- B2: Use the device fingerprint or facial recognition to unlock.

**Note:** This feature is available only after a successful login. The fingerprint or facial data used for login must be the same as the biometric data set to unlock the device screen.

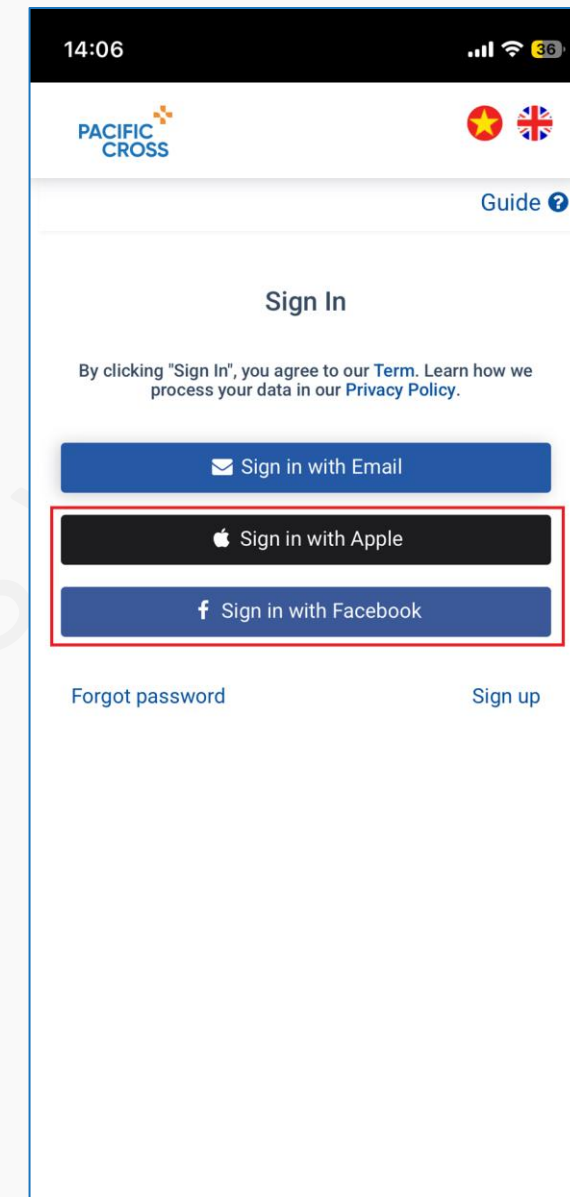


B1

## 2.5 Sign in with Apple / Google / Facebook



- B1: Select the preferred login method:
  - *Sign in with Apple (iOS)*
  - *Sign in with Google (Android)*
  - *Sign in with Facebook*
- B2: Log in to your Apple, Google, or Facebook account and agree to share the required service information (if prompted).

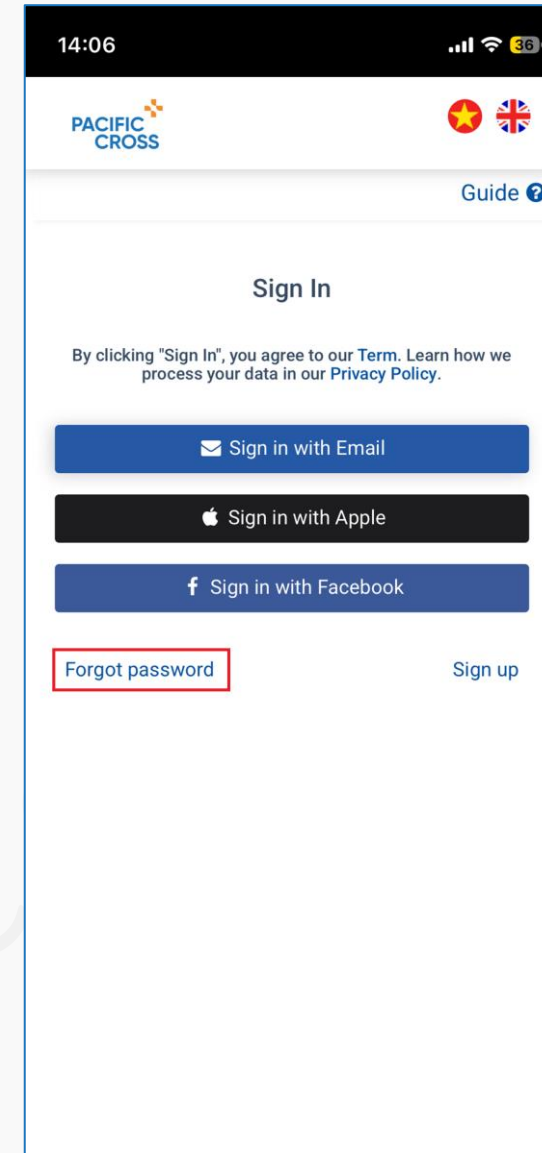


B1

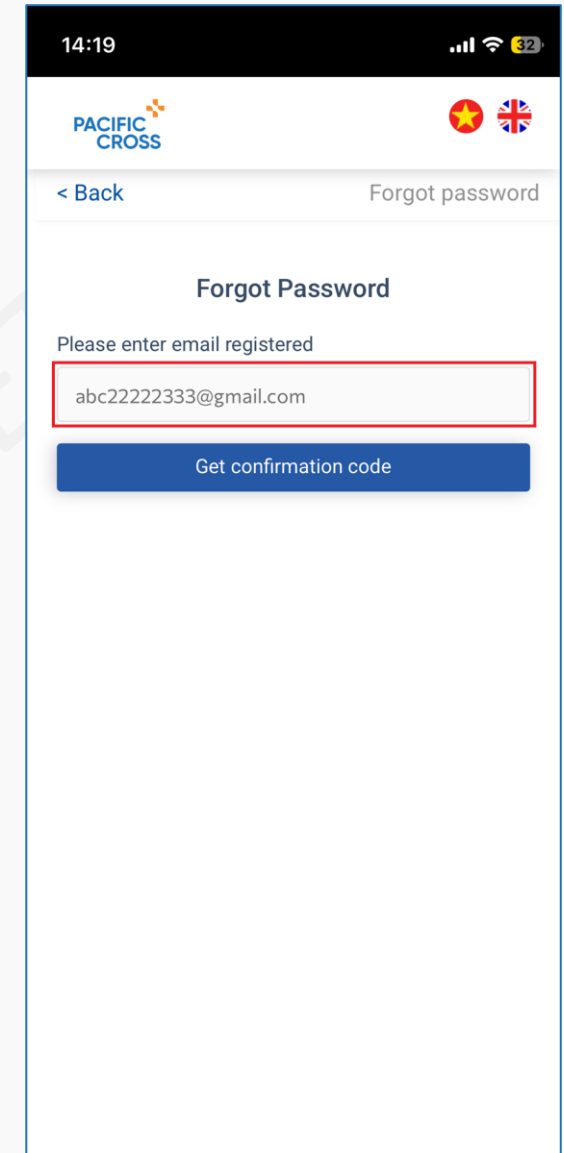
## 2.6 Forgot Password Guide



- B1: From the login screen, select **Forgot Password**
- B2: Enter the email address used to register the account and select **Get Confirmation Code**



B1



B2

## 2.6 Forgot Password Guide



- B3: Enter the verification code sent to your email and select **Next**.
- B4: Enter a new password, confirm the password, and select **Create New Password**.

14:23

PACIFIC CROSS

< Back Forgot password

Forgot Password

A confirmation code has been sent to your email.  
This code will expire in 10 minutes.

Please enter email registered

r...@gmail.com

Get the confirmation code again

Confirmation code from email

88888888888

Next

B3

14:24

PACIFIC CROSS

< Back Forgot password

Forgot password

Create New Password

Note:

- Confirmation code will expired at 14:33:00
- Password must be at least 8 characters in length, contain letters and numbers and there must be no space.

Password

Confirm password

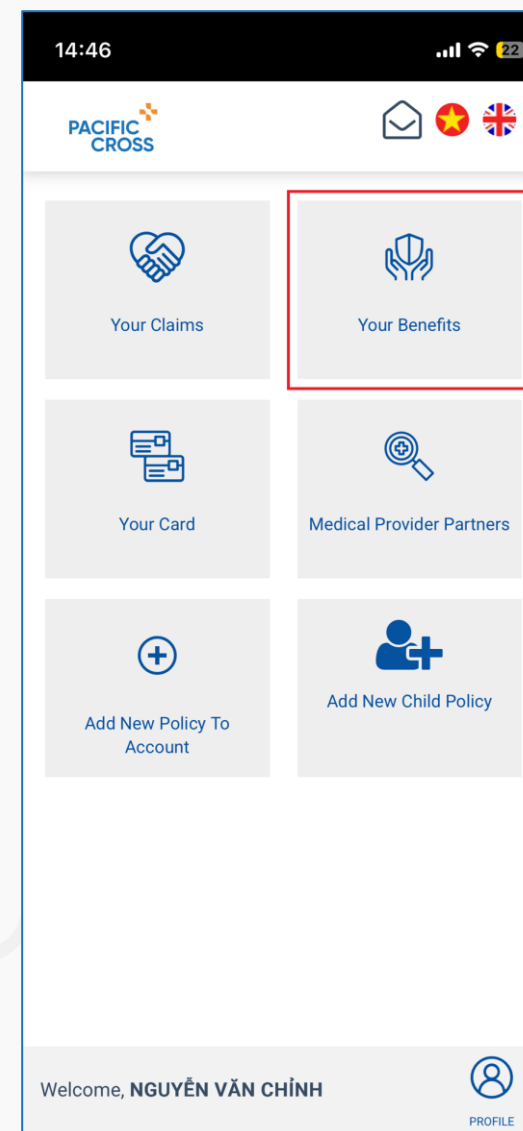
Create New Password

B4

# 3. View Insurance Benefits



- B1: Select the **Your Benefits** menu.
- B2: View the list of insurance benefit details for you and your dependents (if any). You can also view the insurance policy rules by selecting Download Policy Wording.



B1

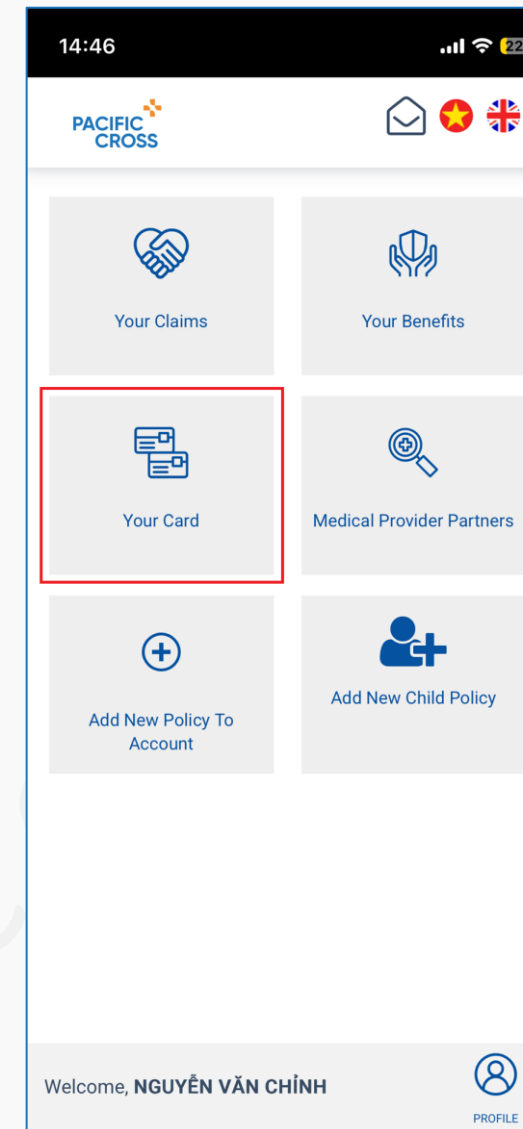


B2

# 3.1 View Insurance Card



- B1: Select the **Your Card** menu.
- B2: View insurance card information for you and your dependents under 18 years of age (if any).



B1

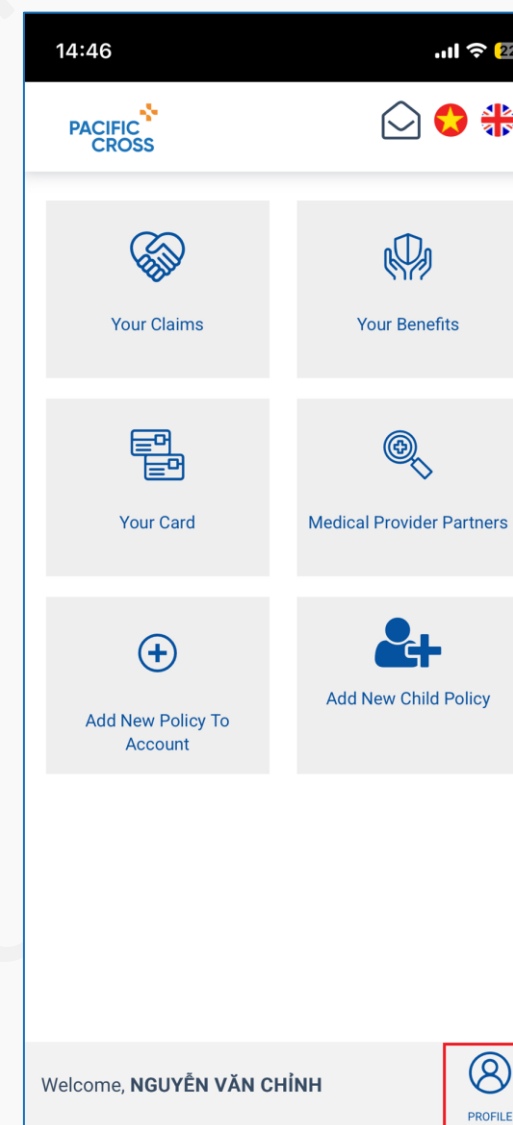


B2

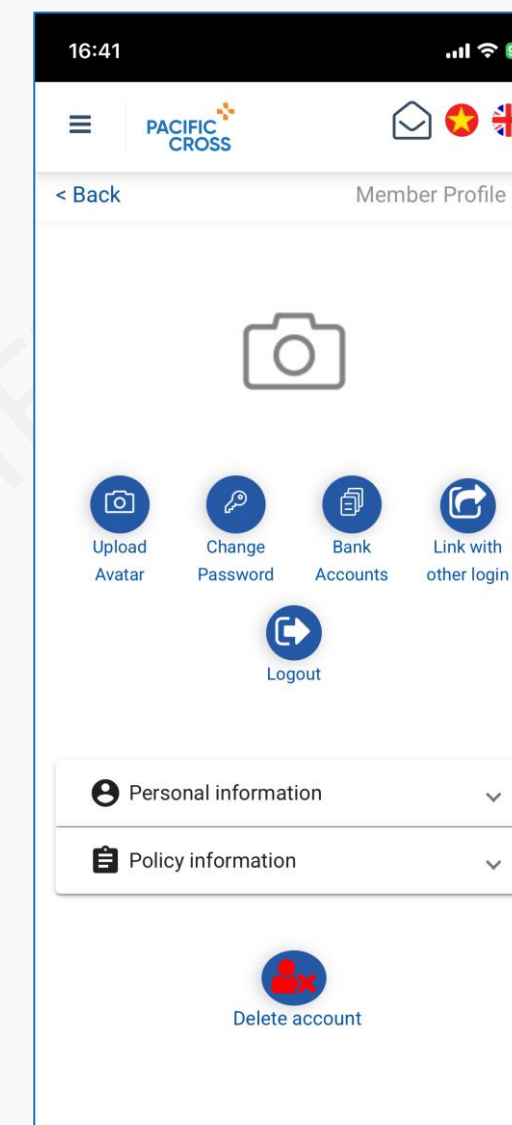
# 4. View Account Information



- B1: Select **Profile** to view account information.
- B2: Available features in the Profile section include:
  - a. Change Password
  - b. Bank Account Information
  - c. Link With Other Login Methods
  - d. Upload Avatar
  - e. Log Out
  - f. Delete Account



B1



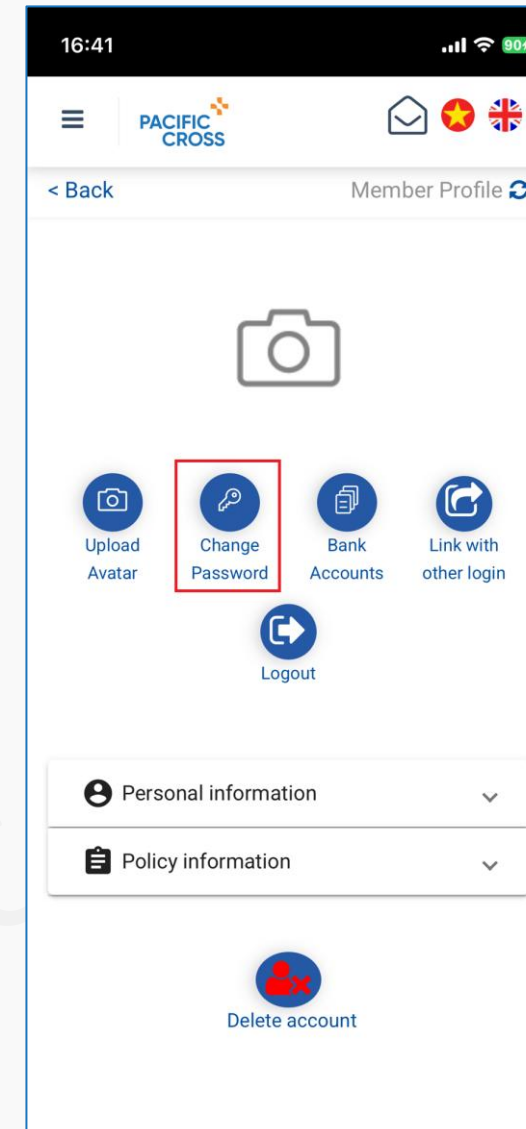
B2



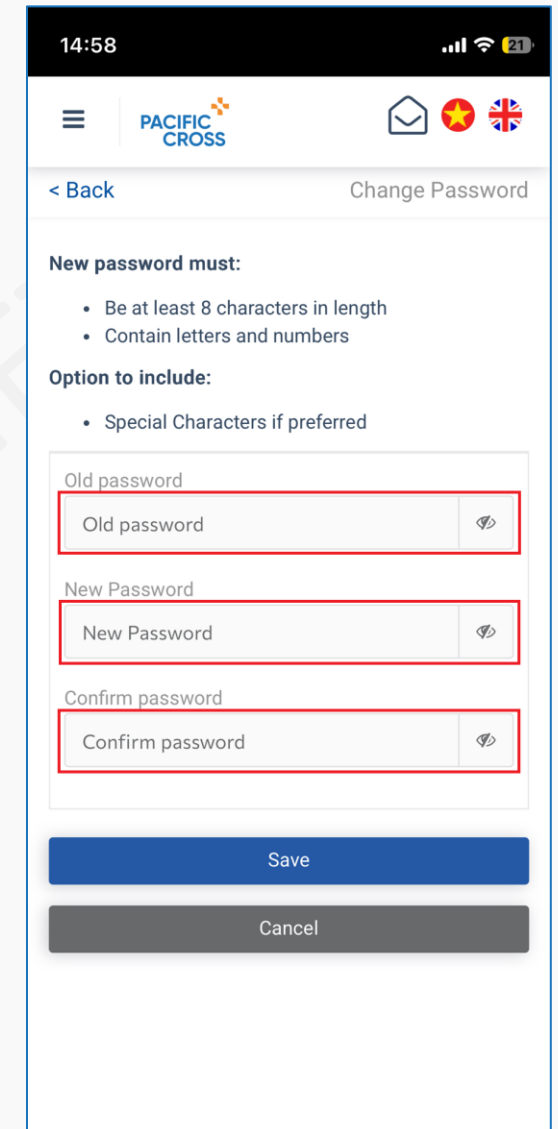
# 4.1 Change Password

- B1: Go to the **Profile** section
- B2: Select **Change Password**
- B3: Enter your current password and new password, then select **Save**

*Note: You can tap the eye icon to show or hide the password.*



B2



B3

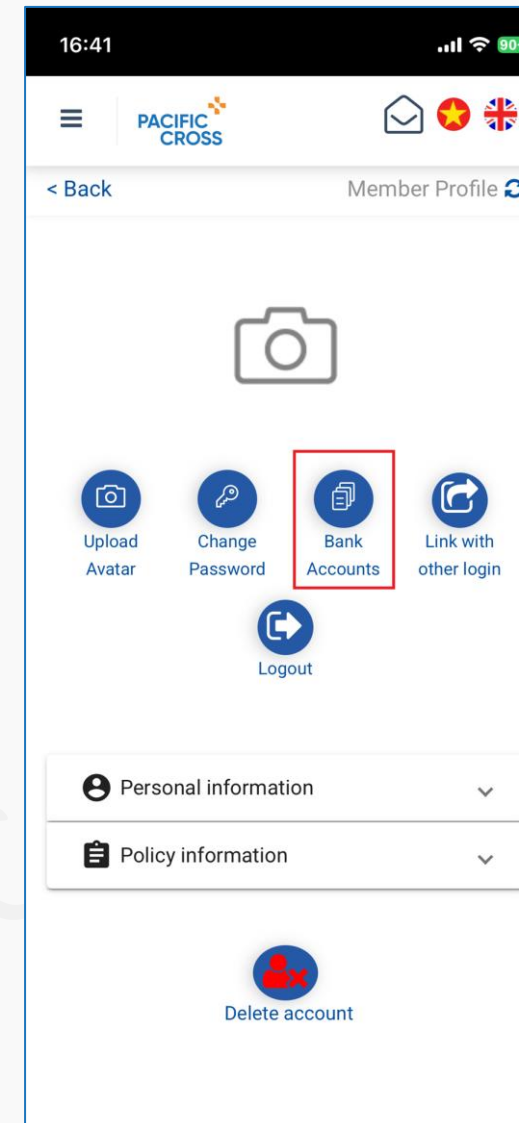
## 4.2 Bank Account Information



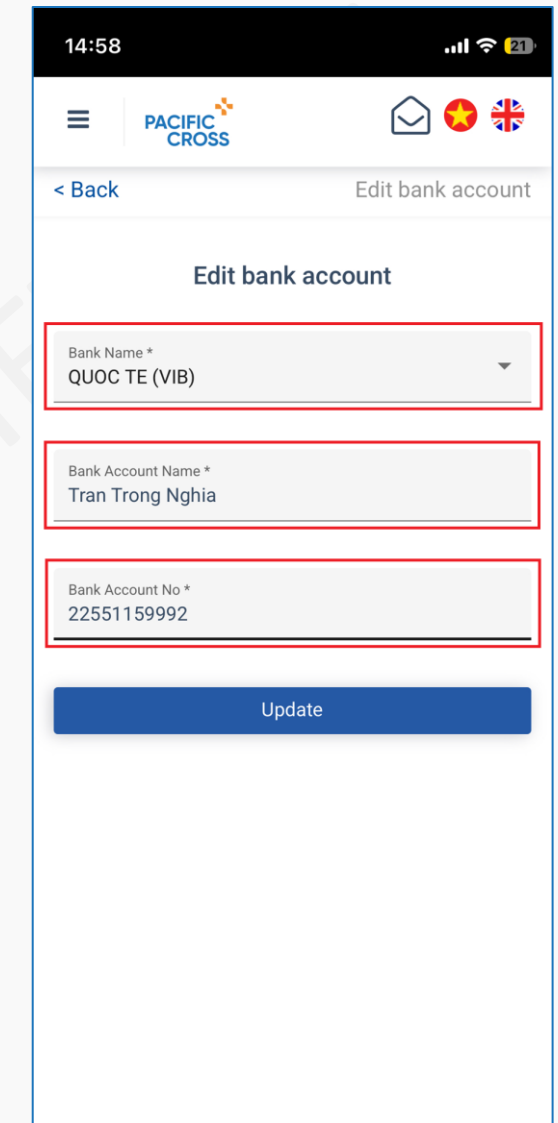
❖ Purpose: To create a bank account for use when submitting insurance claim requests.

❖ Steps to add a bank account:

- B1: Go to the **Profile** section
- B2: Select **Bank Accounts**
- B3: Select **Add New Bank Account**
- B4: Enter the bank account information and select **Save**



B2

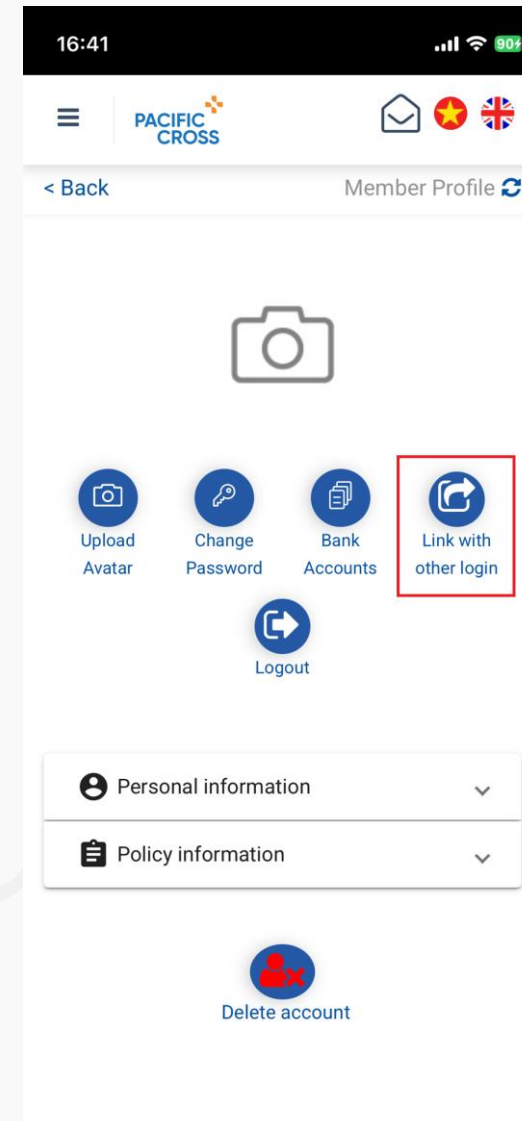


B3

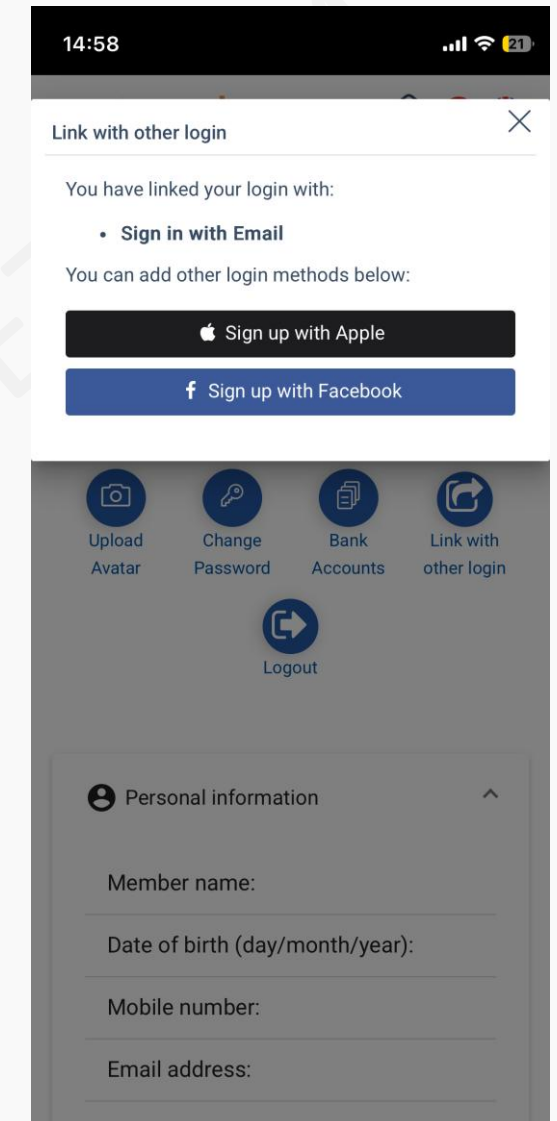
## 4.3 Link With Other Login Methods



- ❖ Purpose: To link additional login methods after you have successfully logged in using one method.
- ❖ Steps:
  - B1: Go to the **Profile** section
  - B2: Select **Link With Other Login** methods
  - B3: Select the login method you want to link:
    - Link with Apple (iOS)
    - Link with Google (Android)
    - Link with Facebook
    - Link with Email
  - B4: Log in using the selected method and confirm your consent if the application prompts for permission.



B2



B3

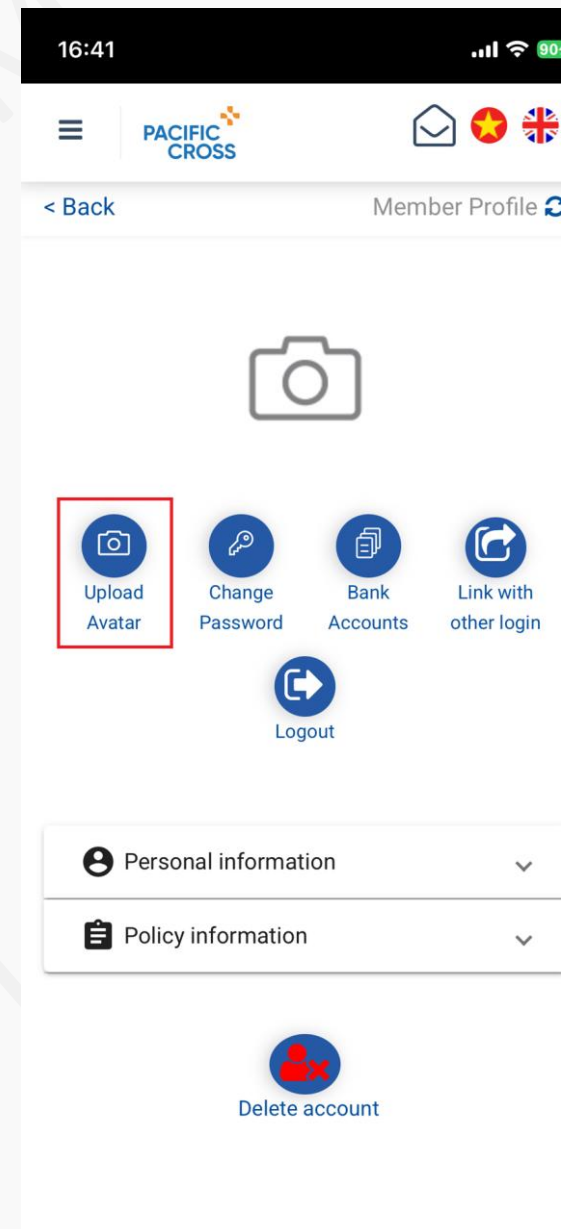
# 4.4 Upload Avatar



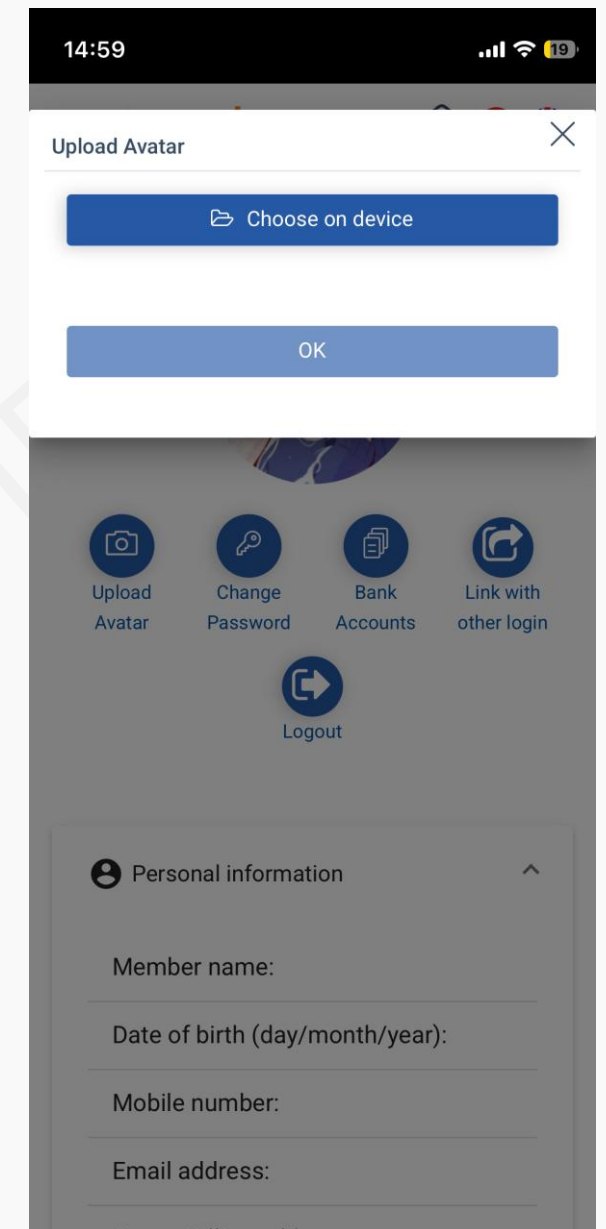
❖ Purpose: To change your profile picture.

❖ Steps:

- B1: Go to the **Profile** section
- B2: Select **Upload Avatar**
- B3: Select **Choose on Device**, select an image, and tap **OK**



B2

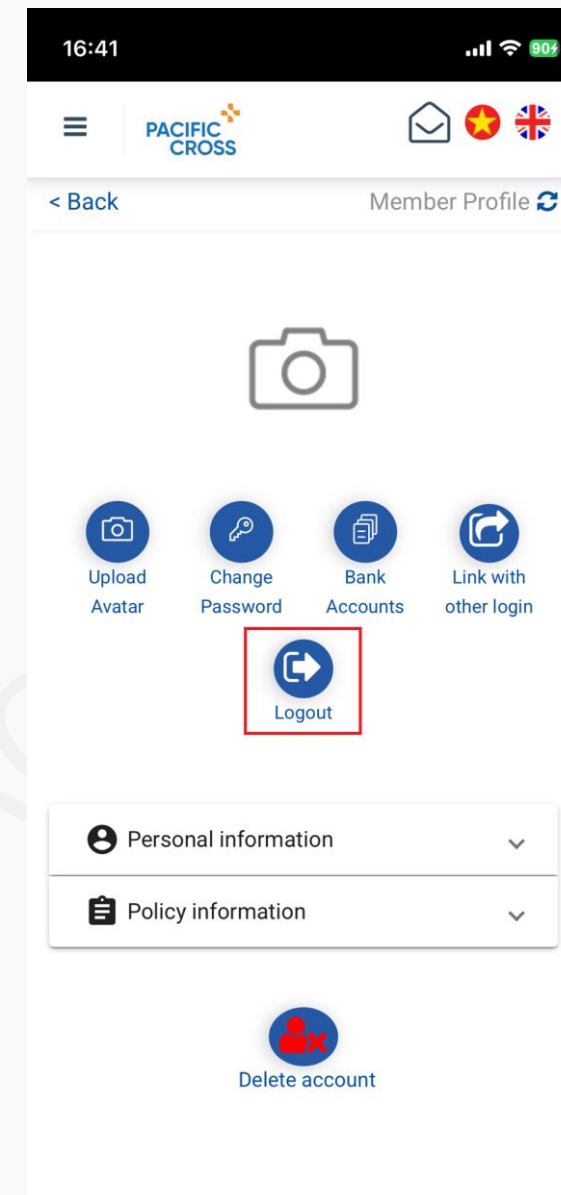


B3

# 4.5 Log Out



- B1: Go to the **Profile** section
- B2: Select **Logout** and confirm to proceed



B2

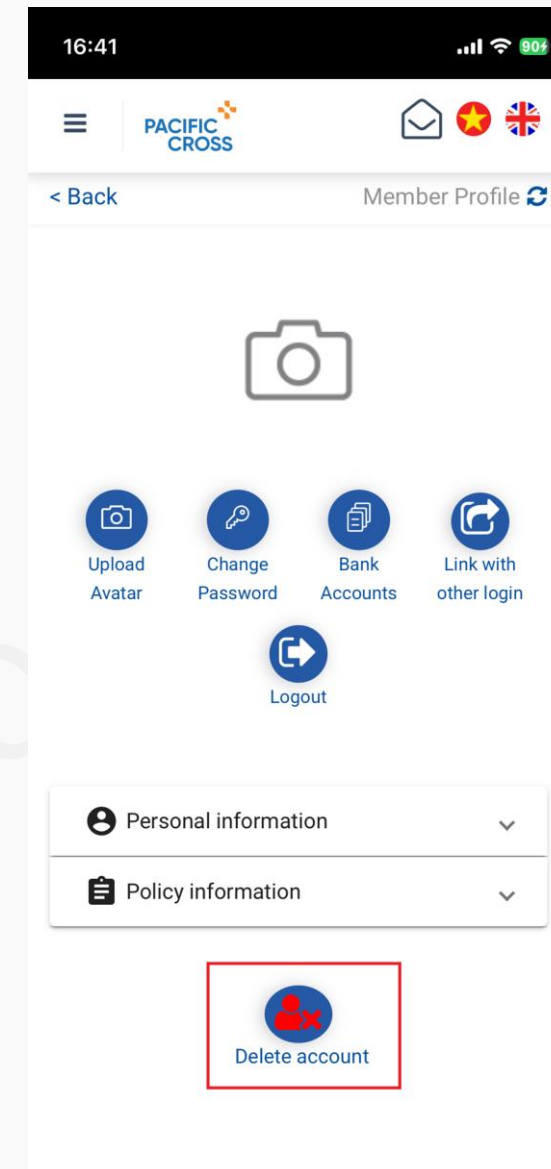
## 4.6 Delete Account



❖ Purpose: To delete the current account and all related claim history.  
You may register a new account after deletion.

❖ Steps:

- B1: Go to the **Profile** section
- B2: Select **Delete Account** and confirm to proceed

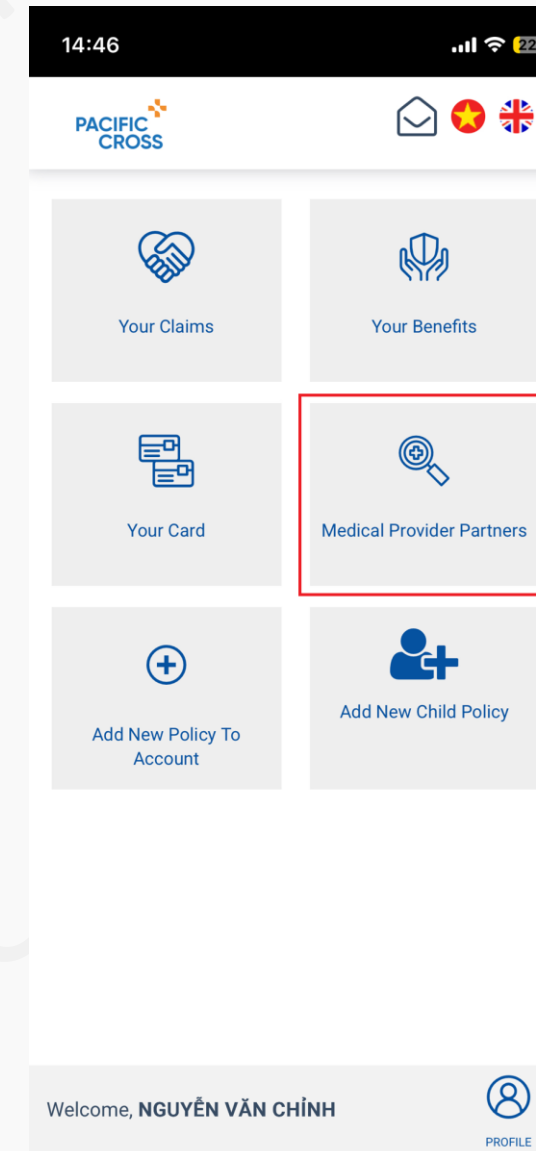


B2

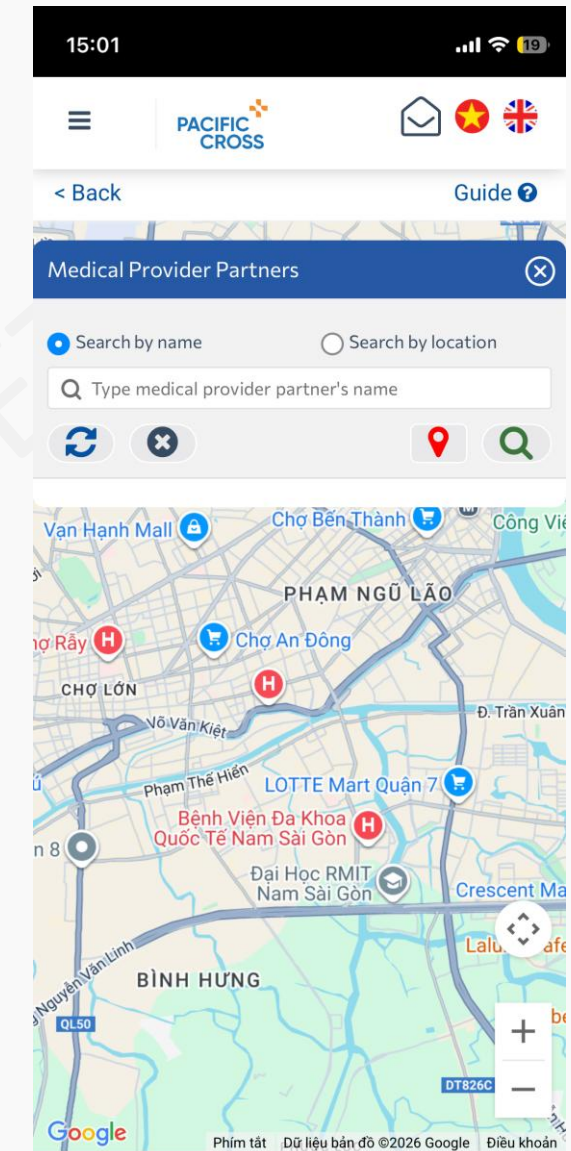
# 5. Search for medical provider partners



- B1: Select the **Medical Provider Partners** menu.
- B2: You can search for hospitals or clinics in one of the following three ways:
  - a. Search by name
  - b. Search by location
  - c. Search near your current location



B1

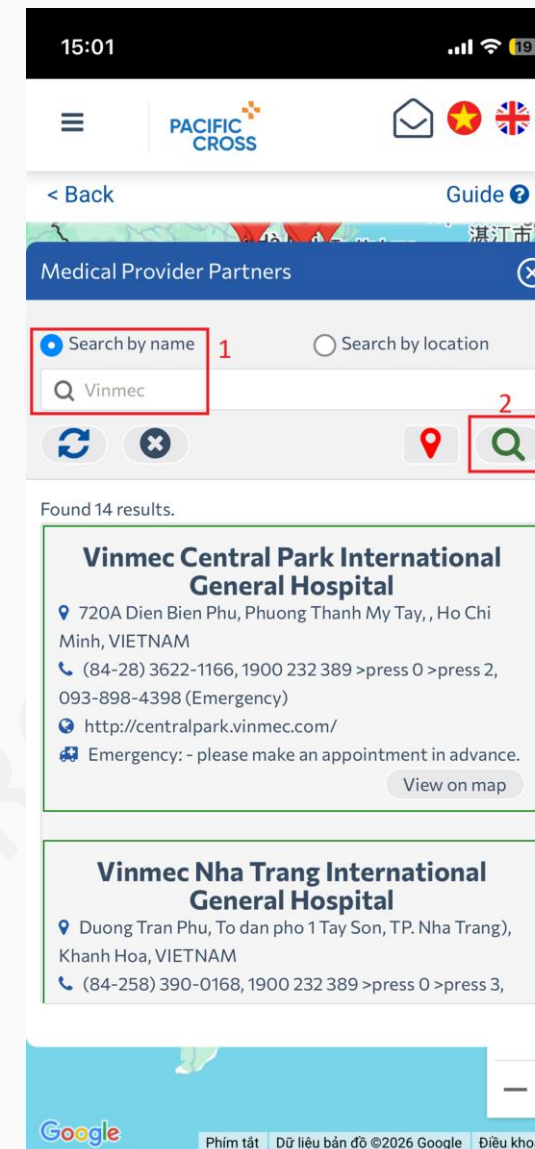


B2

# 5.1 Search by name



- B1: Select **Medical Provider Partners** menu
- B2: Select **Search by Name**
- B3: Enter the name of the hospital or clinic you want to search for
- B4: Select the search icon

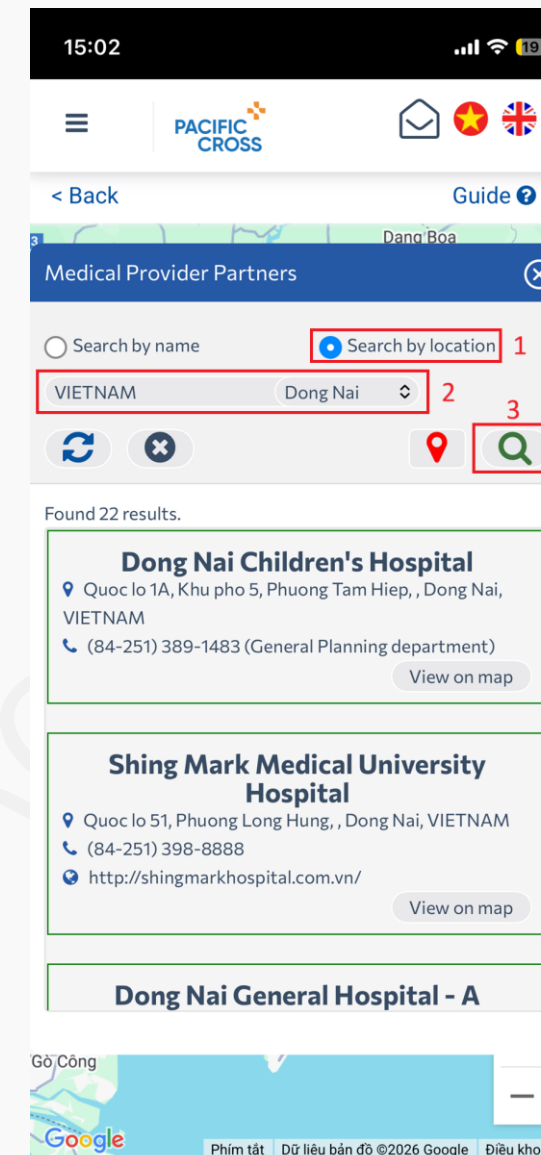


B2

## 5.2 Search by location



- B1: Select **Medical Provider Partners** menu
- B2: Select **Search by Location**
- B3: Select the country and province/city you want to search for
- B4: Select the search icon

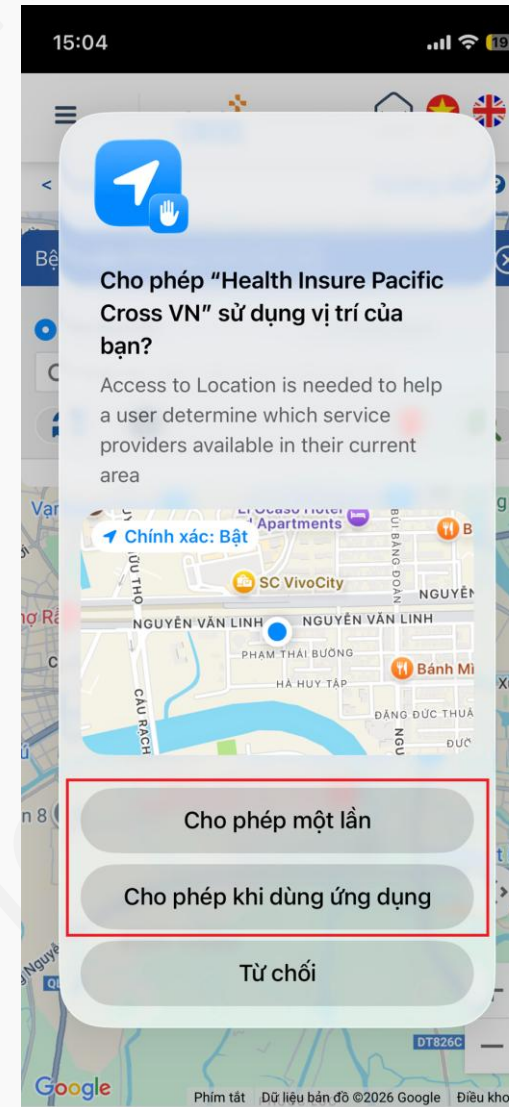


B2

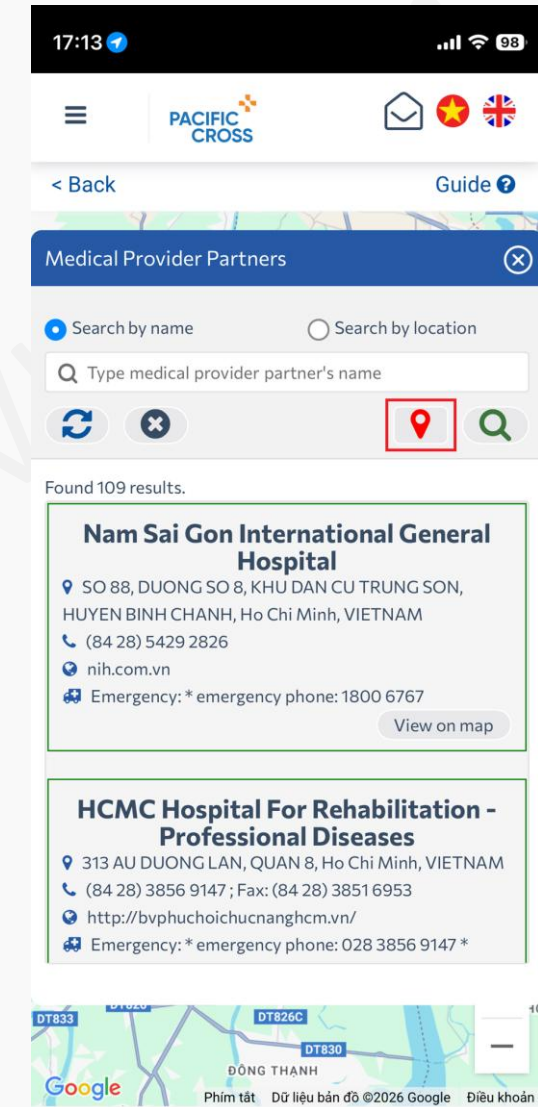
# 5.3 Search near your current location



- B1: Select **Medical Provider Partners** menu
- B2: Enable GPS and allow the application to access your location
- B3: Select the location icon



B2



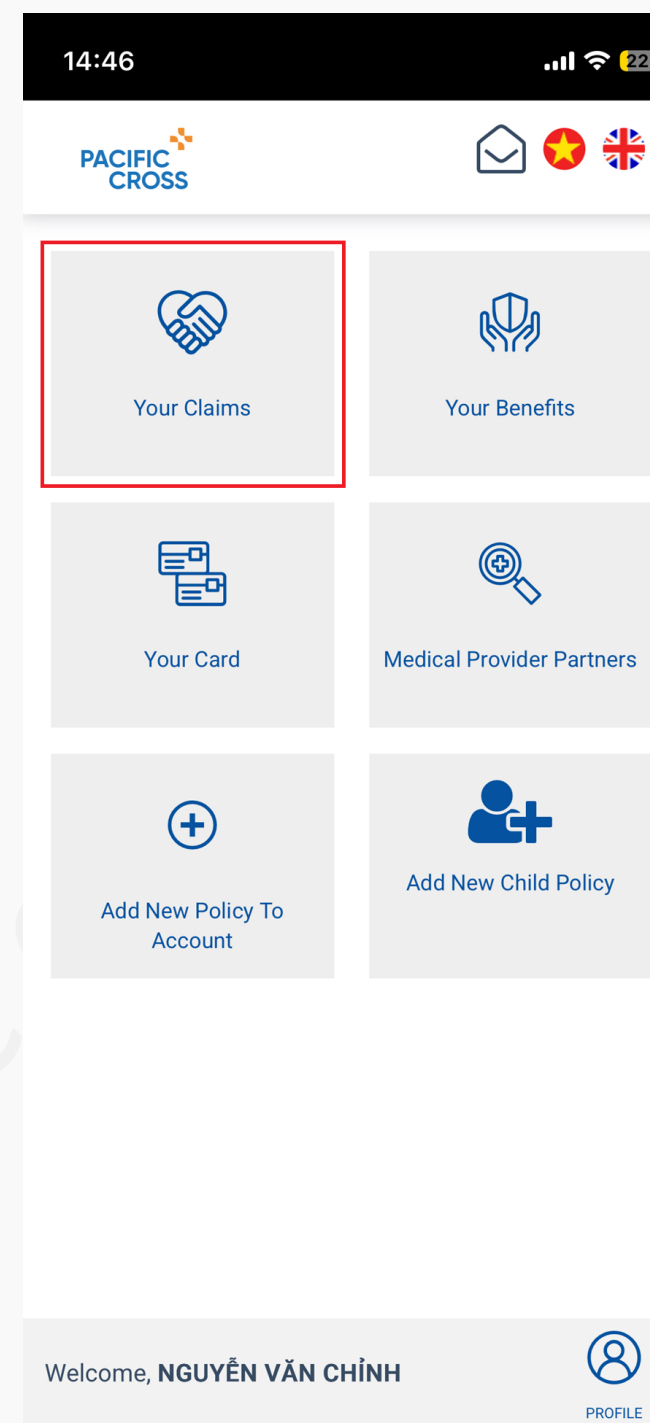
B3

# 6. Claim Requests



## Contents:

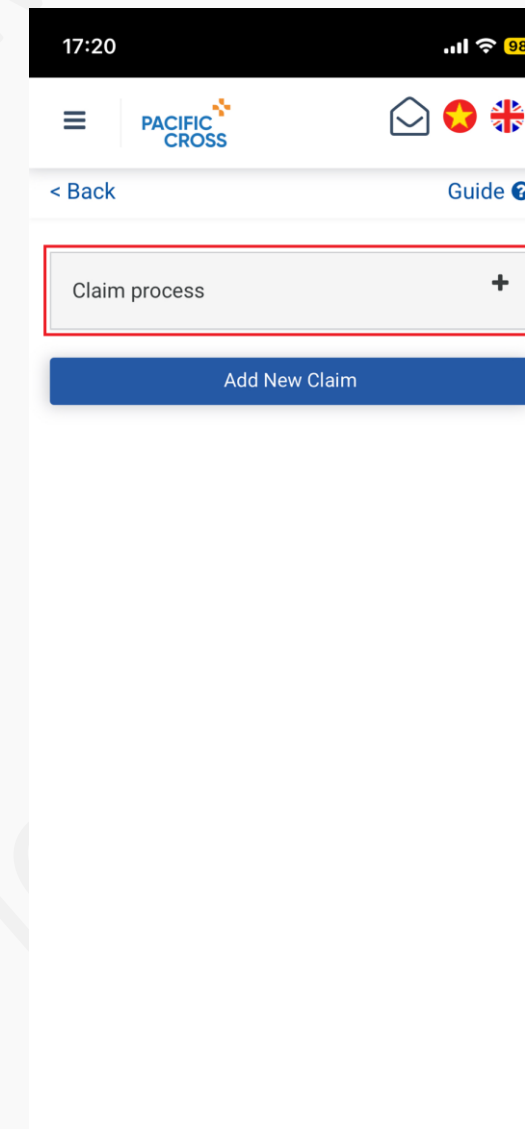
- a. View the Claim Process
- b. Submit a Claim Request
- c. View Claim Request Status
- d. Provide Additional Documents for a Claim Request
- e. Accept or Disagree with the Claim Result



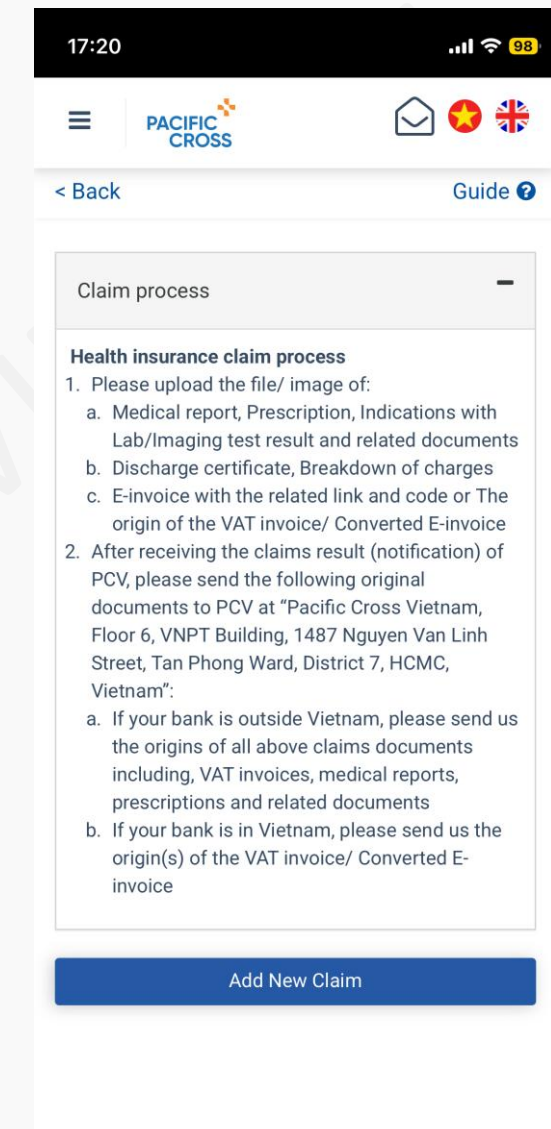
# 6.1 View the Claim Process



- B1: Select the **Your Claims** menu
- B2: Select **Claim Process** to view the Claim Process



B2



B2

## 6.2 Submit a Claim Request



- B1: Select the **Your Claims** menu
- B2: Select **Create Claim Request**
- B3: Enter the required information:
  - Select the policy and the insured person
  - Enter details of the medical visit / related illness
  - Attach images of invoices and supporting documents
  - Enter or verify bank account information, enter the claim amount, and add notes (if any)
  - Confirm and agree to the terms and conditions

17:27

PACIFIC CROSS

< Back Guide ?

Claim process +

Add New Claim

ID: 89260 Submitted

Note: Medical checkup 2025

Updated on (day/month/year): 20/01/2026

B2

17:21

PACIFIC CROSS

< Back Add New Claim

Health

1 Particulars of claimant

Policy Number \*  
HD122-8899

Patient Name \*  
NGUYỄN VĂN NAM

Correspondence Address

Email address  
ng...@gmail.com

Phone No.  
09 777

Next Step

B3

17:22

PACIFIC CROSS

< Back Add New Claim

3 Attach files

Please upload the file/image of:

- Medical report, Prescription, Indications and Lab/Imaging test result.
- Discharge certificate, Breakdown of charges.
- "E-invoice" or The origin of the VAT invoice
- Other

Choose on device

IMG\_0345.jpeg 0.07 MB

IMG\_4146.png 1.35 MB

Total files: 2, Total size: 1.43 MB

Back Step Next Step

17:24

PACIFIC CROSS

< Back Add New Claim

4 Claim payment details

Note  
Medical checkup 2025

Claims Amount \*  
3.200.000

Bank Name \*  
Asia Commercial Joint Stock Bank (ACB)

Bank Account Name \*  
Tran Trong Nghia

Bank Account No \*  
44443335556

Save to My Bank account

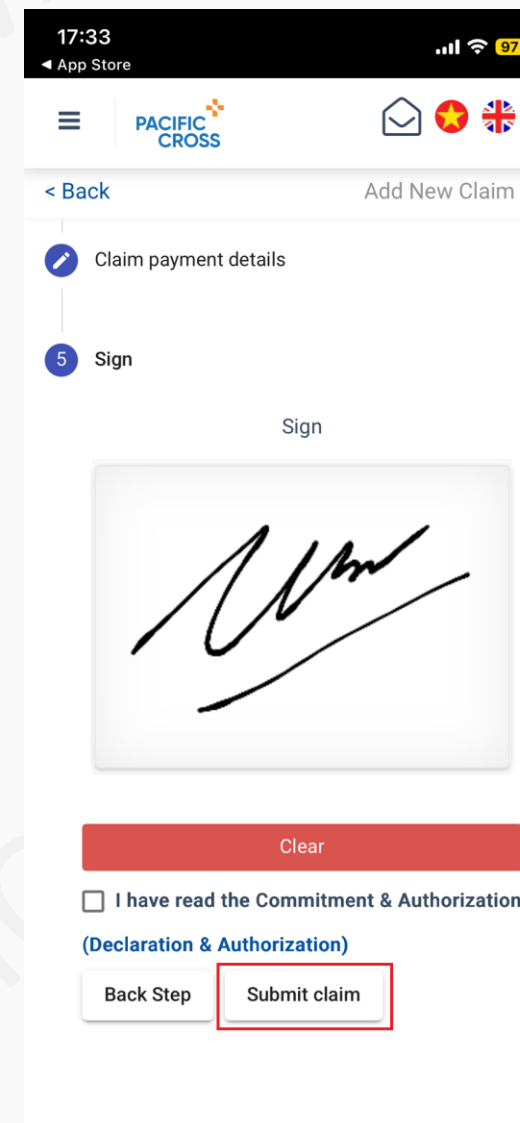
Back Step Next Step

## 6.2 Submit a Claim Request

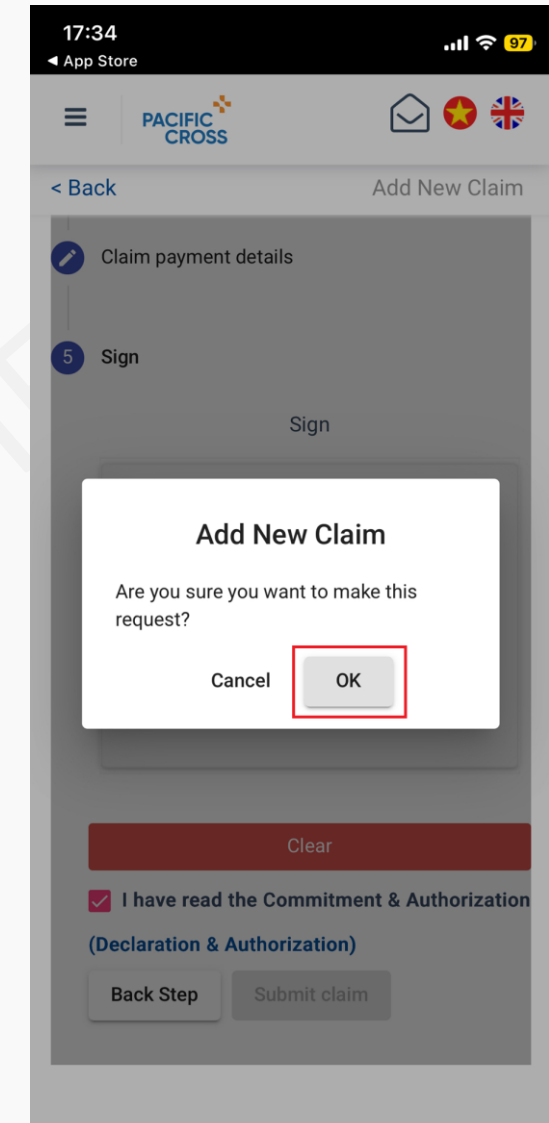


- B4: Sign and select **Submit Claim**
- B5: Select **OK**

***Note:** If invoices or supporting documents are missing, you may submit additional documents multiple times within 48 hours from the time the claim request is created.*



B4

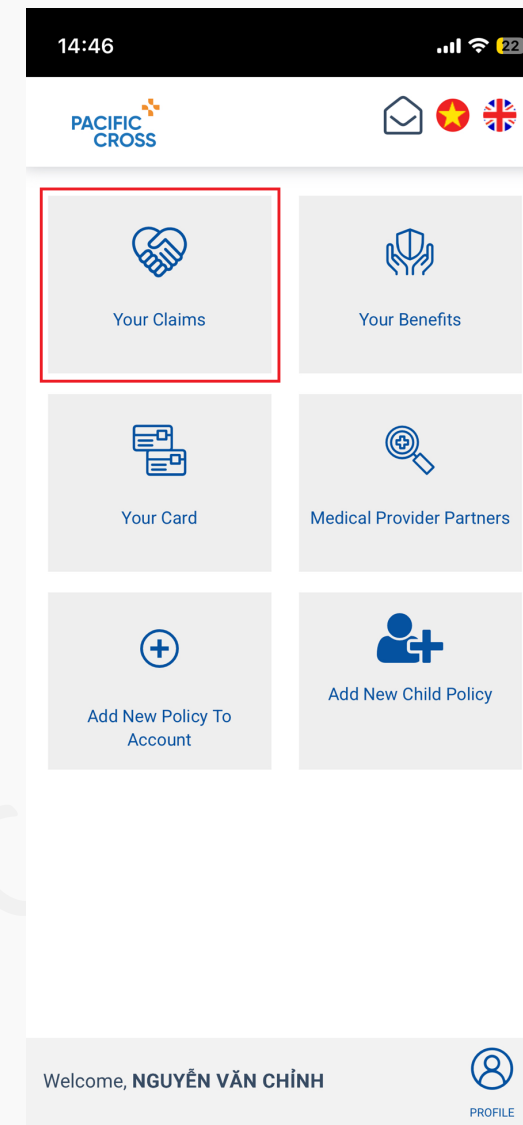


B5

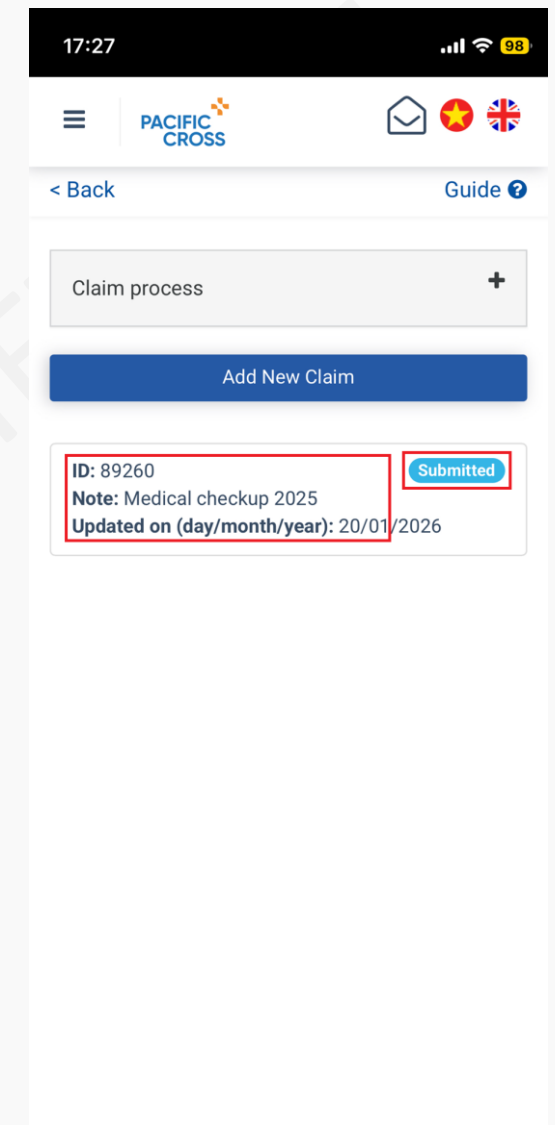


## 6.3 View Claim Request Status

- Go to the **Your Claims** menu. Here, the list of claim requests for you and your dependents (submitted by you) will be displayed.
- Each claim request includes information such as the request status, request ID, and last updated date.
- You can select a claim request to view detailed information.



B1



B2

## 6.3 View Claim Request Status

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A claim request may have the following statuses:

1. **Submitted:** status appears after a new claim has been added.
2. **Additional info needed:** The status indicating that additional information or supporting documents (e.g. invoice images) are required in order to process the claim. You may provide the required information by following the steps for submitting additional documents in the next section.
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).

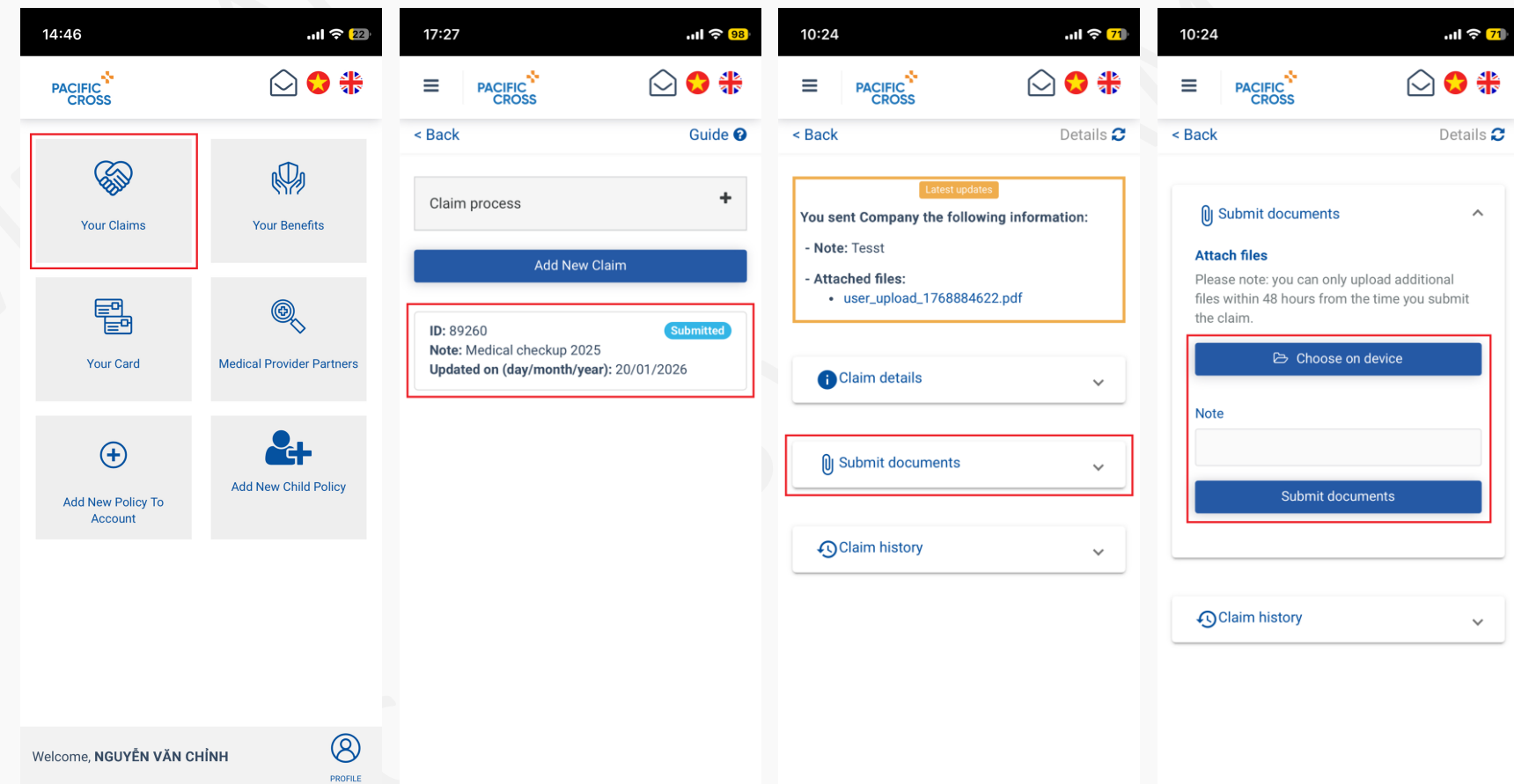
# 6.4 Provide Additional Documents for a Claim Request



- B1: Go to the **Your Claims** menu
- B2: Select the claim that need additional documents/ information
- B3: Scroll to the Submit documents section
- B4: Attach the required images or documents, add notes if needed, and select **Submit Documents**

**Note:** You can only upload additional files

- Within 48 hours from the time you submit the claim (you may submit additional documents multiple times during this period)
- When the insurance company requests additional documents and the claim status is Additional Infor Needed (you can submit additional documents only once)



B1

B2

B3

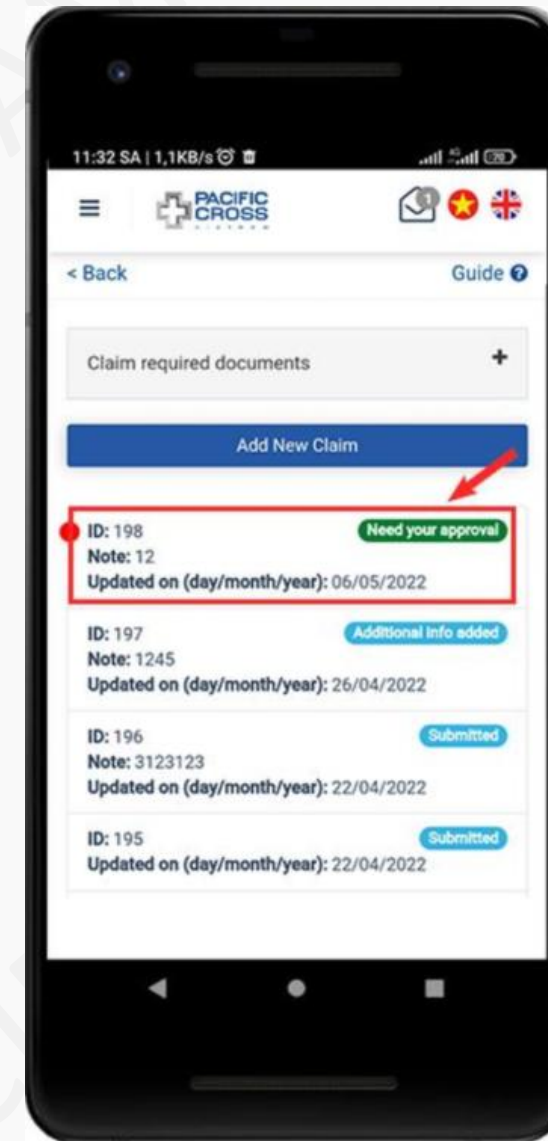
B4

# 6.5 Accept or Disagree with the Claim Result

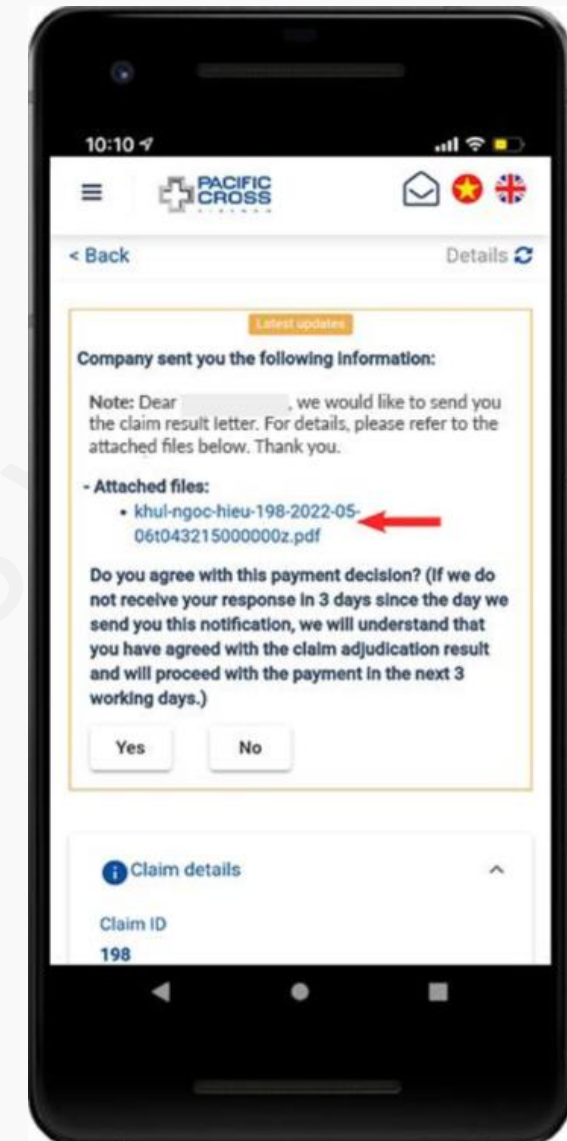


- B1: Go to the **Your Claims** menu
- B2: Select the claim that need your approval
- B3: Download the attached file to view the claim result letter

*Note: If no response is received from you within 3 days, the insurance company will assume that you have accepted the claim result and will proceed with processing the claim in accordance with the claim settlement process.*



B2

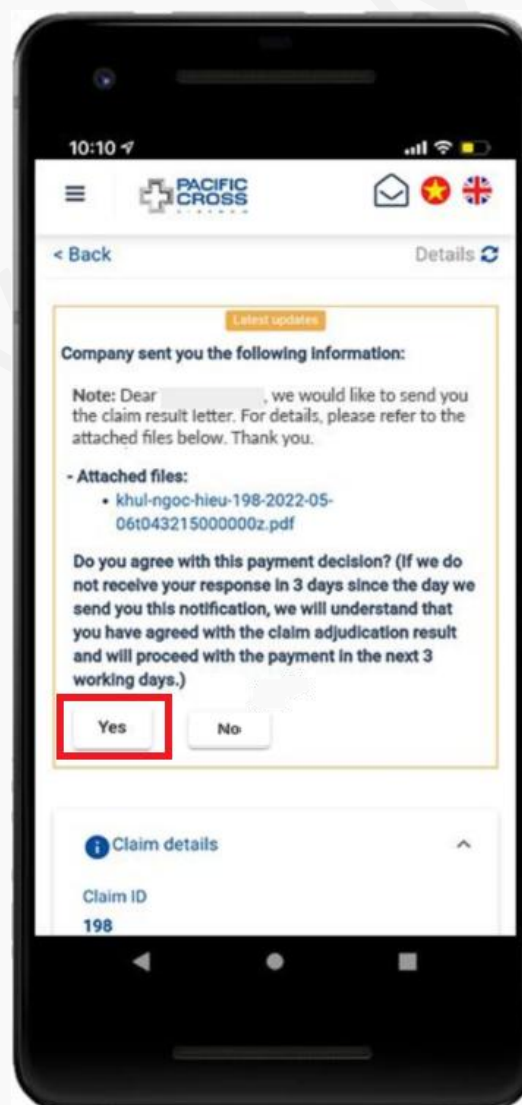


B3

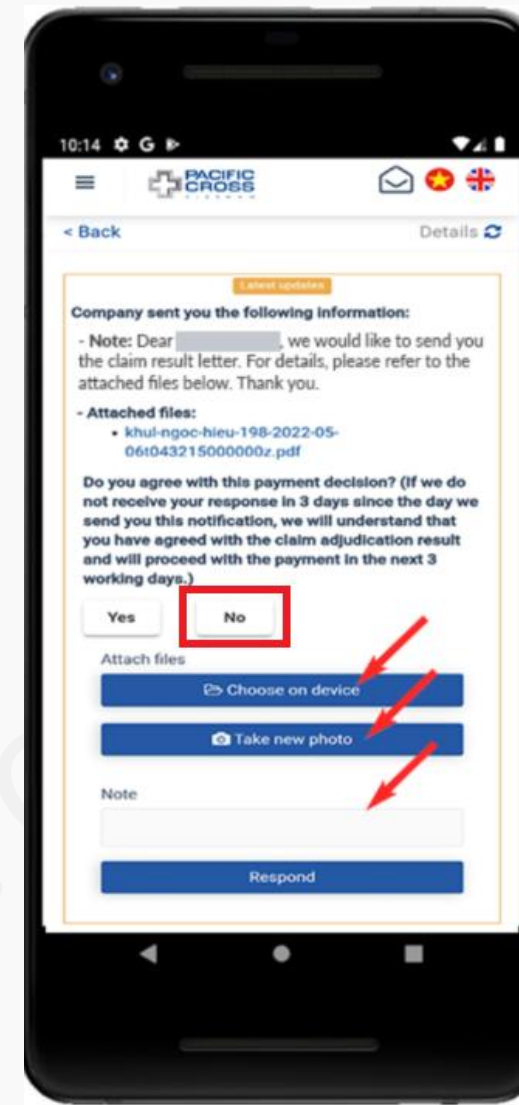
# 6.5 Accept or Disagree with the Claim Result



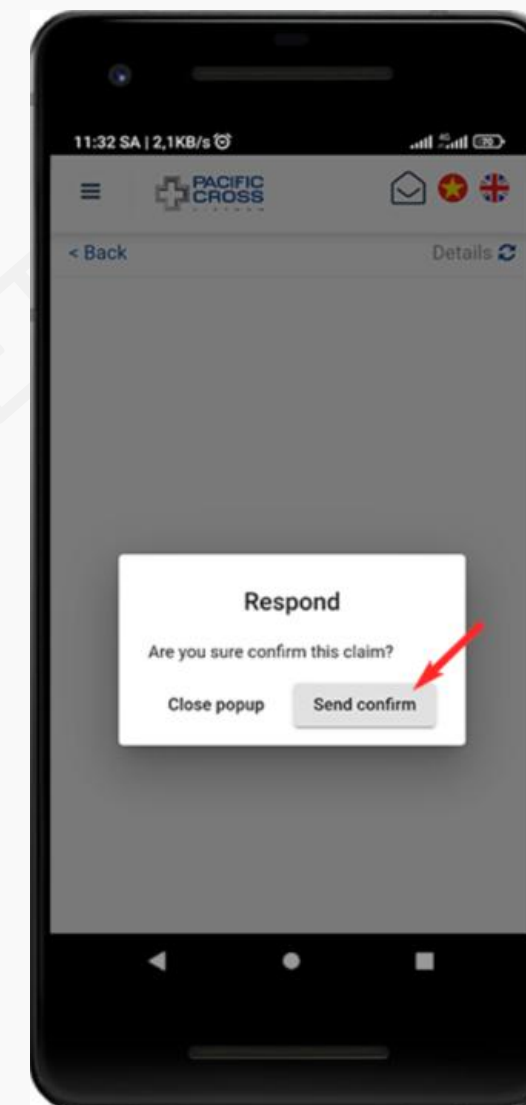
- B4:
  - Select **Yes** to agree with the claim result.
  - Select **No** to disagree *with the claim result. (you are required to add notes and attach supporting images or documents)*
- B5: Select **Send Confirm**



B4, Select Yes



B4, Select No



B5

**Thank you.**

FINNAM