

# Guide to Pre- and Post-hospitalisation claims submission on **PRU**Access

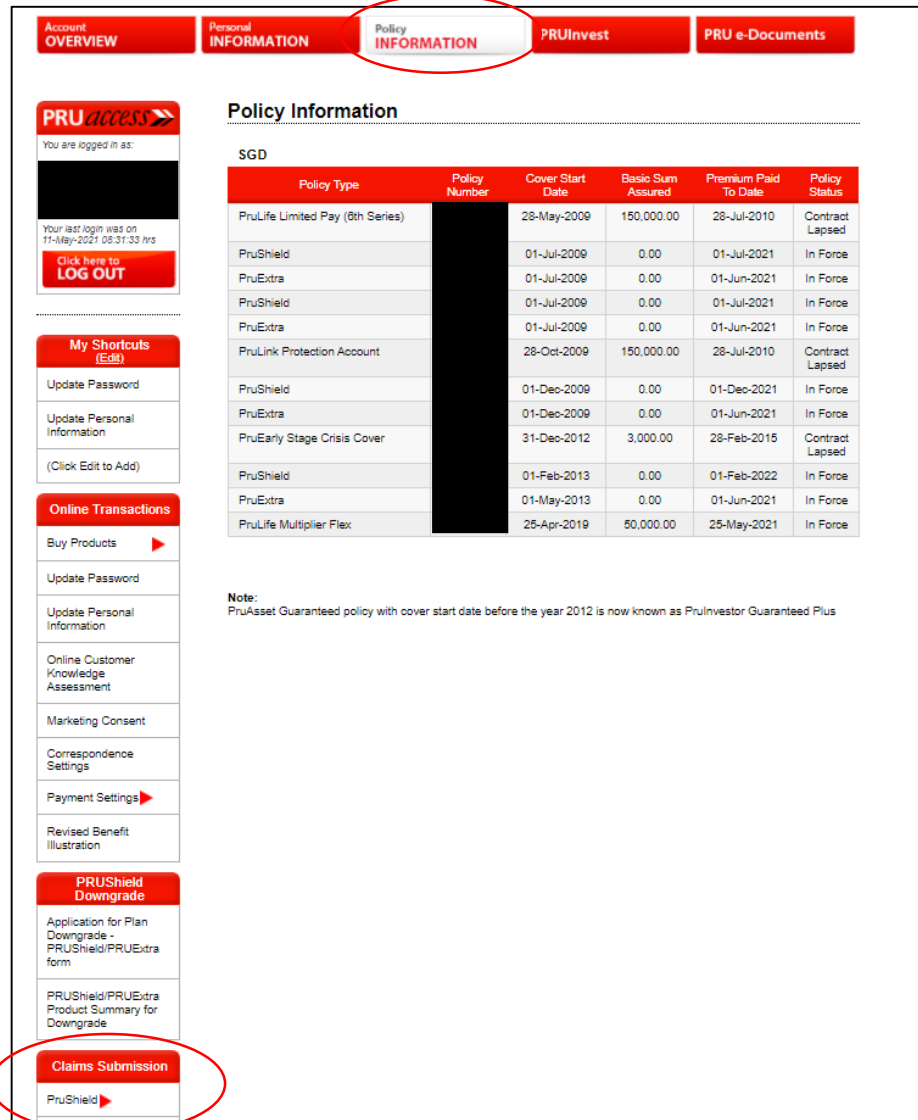


Get an experience  
as smooth as  
your TickTock  
dance moves

PRUShield  
Still a simple way to health

The advertisement features a stylized red line-art illustration of a person in a dynamic dance pose. Surrounding the dancer are several musical notes and stars. In the top right corner, there is a small icon of a person's face with a red headband. A right-pointing chevron symbol is located to the right of the dancer. The background is a light gray gradient.

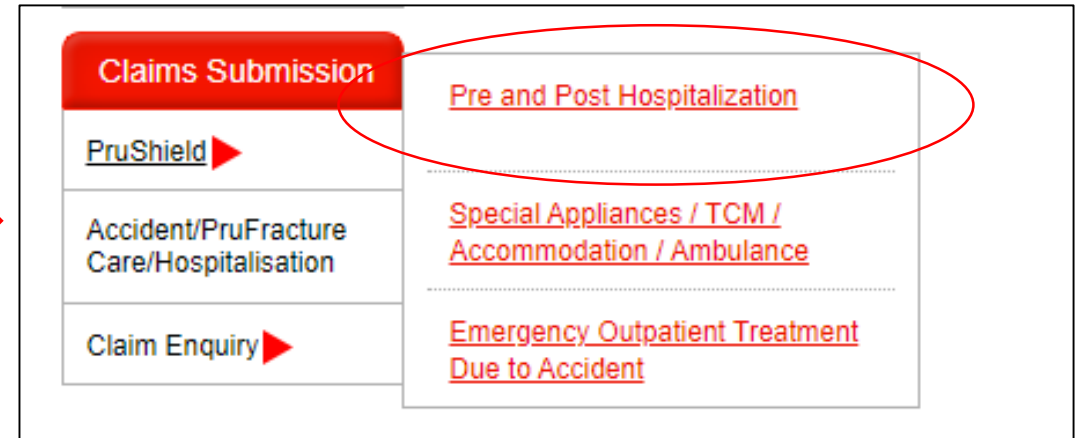
Click on “Policy Information” tab, Select “PRUShield” > “Pre and Post Hospitalisation” under Claims Submission on the left



The screenshot shows the PRUAccess interface. At the top, there are navigation tabs: Account OVERVIEW, Personal INFORMATION, **Policy INFORMATION** (circled in red), PRUInvest, and PRU e-Documents. Below the tabs, the 'Policy Information' section is active, displaying a table of SGD policies. On the left sidebar, there are sections for 'My Shortcuts', 'Online Transactions', and 'PRUShield Downgrade'. At the bottom of the sidebar, the 'Claims Submission' button is circled in red, with a 'PruShield' link below it.

Policy Type	Policy Number	Cover Start Date	Basic Sum Assured	Premium Paid To Date	Policy Status
PruLife Limited Pay (8th Series)		28-May-2009	150,000.00	28-Jul-2010	Contract Lapsed
PruShield		01-Jul-2009	0.00	01-Jul-2021	In Force
PruExtra		01-Jul-2009	0.00	01-Jun-2021	In Force
PruShield		01-Jul-2009	0.00	01-Jul-2021	In Force
PruExtra		01-Jul-2009	0.00	01-Jun-2021	In Force
PruLink Protection Account		28-Oct-2009	150,000.00	28-Jul-2010	Contract Lapsed
PruShield		01-Dec-2009	0.00	01-Dec-2021	In Force
PruExtra		01-Dec-2009	0.00	01-Jun-2021	In Force
PruEarly Stage Crisis Cover		31-Dec-2012	3,000.00	28-Feb-2015	Contract Lapsed
PruShield		01-Feb-2013	0.00	01-Feb-2022	In Force
PruExtra		01-May-2013	0.00	01-Jun-2021	In Force
PruLife Multiplier Flex		25-Apr-2019	50,000.00	25-May-2021	In Force

**Note:**  
PruAsset Guaranteed policy with cover start date before the year 2012 is now known as PruInvestor Guaranteed Plus



The diagram shows a 'Claims Submission' menu with three main options: 'PruShield', 'Accident/PruFracture Care/Hospitalisation', and 'Claim Enquiry'. A red oval highlights the 'PruShield' option, which is linked to 'Pre and Post Hospitalization'. Below this, there are two sub-categories: 'Special Appliances / TCM / Accommodation / Ambulance' and 'Emergency Outpatient Treatment Due to Accident'.

- Claims Submission**
  - PruShield** → Pre and Post Hospitalization
  - Accident/PruFracture Care/Hospitalisation**
    - Special Appliances / TCM / Accommodation / Ambulance
  - Claim Enquiry** → Emergency Outpatient Treatment Due to Accident

After selecting Pre and Post Hospitalization, select the Policy Number of the Life Assured where the claim submission is related to



You are logged in as:

Your last login was on  
11-May-2021 08:31:33 hrs

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**My Shortcuts**  
(Edit)

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[Update Personal Information](#)

(Click Edit to Add)

### Pre And Post Hospitalisation

Please select the policy you would like to proceed with pre and post claims Submission

Policy Type	Policy Number	Cover Start Date	Life Assured Name	Status
PruShield		01-Jul-2009	Sarina Binte Shariman	In Force
PruShield		01-Jul-2009	Misha Binte Muhammad Osman	In Force
PruShield		01-Dec-2009	Muhammad Mizhan Bin Muhammad Osman	In Force
PruShield		01-Feb-2013	Muhammad Mihran Bin Muhammad Osman	In Force

Policyholders will then select the hospital/clinic name according to the admission date for claim submission to be tagged to

The screenshot displays the PRUAccess user interface. At the top, there are navigation tabs: Account OVERVIEW, Personal INFORMATION, Policy INFORMATION, PRUInvest, and PRU e-Documents. The main content area is titled 'Pre And Post Hospitalisation' and includes a table for selecting hospitalisation events. A red circle highlights the hospital names in the table.

**PRUaccess**  
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**Pre And Post Hospitalisation**  
Please select the Hospitalisation/Day of surgery event which you are claiming on

Admission Date	Discharge Date	Hospital/Clinic Name
30-Oct-2020	01-Nov-2020	<u>PARKWAY EAST HOSPITAL</u> Noninflammatory disorders of female genital tract
01-Jun-2020	01-Jun-2020	<u>SENGKANG HOSPITAL INPATIENT</u> Other diseases of the digestive system

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**My Shortcuts (Edit)**  
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Update Personal Information  
(Click Edit to Add)

Upon selecting the hospital of admission, Policyholders would be prompted to confirm mode of payout.

*Note: default payout method – Cheque payment*

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Update Password  
Update Personal Information  
(Click Edit to Add)

**Online Transactions**  
Buy Products ▶

**Claim Summary Information**  
Life Assured Name: [Redacted]  
Policy Type: PruShield    Policy No. [Redacted]    Policy Status: In Force    Cover Start Date: 01-Jul-2009  
Hospital/Clinic Name: PARKWAY EAST HOSPITAL  
Final Diagnosis: [Redacted]  
Admission Date: 30-Oct-2020    Discharge Date.: 01-Nov-2020

**Other Information**  
Do you want the claim Payout to be credited to your bank account?     Yes     No  
[Previous <](#)    [Next >](#)



**Other Information**  
Do you want the claim Payout to be credited to your bank account?     Yes     No  
Please select the account to credit to:      
--Select--  
POSB Saving Bank [Redacted]  
POSB Saving Bank [Redacted]  
Other Account  
[Previous <](#)

If “Yes” is selected under “Other Information”, Policyholders will be prompted, to select account for payout to be directly credited into GIRO account.

If “Other Account” is selected, Policyholder would be required to submit a copy of bank statement/bank book\* showing name of Policyholder and account number. **Only the Policyowner’s bank account is accepted for payment**

*\*to be submitted together with other claim documents*

Upon selecting the hospital of admission, Policyholders would be prompted to confirm mode of payout.

*Note: default payout method – Cheque payment*

**PRUaccess**  
You are logged in as: [Redacted]  
Your last login was on 11-May-2021 08:31:33 hrs  
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**Claim Summary Information**  
Life Assured Name: [Redacted]  
Policy Type: PruShield    Policy No. [Redacted]    Policy Status: In Force    Cover Start Date: 01-Jul-2009  
Hospital/Clinic Name: PARKWAY EAST HOSPITAL  
Final Diagnosis: [Redacted]  
Admission Date: 30-Oct-2020    Discharge Date.: 01-Nov-2020

**Other Information**  
Do you want the claim Payout to be credited to your bank account?  Yes  No

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**Other Information**  
Do you want the claim Payout to be credited to your bank account?  Yes  No

Please select the account to credit to: --Select--  
--Select--  
POSB Saving Bank - [Redacted]  
POSB Saving Bank - [Redacted]  
Other Account

[Previous](#)

Do you want the claim Payout to be credited to your bank account?  Yes  No

Please select the account to credit to: Other Account

We currently do not have your bank account details.

**Please note: Payment can only be made to the Policy Owner.**  
You **must** upload a copy/photo of your bank statement or bank book, showing your name and account no. on the next page, for us to make a Direct Credit into your bank account.

\* Bank Name: --Select--

\* Bank Account Number: [Redacted]  
(Credit Card numbers are not accepted)

Name of Account Holder: Sarina Binte Shariman  
(Must be Policyowner)

If “Yes” is selected under “Other Information”, Policyholders will be prompted, to select account for payout to be directly credited into GIRO account.

If “Other Account” is selected, Policyholder would be required to submit a copy of bank statement/bank book\* showing name of Policyholder and account number. **Only the Policyowner’s bank account is accepted for payment**

*\*to be submitted together with other claim documents*

Upon selecting mode of payout, policyholders will be prompted to submit documents for claim submission  
Click “Browse File” to upload all mandatory claim documents

## Submission of Documents

Please upload the following document :

1. Original Final Hospital bills, tax invoices and receipts
2. The following additional documents, if necessary:
  - a. Referral memo from last General Practitioner (GP) who referred the Life Assured to a Specialist  
- If you are claiming for consultation fee incurred on the referral GP
  - b. Doctor's memo - If you are claiming for Special Appliances & Prosthesis
  - c. Settlement Letter - If there is and 3<sup>rd</sup> party settlement paid on the claim
  - d. Payslip - If you co-pay part of the bill, please submit proof of payment by you, e.g. copy of payslip

### Image Requirements

- Upload up to 20 images, Each image should be 6MB or smaller.
- File name should not contain special characters, however dash(-), Underscore ( \_ ) and dot(.) are allowed.
- File types accepted include JPEG, TIFF, PNG or PDF only

Tips:

- ✓ Lay your document on a flat surface and ensure it is not folded, curved, crumpled or dog-eared
- ✓ Ensure that your image is not blur and words are readable


Browse File

Remove All

◀ Previous

**Reminder:** If “Other Account” is selected in the previous page, Policyholder would be required to submit a copy of bank statement/bank book\* showing name of Policyholder and account number

Upon documents upload, for images/files that do not meet the requirements can still be submitted but a longer processing time will be imposed as it'll manual processing. Policyholders can now choose "Yes" and "Next" to bypass any images that do not meet the technical requirements

#	Name	Size	Progress	Action
1	 SGH bill_PA0020212310.pdf <i>This document does not meet our image requirements. You can remove and upload another file or continue to submit it.</i>	790 KB	<div style="width: 100%; height: 15px; background-color: red;"></div>	<a href="#" style="background-color: red; color: white; padding: 5px;">Remove</a>

Total size: 750 KB

**Processing Time**  Yes  No

Images that do not meet the image requirements can still be submitted, but processing time may take longer. Do you want to continue with your submission?

[< Previous](#) [Next >](#)



Before the claim is being submitted, Policyholder would have an overview of documents submitted and would have to “Review and Confirm” before the claim can be submitted.

The screenshot displays the PRUAccess user interface. On the left is a navigation sidebar with the PRUAccess logo and a 'LOG OUT' button. The main content area is divided into several sections: 'Claim Summary Information' with fields for Life Assured Name, Policy Type, Policy No., Policy Status, Cover Start Date, Hospital/Clinic Name, Final Diagnosis, Admission Date, and Discharge Date; 'Other Information' with a payout status; 'Submitted Documents' listing a PDF file; and 'Confirmation' with a 'Review & Confirm' section containing an unchecked checkbox for agreement to the Declaration and a 'Previous' button. A red oval highlights the 'Confirmation' section.

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**My Shortcuts (Edit)**

- Update Password
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- (Click Edit to Add)

**Online Transactions**

- Buy Products ▶
- Update Password
- Update Personal Information
- Online Customer Knowledge Assessment

**Claim Summary Information**

Life Assured Name: Sarina Binte Shariman

Policy Type: PruShield    Policy No.: 39629959    Policy Status: In Force    Cover Start Date: 01-Jul-2009

Hospital/Clinic Name: PARKWAY EAST HOSPITAL

Final Diagnosis: Noninflammatory disorders of female genital tract

Admission Date: 30-Oct-2020    Discharge Date.: 01-Nov-2020

**Other Information**

Payout to be credited to your bank account: No

**Submitted Documents**

File Names:

1. SGH bill\_PA0020211826.pdf


**Confirmation**

Review & Confirm


I have read and agree to the [Declaration](#)

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Once the claim has been successfully submitted, Policyholder should not that a reference number is being provided at the last page of submission

**PRU** access 

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(Edit)

Update Password

Update Personal Information

(Click Edit to Add)

## Submission Confirmation

**Your claim has been successfully submitted.**

Your claim has been submitted on 20-May-2021 06:54 PM and the reference number is **P210520318972**.

Please note Prudential does not admit liability by the mere submission of this claim and the required documents.

Should you have any questions, please call our PruCustomer Line at 1800-3330333 (Monday to Friday, 8.30am to 5.30pm, excluding Public Holidays).

Thank you for using PRUaccess.

[Click to Upload more document >](#)