ITE Student Insurance Claim Procedure

Important!	Claims must be submitted **within 30 days** of the date of accident or treatment whichever is earlier. If more time is required, please notify groupcare.lite@adepthealth.com.sg and cc claims@mycg.com.sg. **Claims which are submitted late may not be processed – please submit early.**
First Time submitting a claim	1. Approach Student Services Department at your respective college who will assist to set up your account with GroupCare Lite. 2. Download the GroupCareLite@Income mobile app. 3. You will receive a welcome email from GroupCare Lite within 5-10 working days. This contains your username and password. 4. Click on "Sign up" in the app and fill in the information required. 5. You will be able to log in thereafter to use the app.
How to Submit a Claim (including follow-up claims)	All claims must be submitted using the app or portal. 1. Log in to use the app or portal. 2. Click on "Submit Claim". 3. Fill in the information required. 4. Upload the supporting documents (refer to document checklist below). 5. If the submission is successful, there will be a claim reference.

Document Checklist

Documents Required	Outpatient Claim	Hospitalisation & Surgery Claim
Final Invoice & Receipt	✓	✓
Referral Letter	✓	
A&E Visit Summary, Doctor's Memo stating diagnosis	✓	
Inpatient Discharge Summary		✓
Diagnostic Test Report & Order Form	✓	
Medisave Statement showing HRN (download from CPF online if part of the bill was paid with medisave)	✓	✓
Third Party Settlement Letter (if you have submitted a claim to any third party who has reimbursed your expenses e.g. other insurers, parent's employer etc.)	✓	✓
Police Report (for road traffic accident cases)	✓	✓
Medical Report (overseas hospitalisation/surgery)	✓	✓

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Claims Processing Time	Generally, medical expense claims will be processed within 30 days upon receipt of complete documents/information. Notification of the claim result or request for documents/information will be updated in the app/portal and sent to the student's email. Payment of approved claims will be credited into the student's bank account.

Contact	Website : www.mycg.com.sg/ite
	
	Email : To groupcare.lite@adepthealth.com.sg
	           Cc claims@mycg.com.sg
	
	Tel : 6428 8139
	        Mon – Fri, 9am to 6pm (excluding Public Holidays)

Note:

(a) Please ensure that the invoice is paid before submitting the claim. The invoice should not show an outstanding amount otherwise official receipt is required.

(b) Invoices, prescriptions and test reports may be downloaded from the hospital or healthhub app for treatment in Government Restructured Hospitals/Specialist Clinics.

(c) If the required documents (eg. referral letter, test order form, test report, discharge summary etc.) are not provided to you, please request from the clinic/hospital during the visit. Otherwise, you may have to return to the clinic/hospital to request for it.

(d) The insurer may request for further documents/information on a case-by-case basis in order to assess the claim.

(e) Original invoices and receipts must be kept for 6 months from the date of treatment and provided to the insurer on request.

(f) Referrals are only valid for 6 months before the first visit to the Specialist/Physiotherapist/Chiropractor.

(g) Medishield Life and the Private Integrated Shield Plans (excluding Rider) have Last Payer Status. This means that if they have paid the claim, the patient's other insurance (eg. ITE's student group insurance, employer's group insurance) must reimburse the Shield Plans. Please note that reimbursement to the Shield plan will reduce the balance available for future treatment/claims under ITE's insurance. If you wish to retain the limit, please email your request to groupcare.lite@adepthealth.com.sg, cc claims@mycg.com.sg with the claim reference number.

(h) Confirmation on whether a claim is admissible or the amount payable can only be provided by the insurer after complete claim documents have been submitted for assessment.

(i) Claims paid by Medisave will be reimbursed to the Medisave account. Please note that reimbursement to Medisave will reduce the balance available for future treatment/claims under the Polytechnic's insurance. If you wish to retain the limit, please email your request to groupcare.lite@adepthealth.com.sg, cc claims@mycg.com.sg with the claim reference number.

(j) Students can check status of claims via the app or portal.