



Liberty
Insurance™



Pre-Approval for Cashless Day Surgery, Advanced Lab at Liberty's network clinics and Hospitalization

Benefits at a Glance



Receive pre-approval result in **3 working days** only



Enjoy cashless medical treatment



Pre-assessment service before treatment



Hassle-free application process

Pre-Approval for Cashless Day Surgery, Advanced Lab at Liberty's network clinics and Hospitalization

Planning your medical expenses ahead with Cashless Day Surgery, Advanced Lab at Liberty's network for and Cashless Hospitalization Services. Liberty Medical Card holders who currently enjoy cashless outpatient services now can enjoy cashless surgery and advanced diagnostic imaging at our selected medical network. Our network medical specialist will apply cashless day surgery and advanced diagnostic imaging for you.

Pre-approval Hospitalization Service helps. Our network medical specialist will also apply cashless Hospitalization services with private hospitals in Hong Kong for you. Once the cashless Hospitalization request is approved, Liberty will issue a Letter of Guarantee (LOG) and send it to your designated hospital. Cashless pre-approval services offer you hassle free arrangement after your treatment and well planned for your medical expenses budget. We will settle the pre-approved bill directly with our network provider on your behalf after your treatment, so you could stay focus on your recovery.

Mutual benefit for Group policyholder and members

Members can undertake cashless treatment at Liberty's well-equipped network clinics and private hospitals. At the same time, it reduces HR administration work and enjoys simplified claim procedures.

List of network hospital for Cashless Hospitalization Services

Hospital	Address	Contact No.
Canossa Hospital (Caritas)	1 Old Peak Road, Mid-levels, Hong Kong	2522 2181
CUHK Medical Centre	9 Chak Cheung Street, Shatin, New Territories, Hong Kong	3946 6888
Evangel Hospital	222 Argyle Street, Kowloon, Hong Kong	2711 5221
Gleneagles Hong Kong Hospital	1 Nam Fung Path, Wong Chuk Hang, Aberdeen, Hong Kong	3153 9000
Hong Kong Adventist Hospital	40 Stubbs Road, Mid-levels, Hong Kong	3651 8888
Hong Kong Baptist Hospital	222 Waterloo Road, Kowloon Tong, Hong Kong	2339 8888
Hong Kong Sanatorium & Hospital	2 Village Road, Happy Valley, Hong Kong	2572 0211
Matilda International Hospital	41 Mount Kellet Road, The Peak, Hong Kong	2849 0111
Precious Blood Hospital (Caritas)	113 Castle Peak Road, Shum Shui Po, Kowloon, Hong Kong	3971 9900
St.Paul's Hospital	2 Eastern Hospital Road, Causeway Bay, Hong Kong	2890 6008
St.Teresa's Hospital	327 Prince Edward Road, Kowloon, Hong Kong	2711 9111
Tsuen Wan Adventist Hospital	199 Tsuen King Circuit, Tsuen Wan, Hong Kong	2275 6688
Union Hospital	Union Hospital 18 Fu Kin Street, Tai Wai, Hong Kong	2608 3388

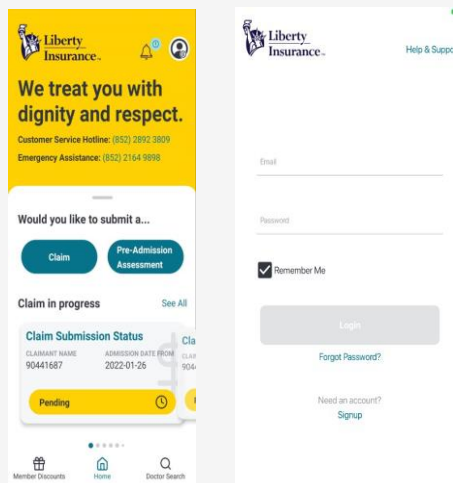
Medical services under the cashless service in network clinics and hospitals are provided by the relevant medical providers. Liberty is not the service provider or the agent of the medical providers and makes no representation, warranty or undertaking as to the quality and availability of the services and shall not accept any responsibility or liability for the services provided by the medical providers.

Liberty's network specialist for Cashless Day Surgery, Advanced Lab and Hospitalization

STEP 1

INQUIRE NETWORK CLINICS VIA LIBERTY HK APP

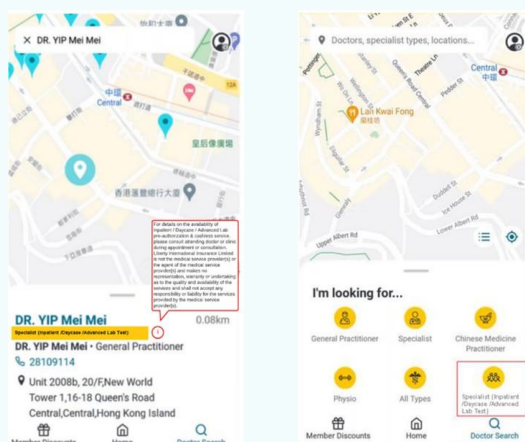
Login to your LHC account or register one if you don't have. After Login, please select "Doctor Search" on the bottom right corner. If you don't have Liberty HK - Liberty Health Club App, click on the links here to download ([Android](#) | [iOS](#))



STEP 2

CHOOSE YOUR MEDICAL SPECIALIST

Select "Specialist (Inpatient /Daycase /Advanced Lab Test)" to locate your preferred Network Specialist.



STEP 3

CLINICAL VISIT / HOSPITALIZATION

Present your medical card/Letter of Guarantee and your HKID card at the designated clinic/hospital. If clinical surgery, advanced laboratory test or hospitalization is required, our Network Medical Specialist will help you get pre-approval from Liberty for cashless clinical surgery, advanced laboratory test or hospitalization.

STEP 4

CASHLESS SERVICES

Once the pre-approval request is approved, you will be arranged for cashless clinical surgery, advanced laboratory test or hospitalization. We will settle the pre-approved bill directly to designated clinic on behalf of you.

For any queries, please contact your agent/broker or reach our Customer Hotline 2892 3809 for details.

Special Notes

1. Medical Network Cashless Service is only applicable in Hong Kong.
2. The pre-approval service is not contractual services, but administrative arrangements offered in our absolute discretion in respect of covered expenses incurred during the member's use of medical services and are subject to termination by Liberty at any time without prior notice.
3. The result of the pre-approval shall not be deemed as an agreement of Liberty to pay any benefit under the relevant policy. The benefit entitlement shall ultimately be subject to the terms and conditions of the policy and benefit eligibility of the member as of the incurred date of medical visitation.
4. Please note that all fees listed in the pre-approval are quoted costs only and do not represent the actual claim settlement amount.
5. All decisions made for the pre-approval are based on the information available at the time of the pre-approval's assessment.
6. Final claim decision shall be subject to claims adjudication based on information Liberty finally receives, policy benefits, policy terms, and reasonable and customary charges. The claimable amount estimates in the pre-approval remain estimates and do not constitute a liability.
7. For expenses not listed in the pre-approval, please contact your attending doctor or hospital for further information.
8. Pre-approval could be declined for reasons including but not limited to the following:
 - a. The hospitalization, treatment or surgery rendered by the attending physician is not medically necessary
 - b. The doctors' charge is not reasonable and customary
 - c. The pre-approval form completed by member/patient and attending doctor contains insufficient information
 - d. The reason for treatment/surgery/hospital falls under an exclusion in the policy
9. Upon your conclusion of treatment / procedure or hospital discharge, please settle any deductible, non-covered items and net balance that exceed the approved amount.
10. If any medical expenses paid through the pre-approval service exceeded the benefit entitlement under the relevant policy, a shortfall notice will be sent to you. The shortfall amount should be settled within 31 days from the date of the shortfall notice. If there is outstanding shortfall, shortfall amount will be deducted from future claims.
11. Liberty reserves the right to change any of the arrangements in relation to the pre-approval service without prior notice and has absolute discretion in relation to all matters arising from the services. In the event of disputes, the decision of Liberty shall be final.
12. Please refer to the relevant policy for the exact and complete terms and conditions of coverage.