

FAQ

1. What is Letter of Guarantee (LOG)?

A letter of guarantee is an assurance of payment offered by insurers to hospitals, on behalf of a patient, for the portion of the hospital bill covered by insurance subject to policy conditions.

2. Why does the patient need a LOG?

When the patient is hospitalized, the hospital will estimate the bill and plan how much can be retrieved from the patient's/next-of-kin's Medisave account. In the event the estimation shows that the Medisave account(s) are insufficient to cover the bill, the hospital will request for a deposit. The LOG is intended as a service to policyholder to assist partially or wholly with the deposit payment required by the Hospital.

3. Who is entitled to LOG?

All Incomeshield insured persons are entitled to LOG subject to policy conditions, limits of compensation, deductible, co-insurance and pro-ration factor, if any. Kindly note that NTUC Income reserves the rights for not issuing LOG.

4. How can the patient obtain the LOG?

Patient can obtain the LOG from the admitting hospital (Restructured hospitals only) or through our Healthcare hotline at 6332 1133. We will need some basic information for us to issue the LOG as shown below.

- Patient NRIC or Policy No
- Date of admission
- Length of stay
- Hospital
- Class of ward (Private hosp, A ward, B1 ward, B2 ward or C ward)
- Estimated bill size and deposit amount
- medical condition
- surgical code
- Hospital Tel & Fax No.

5. How many days in advance should patient request of LOG?

We encourage patients to request for the LOG 2 weeks to 4 days before admission which allow us to have ample time to give necessary advice on the coverage, if any.

6. Can LOG be issued all medical institutions?

We can issue LOG to all local major hospitals. We are also unable to issue LOG for outpatient treatments, treatments at Institute of Mental Health, Adam Road Hospital, Private clinics, Rehab/Nursing centres and community hospitals.

7. How to determine the LOG amount?

We will compute the LOG amount based on the Incomeshield plan's benefit covered and interim admission information provided (up to max. \$10,000). LOG amount more than \$10,000 will be considered on a case by case basis.

8. If the Patient has a Enhanced Incomeshield plan with Plus rider, why would the hospital still require a deposit payment and signing of the Medisave authorisation form?

The purpose of the LOG is to help patient manage partly or wholly the deposit required by the hospital upon admission. It is important to note that the LOG amount is not the Integrated Plan's claim liability and as such it may deviate from the eventual claimable amount which is only determined after the claim is processed with the finalised hospital bill.

In the event of full policy coverage after the claim is processed, no Medisave will be deducted and hospital will do the necessary refund to patient, if any, after receiving our payment.

Please note that hospital may reserve their rights to collect payment as required by them.

9. What will happen next after hospital has received the LOG?

A claim form will be provided by the hospital upon admission. The hospital will then submit the finalized bill to NTUC Income through an electronic claim submission system. Once the claim is settled, we will forward the claim payment (if any) to the hospital.

10. What if the estimated hospital bill is more than the total of Medisave and LOG amount?

In such a case, the hospital may reserve their rights to ask patient for partial payment of the deposit.

11. What if the LOG amount exceeds the Incomeshield's actual liability?

In such a case, the patient is required to make payment to the hospital for the outstanding balance bill.