MCIS LIFE

EB Portal

User Guide

HR

Version 2.0.3c

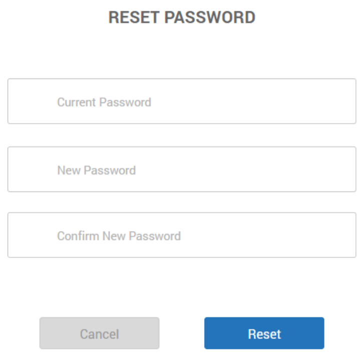
Last Updated: 20 December 2024

Table of Content

Common Functions

First Time Login

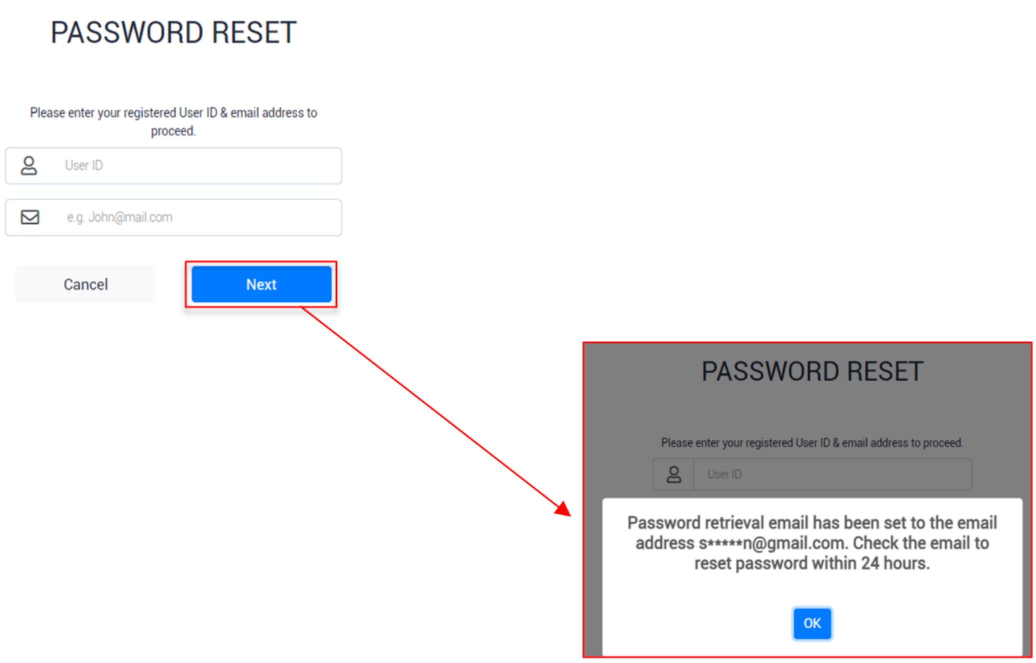
1. Preferred browser is Google Chrome. Go to https://ebportal.mcis.my to login with the User ID and Password provided by MCIS. Please contact MCIS support team at groubebportal@mcis.my for assistance to retrieve your user account information.
2. Enter User ID & Password.
3. Click Login to proceed.
4. User is required to change password for first time login.



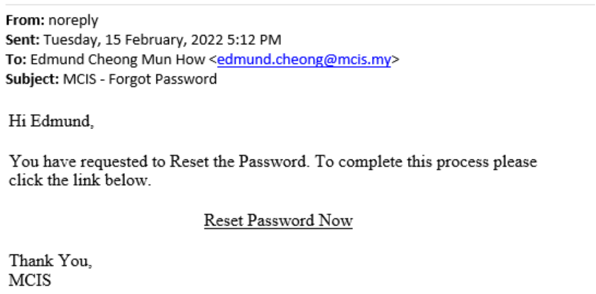
5. Enter Current Password, New Password and Confirm New Password to change password.
6. Acknowledgement Page will be loaded prior to further usage of MCIS Life EB Portal. Click I Accept to proceed.

Forgot Password

1. At login page, click Forgot Password
2. Enter User ID and Registered Email Address to start password reset process.



3. Email will be sent to the email address entered. Retrieve the email and click “Reset Password Now” to continue.



From: noreply
Sent: Tuesday, 15 February, 2022 5:12 PM
To: Edmund Cheong Mun How <edmund.cheong@mcis.my>
Subject: MCIS - Forgot Password

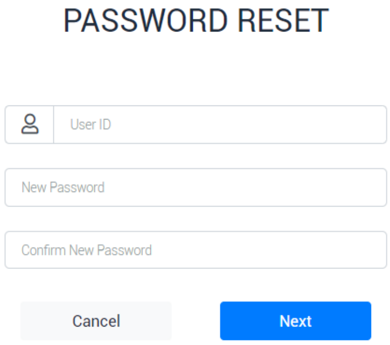
Hi Edmund,

You have requested to Reset the Password. To complete this process please click the link below.

Reset Password Now

Thank You,
MCIS

4. Password reset page will be launched from the link clicked in email.



5. Key in User ID, New Password and Confirm New Password to reset the forgotten password.

Dashboard

The function of this page is to provide a policy summary for all policies accessible to the HR. HR users can select a different policy to view the policy summary and access relevant details for each policy.

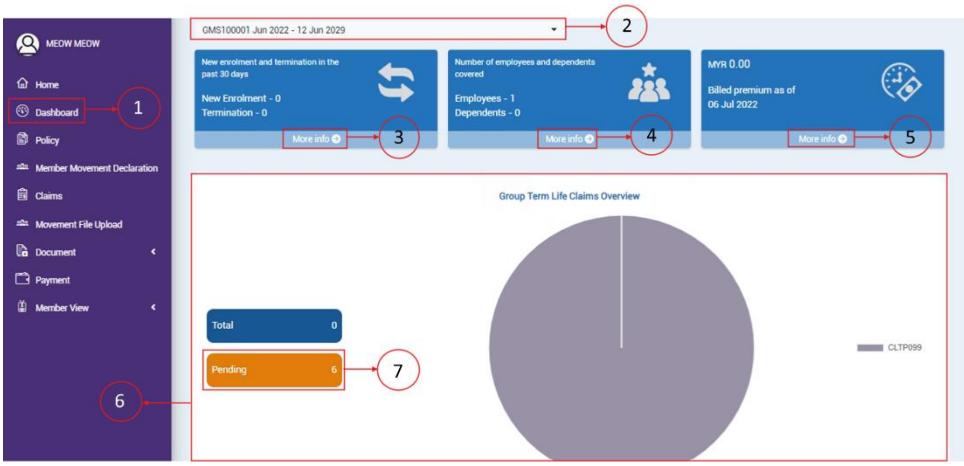


Figure 1: Dashboard Interface.

1. Navigate to the “Dashboard” section in the menu panel.
2. Select the policy number from the drop-down list.
3. New enrolment and termination in the past 30 days:
    - Add employee only: considered as 1 enrolment.
    - Add employee and dependent: considered as 1 enrolment.
    - Add new dependent only: considered as 1 enrolment.
    - Terminate employee: considered as 1 termination.
    - Employee death: considered as 1 termination.
    - Dependent termination: considered as 1 termination.
    - Dependent death: considered as 1 termination.

    Click *Member Movement Declaration* to view the movement history for new enrolments and terminations in the past 30 days.

4. Number of employees and dependants covered:
    - The system will only display where the member status is “In-Force” only, grouped by unique member.

    Click *View Policy Member* to view the number of employees and dependents covered under the policy.

5. Billed premium as of <<billed premium as at date>>:

Click *View Policy Company* to view the billed premium and other related details for the policy.

6. Card claims overview.

   This section provides an overview of card claims based on the protection/product type purchased. It includes details for 3 product types:

   i. Group Hospital & Surgical.

   - Total reimbursement claims: Displays the count of claim records for the policy no. for ALL claim statuses.
   - Total Outstanding claims: Displays the count of claim records for the policy no. for claims with claim status "Notified" or "Pending" only.

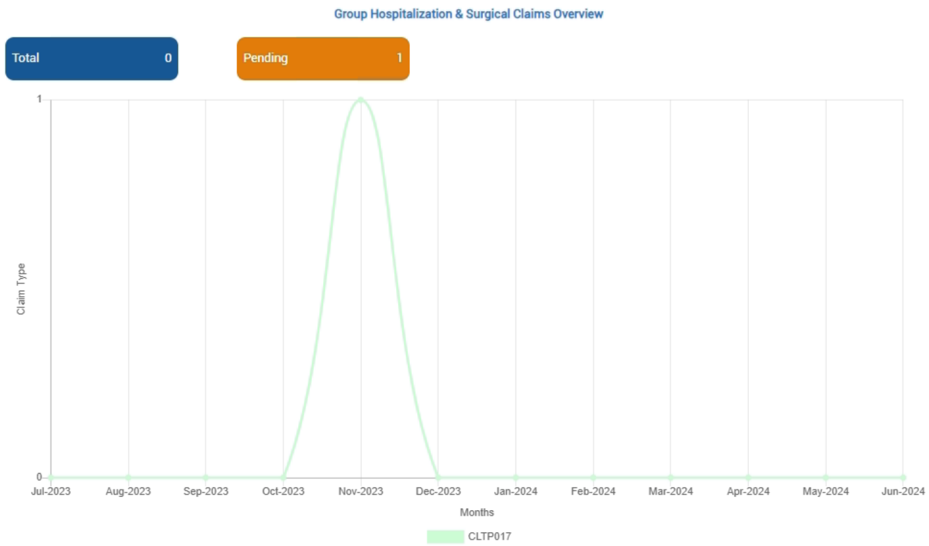


Figure 2: Sample graph chart for Group Hospitalization & Surgical claim with 1 pending outstanding claim.

   ii. Group Term Life.

   - Claim count distribution by claim type pie chart: Includes all claim statuses.

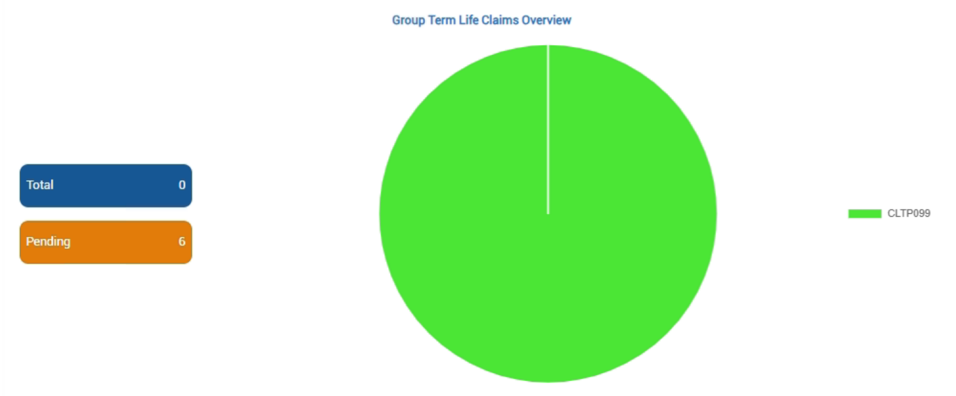


Figure 3: Sample pie chart for Group Term Life with 6 pending outstanding claims.

iii. Group Outpatient Plan.

- Total reimbursement claims: Displays the count of records for the policy no for ALL claim statuses.
- Total outstanding claims: Displays the count of claim records for the policy no. for claims with claim status “Notified” and “Pending” only.

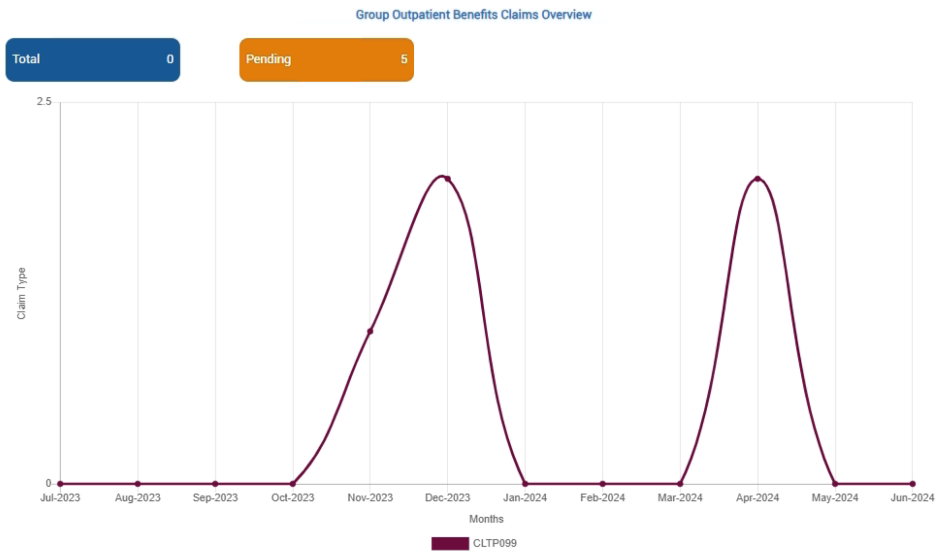


Figure 4: Sample Group Outpatient Plan with 5 pending claims.

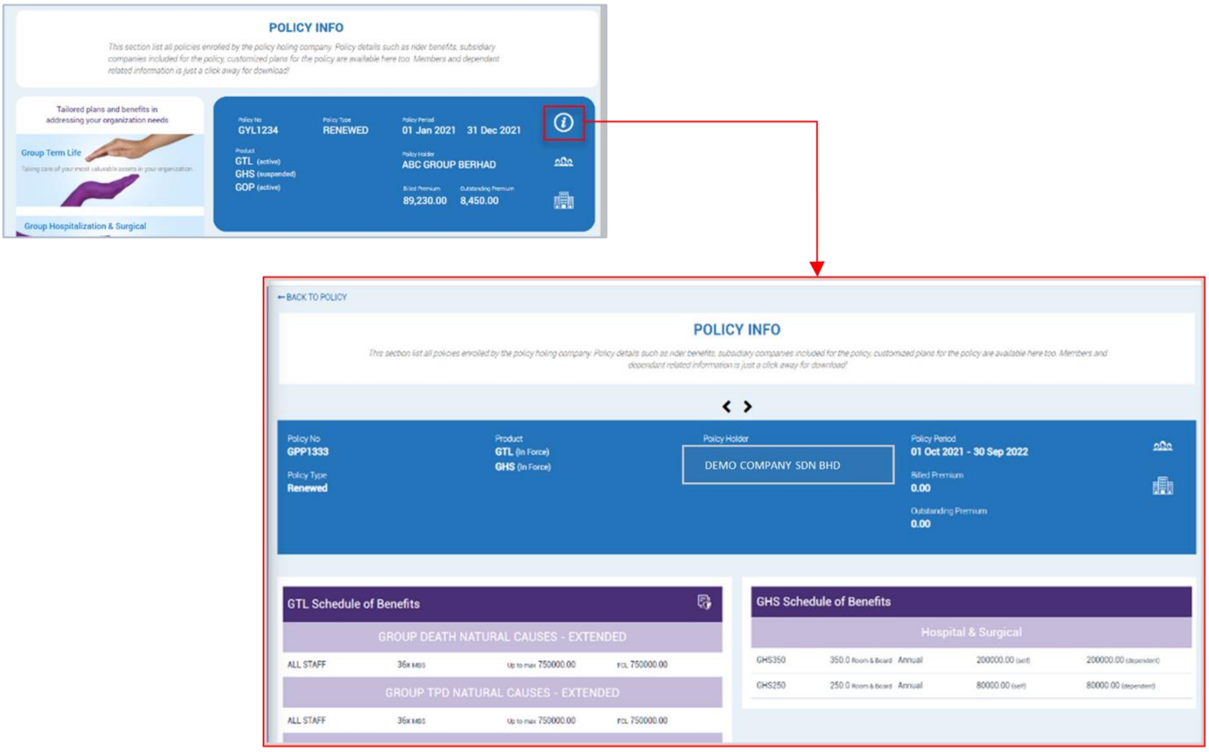
7. “Pending”.

Click *Figure* 7: Sample claim records for policy ABC1234, GOP Claims product Type. to view the pending claim in detail based on the selected policy number in steps 2.

View Policy Info

1. Navigate to and click at the “Policy” in menu panel, Policy Info screen will be displayed.

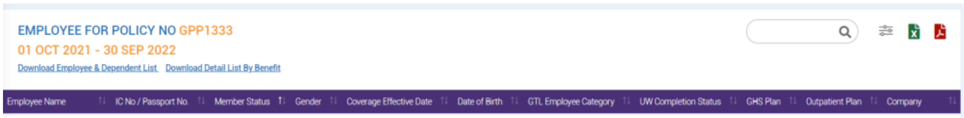
2. Click at the Info icon  to expand the details page.



3. Depending on the product (GTL, GHS, or GOP) purchased by respective company, the schedule of benefits will be displayed on screen.
4. Information such as categories, plans, benefits and limit shown on screen are as per respective policies purchased by the customer (company).
5. Click at the Next or Previous icon to view previous period policy information (of the same policy number only). Up to 1 previous period will be shown. Only applicable current period policy status is in-force.

View Policy Member

1. At Policy Info page, click at Member  icon to view list of employees in the policy.



2. Filter. Click at the expand (+) icon to proceed. User may filter records to display in table by available parameters. Different parameters can be specified.

3. At the top right of the data table, 4 options are available:

   a. Search

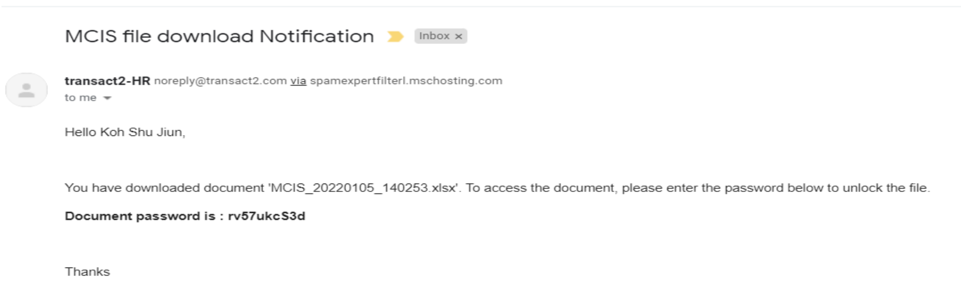
      Key word search in data available in the table.

   b. Config

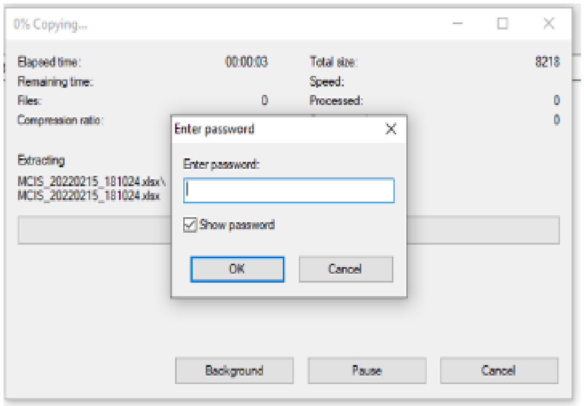
      Hide / Un-hide columns according to your need. Click at the icon to select / un-select the columns to show in the data table.

   c. Export to Excel

      Click to export data selected in table to Excel. The Excel file is password protected. Once clicked, an email will be sent to your email registered in EB Portal for the password to open the file. Unlock the file with the password received.



Sample Screen 1: Excel file sent to registered email.



Sample Screen 2: Unlock the file using password in "Sample Screen 1".

   d. Export to PDF

      Click to print data into PDF format. The file is password protected. Once clicked at the icon, an email will be sent to your email registered in EB Portal for the password to open the file. Unlock the file with the password received.

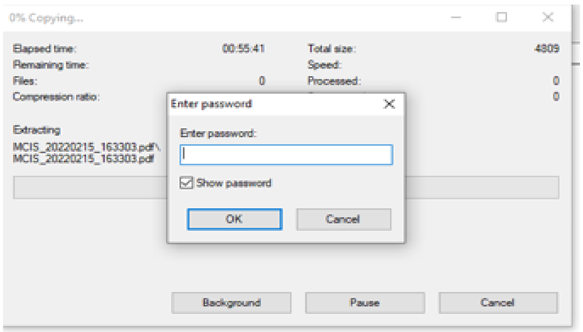
Subject: MCIS file download Notification

Hello Edmund,

You have downloaded document 'MCIS_20220215_163303.pdf'. To access the document, please enter the password below to unlock the file.

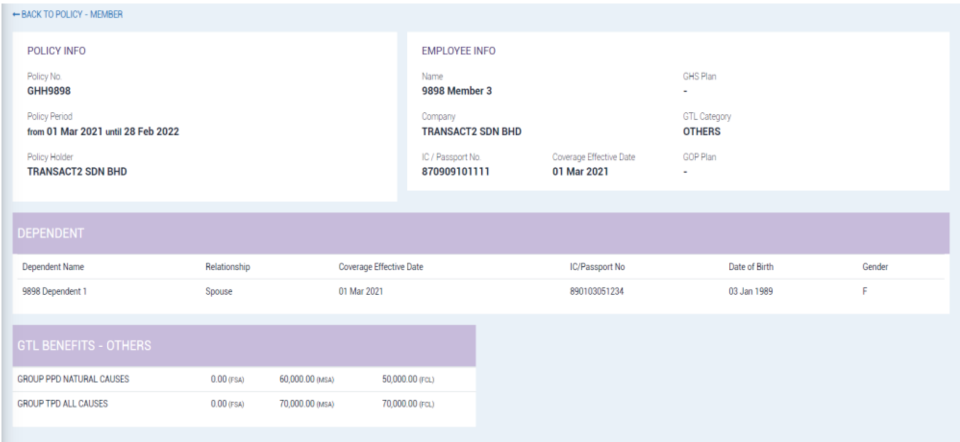
Document password is : 5d1J2n5sS3

Sample Screen 3: PDF file sent to registered email.



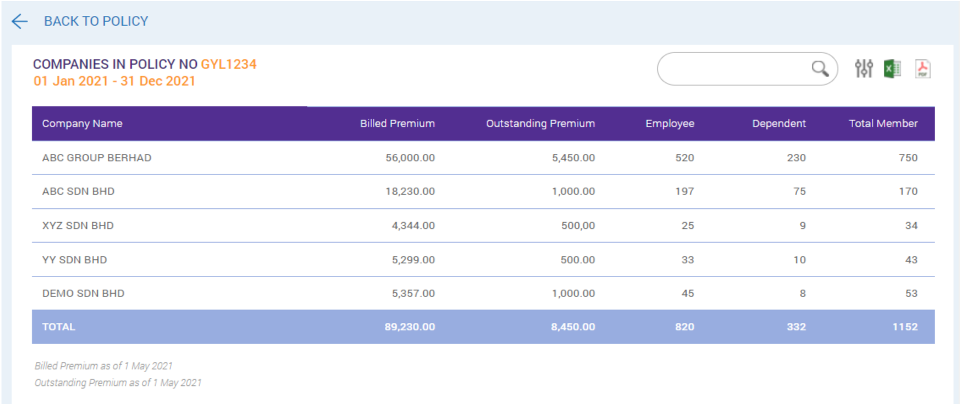
Sample Screen 4: Unlock the file using password in "Sample Screen 3".

4. At the data table, header row is sortable. User may sort column according to need.
5. Click Download Employee & Dependent List to download list of employees and dependents into Excel.
6. Click Download Detail List by Benefit to download list of employees with benefits into Excel.
7. Click at the respective employee record, it will expand and navigate into Employee Details page.



View Policy Company

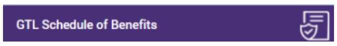
1. At Policy Info page, click at Company icon to view list of companies in the policy.

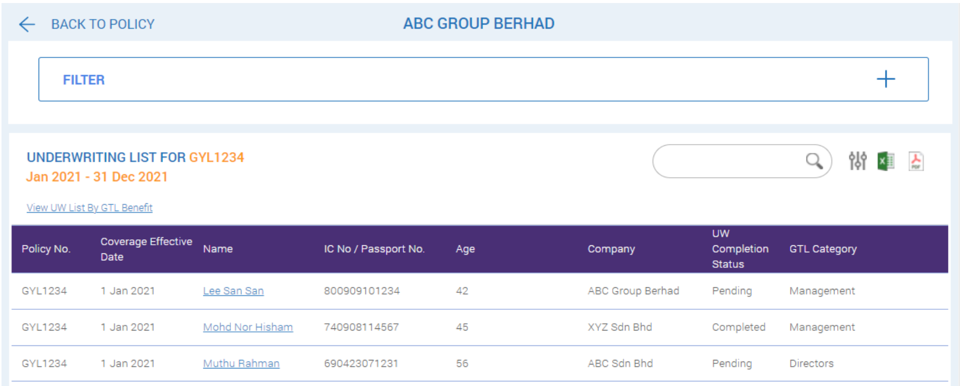


Company Name	Billed Premium	Outstanding Premium	Employee	Dependent	Total Member
ABC GROUP BERHAD	56,000.00	5,450.00	520	230	750
ABC SDN BHD	18,230.00	1,000.00	197	75	170
XYZ SDN BHD	4,344.00	500,00	25	9	34
YY SDN BHD	5,299.00	500.00	33	10	43
DEMO SDN BHD	5,357.00	1,000.00	45	8	53
TOTAL	89,230.00	8,450.00	820	332	1152

2. Table shows unique employee and dependent count for the policy selected.

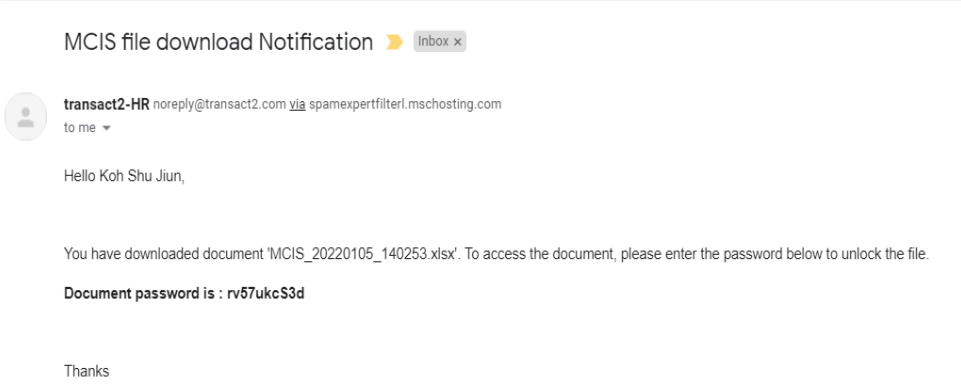
View Underwriting Records

1. At Policy Info Page, click at Underwriting  icon at GTL Schedule of Benefit card. Underwriting list for the policy selected will be displayed.

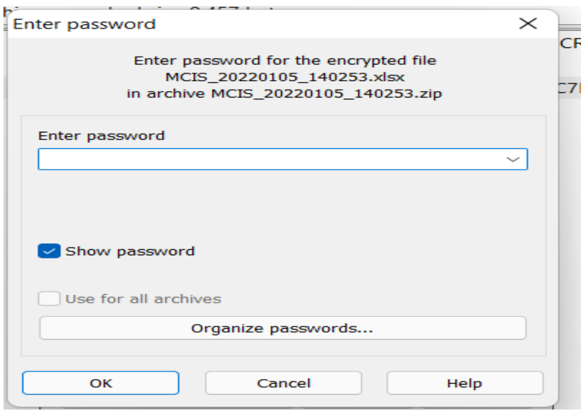


Policy No.	Coverage Effective Date	Name	IC No / Passport No.	Age	Company	UW Completion Status	GTL Category
GYL1234	1 Jan 2021	Lee San San	800909101234	42	ABC Group Berhad	Pending	Management
GYL1234	1 Jan 2021	Mohd Nor Hisham	740908114567	45	XYZ Sdn Bhd	Completed	Management
GYL1234	1 Jan 2021	Muthu Rahman	690423071231	56	ABC Sdn Bhd	Pending	Directors

2. Filter. Click at the expand (+) icon to proceed. User may filter records to display in table by available parameters. Different parameters can be specified.
3. At the top right of the data table, 4 options are available:
   a. Search
      Key word search in data available in the table.
   b. Config
      Hide / Un-hide columns according to your need. Click at the icon to select / un-select the columns to show in the data table.
   c. Export to Excel
      Click to export data selected in table to Excel. The Excel file is password protected. Once clicked, an email will be sent to your email registered in EB Portal for the password to open the file. Unlock the file with the password received.



Sample Screen 5: Excel file sent to registered email.

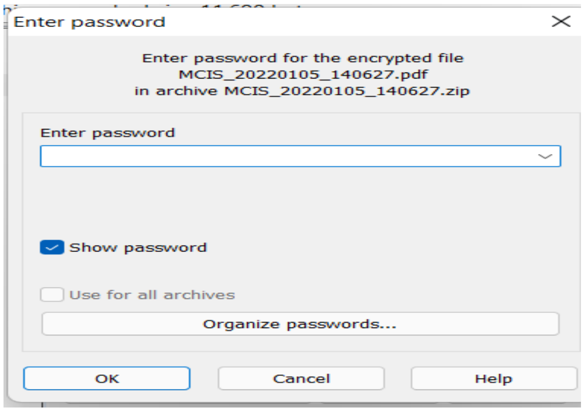


Sample Screen 6: Unlock the file using password in "Sample Screen 5".

d. Export to PDF

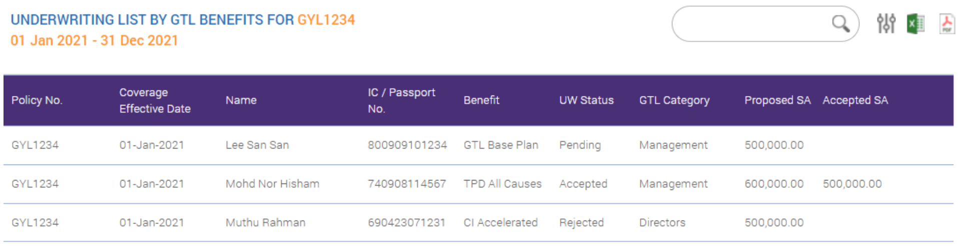
Click to print data into PDF format. The file is password protected. Once clicked at the icon, an email will be sent to your email registered in EB Portal for the password to open the file. Unlock the file with the password received.

Sample Screen 7: PDF file sent to registered email.



Sample Screen 8: Unlock the file using password in "Sample Screen 7".

4. At the data table, header row is sortable. User may sort column according to need.
5. Click at View UW List By GTL Benefit to view list of underwriting record by respective benefit.



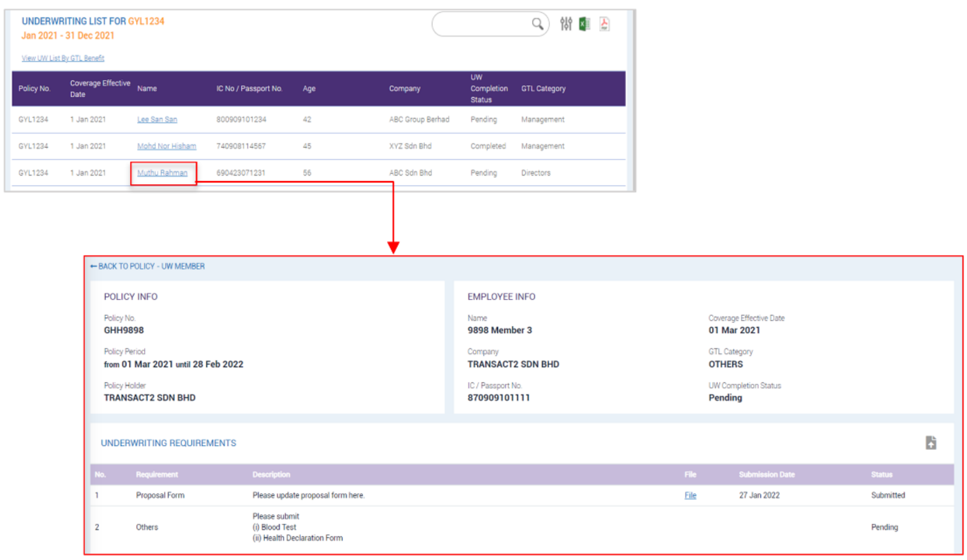
UNDERWRITING LIST BY GTL BENEFITS FOR GYL1234
01 Jan 2021 - 31 Dec 2021

Policy No.	Coverage Effective Date	Name	IC / Passport No.	Benefit	UW Status	GTL Category	Proposed SA	Accepted SA
GYL1234	01-Jan-2021	Lee San San	800909101234	GTL Base Plan	Pending	Management	500,000.00	
GYL1234	01-Jan-2021	Mohd Nor Hisham	740908114567	TPD All Causes	Accepted	Management	600,000.00	500,000.00
GYL1234	01-Jan-2021	Muthu Rahman	690423071231	CI Accelerated	Rejected	Directors	500,000.00	

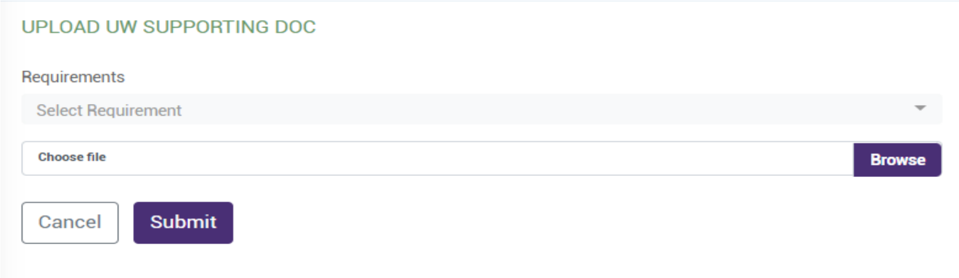
6. Similarly, search, filter column, export to excel and export to PDF functions are available as standard.

Upload Underwriting Requirement Document

1. From Underwriting List page, click at respective employee record to navigate into employee's underwriting details page.



2. Click at Upload icon to upload UW requirement document required my MCIS Life. An upload Underwriting Requirement Document section will be launched.

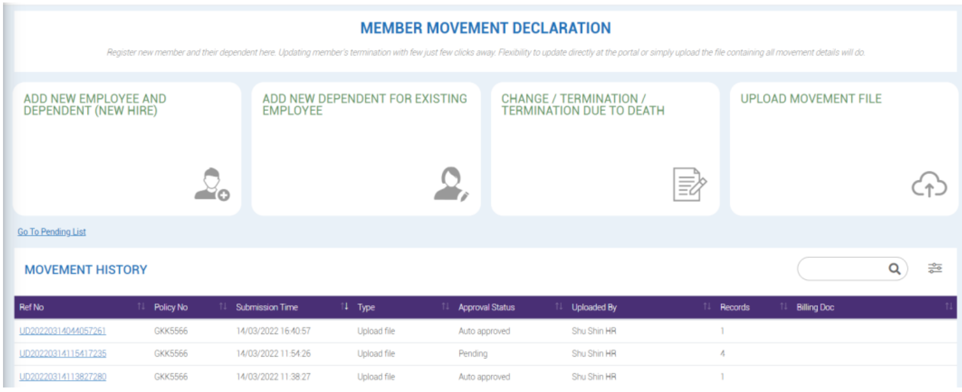


Select the applicable Requirement and upload supporting document to submit to MCIS Life.

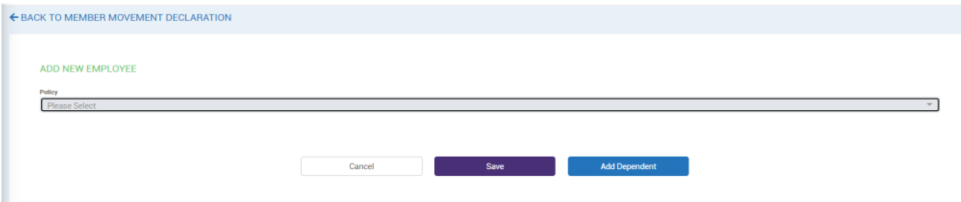
Member Movement Declaration

Add New Employee and Dependent (New Hire)

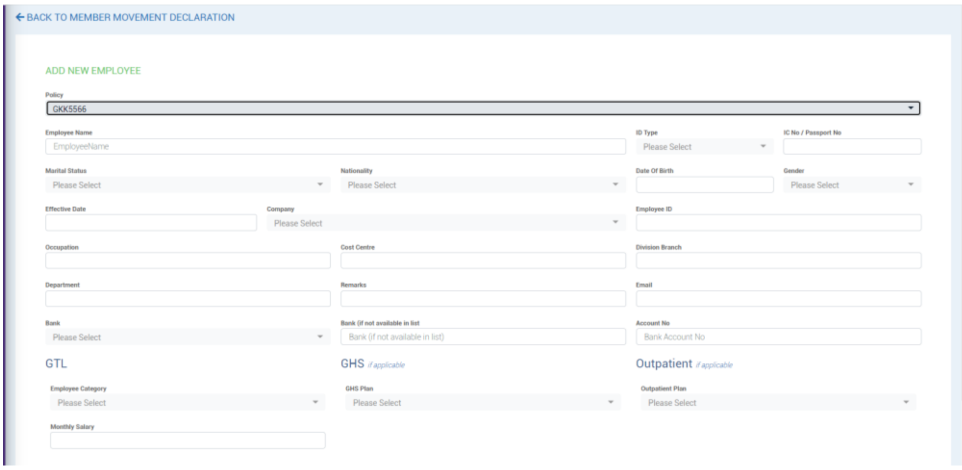
1. Navigate to and click at "Member Movement Declaration" in menu panel.



2. Select the first option – Add New Employee and Dependent (New Hire) to enrol new employees and their dependent.



3. Select policy number from drop down list, once selected, screen as below will be prompted.



4. Fill up the compulsory columns as below:

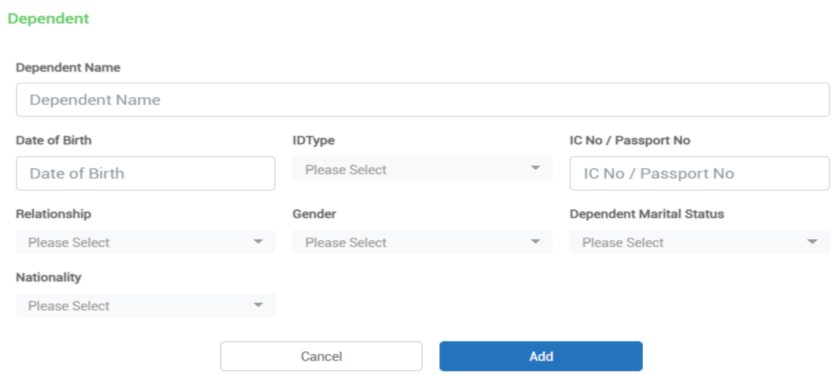
Column	Description
Employee Name	Employee full name
ID Type	Select the applicable ID Type, i.e., NRIC, Passport, Old IC
IC No / Passport No	Fill in the ID No as per the ID Type selected in previous column. NRIC must be 12 digits without "-"
Marital Status	Select applicable marital status.
Nationality	Select applicable Nationality. If NRIC is chosen in ID Type, Nationality will be defaulted to Malaysian.
Date of Birth	Fill in the date of birth
Gender	Select applicable gender
Effective Date	IMPORTANT. Fill in the effective date where the employee will be effectively covered under the policy.
Company	Select the company the employee are in.

5. Fill up the columns where applicable.

Column	Description
Employee ID	Fill in the Staff No / Staff ID, if applicable
Occupation	Fill in the Job Position / Designation, if applicable
Cost Center	Fill in the Cost Center, if applicable
Division Branch	Fill in the Division / Branch, if applicable
Department	Fill in the Department, if applicable
Remarks	Fill in Remarks, if any
Email	Fill in Email (Compulsory if GHS Plan is selected)
Bank	Select the bank if applicable
Bank (if not available in list)	Fill in the bank name if bank used is not in bank list
Account No	Fill in the Account No, if applicable

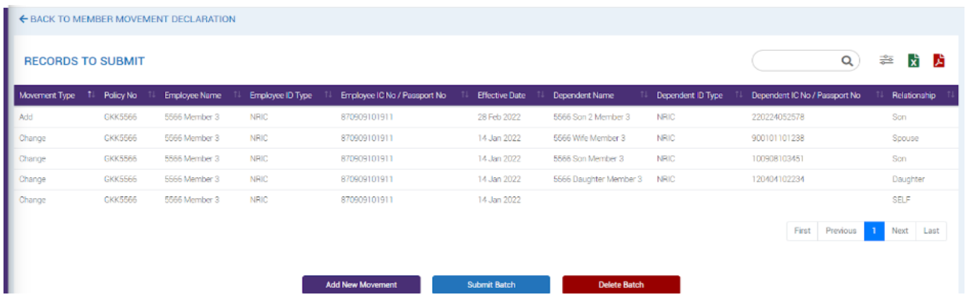
6. Select the applicable GTL Category, GHS Plan or Outpatient Plan for the new employee.
7. Click SAVE if no further dependent records to be saved.

8. Click ADD DEPENDENT to add dependent(s) for the new employee.

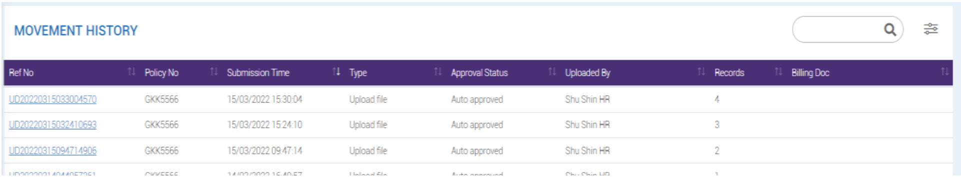


Column	Description
Dependent Name	Fill in dependent full name
Date of Birth	Fill in the date of birth
ID Type	Select the applicable ID Type, i.e., NRIC, Passport, Old IC
IC No / Passport No	Fill in the ID No as per the ID Type selected in previous column. NRIC must be 12 digits without "-"
Relationship	Select applicable relationship.
Gender	Select applicable gender
Date of Birth	Fill in the date of birth
Dependent Marital Status	Select applicable marital status
Nationality	Select applicable Nationality. If NRIC is chosen in ID Type, Nationality will be defaulted to Malaysian.

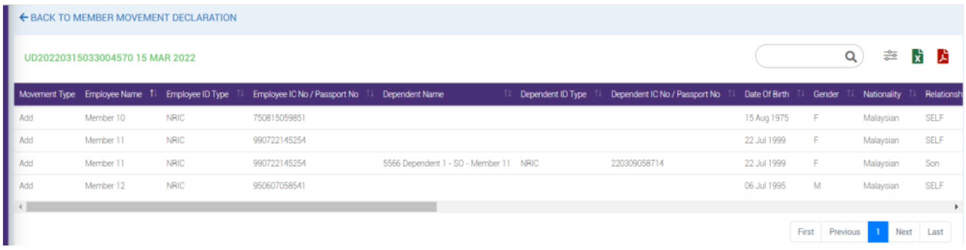
9. Click ADD to save record.
10. Click ADD DEPENDENT to create more dependent records or click SAVE to save both employee and dependent records.
11. Once saved, Records to Submit screen will be shown, user may choose to add more movement declaration, Submit Batch or Delete Batch from here.



12. Click SUBMIT BATCH to submit the list to MCIS.
13. Once submitted, records will be displayed at Movement History section in Member Movement Declaration page.

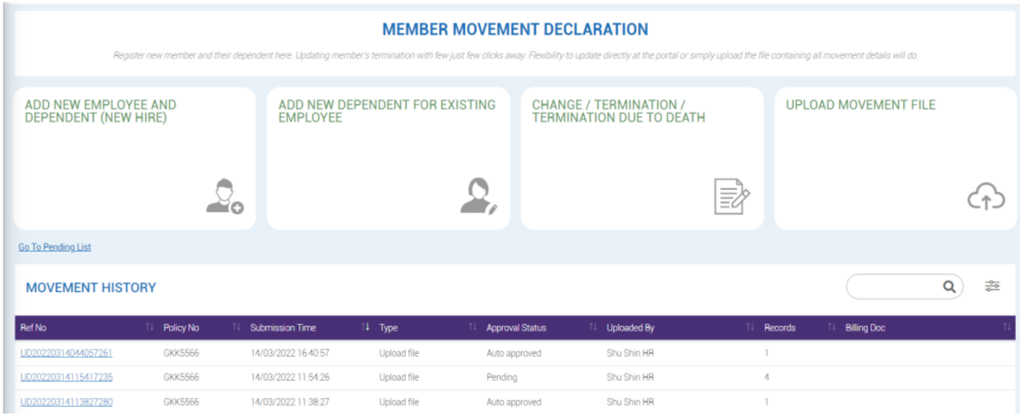


14. Click at the Ref No (in blue) to view details.

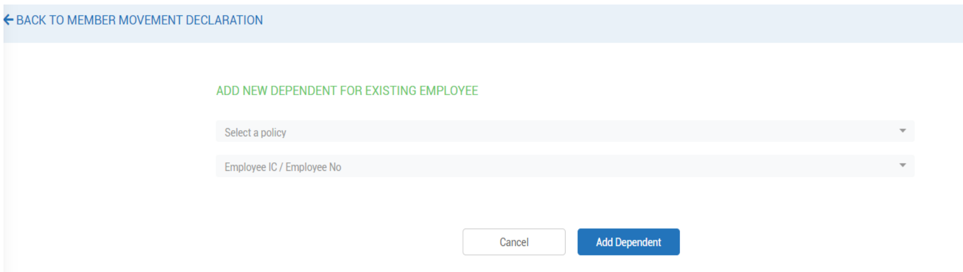


Add New Dependent for Existing Employee

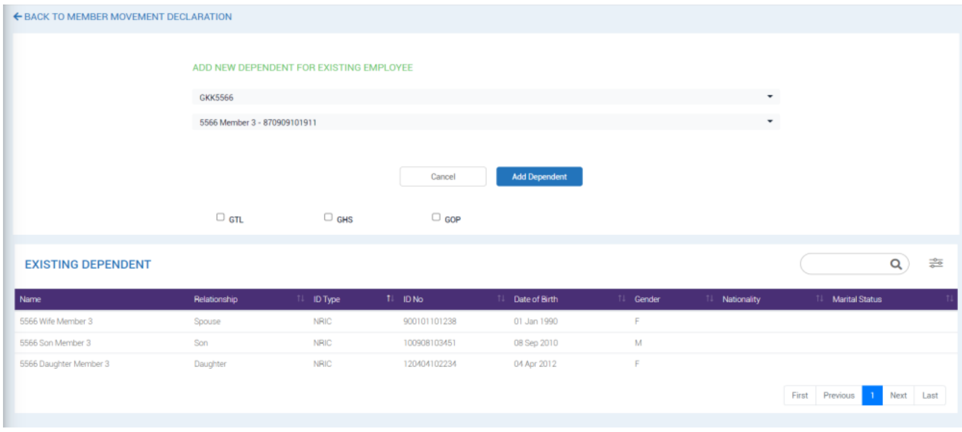
1. Navigate to and click at "Member Movement Declaration" in menu panel.



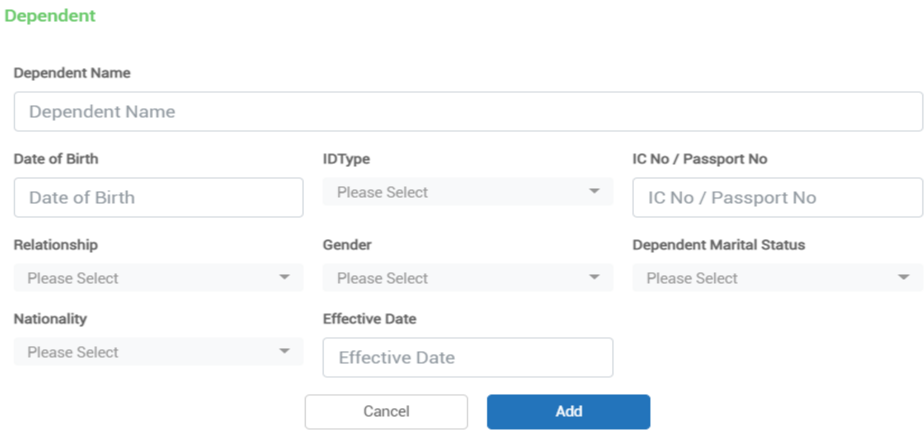
2. Select the second option – Add New Dependent for Existing Employee.



3. Select the policy no and employee to proceed. To proceed, click ADD DEPENDENT.

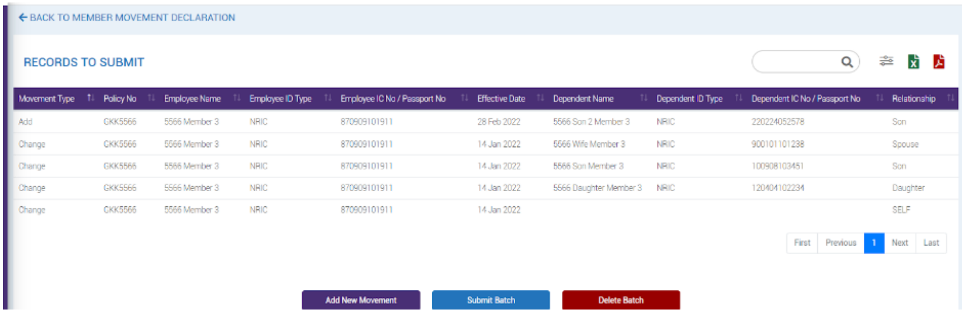


4. Existing dependents list will be shown once employee is selected. To add new dependent, click ADD DEPENDENT.
5. Fill in the details for the new dependent to be enrolled.

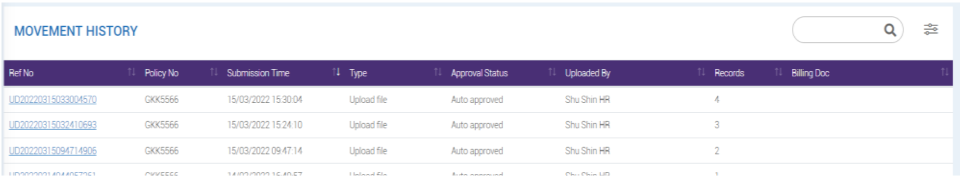


Column	Description
Dependent Name	Fill in dependent full name
Date of Birth	Fill in the date of birth
ID Type	Select the applicable ID Type, i.e., NRIC, Passport, Old IC
IC No / Passport No	Fill in the ID No as per the ID Type selected in previous column. NRIC must be 12 digits without "-"
Relationship	Select applicable relationship.
Gender	Select applicable gender
Date of Birth	Fill in the date of birth
Dependent Marital Status	Select applicable marital status
Nationality	Select applicable Nationality. If NRIC is chosen in ID Type, Nationality will be defaulted to Malaysian.
Effective Date	Fill in the effective date for this new dependent.

6. Click ADD once all data are entered.
7. Once saved, Records to Submit screen will be shown, user may choose to add more movement declaration, Submit Batch or Delete Batch from here.



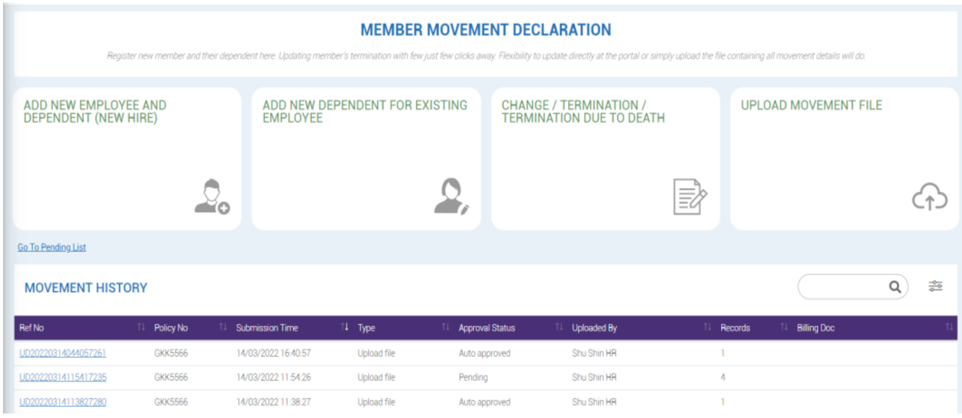
8. Click SUBMIT BATCH to submit the list to MCIS.
9. Once submitted, records will be displayed at Movement History section in Member Movement Declaration page.



10. Click at the Ref No (in blue) to view details.

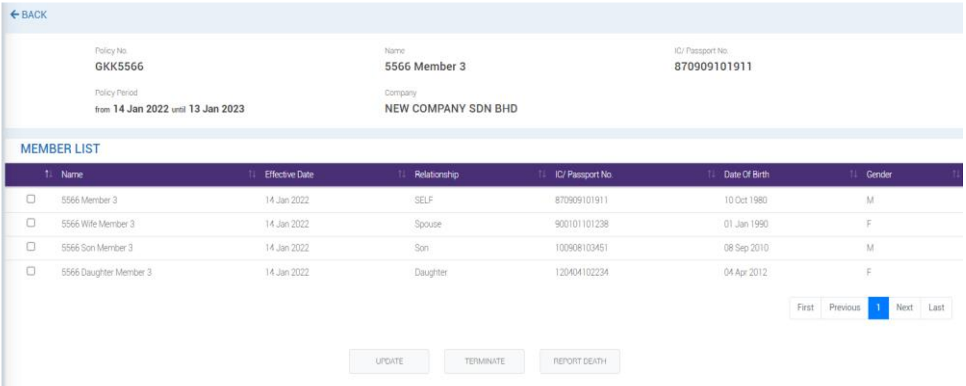
Change / Termination / Termination Due to Death

1. Navigate to and click at "Member Movement Declaration" in menu panel.

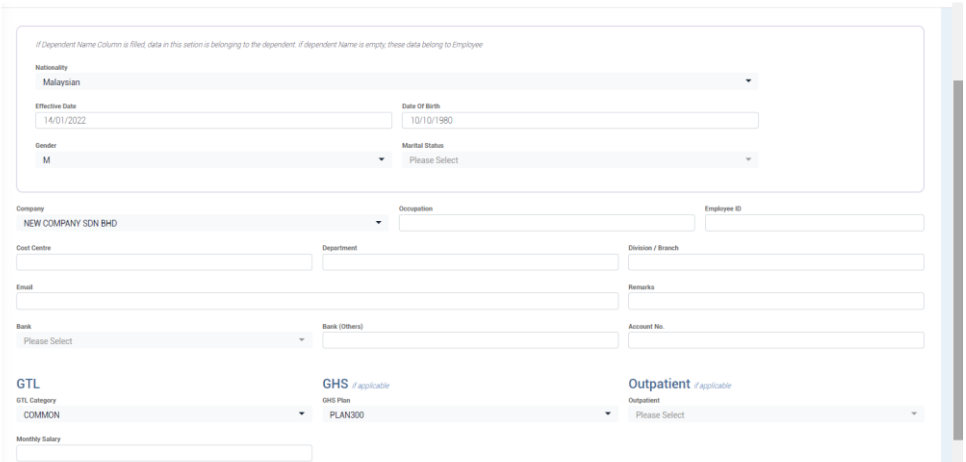


2. Select Change / Termination / Termination Due to Death.

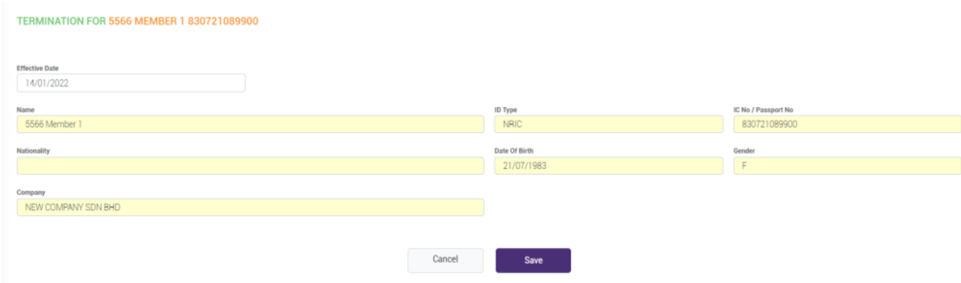
3. Select the policy and Employee, click GO to proceed.



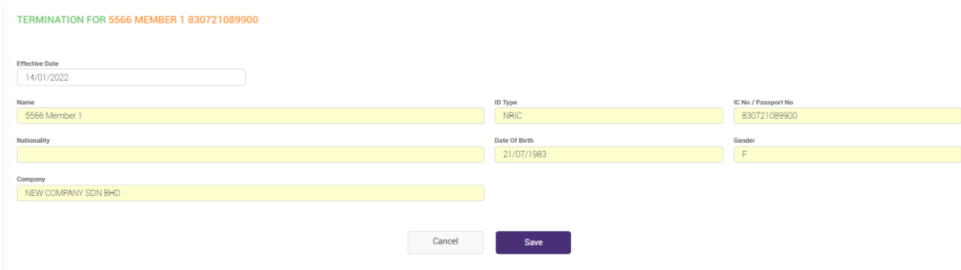
4. Click at the checkbox next to Name before selecting the option at the bottom, i.e., Update, Terminate, Report Death.
5. To update, click UPADTE button. System will display the existing details of the selected name. Update the columns where applicable.



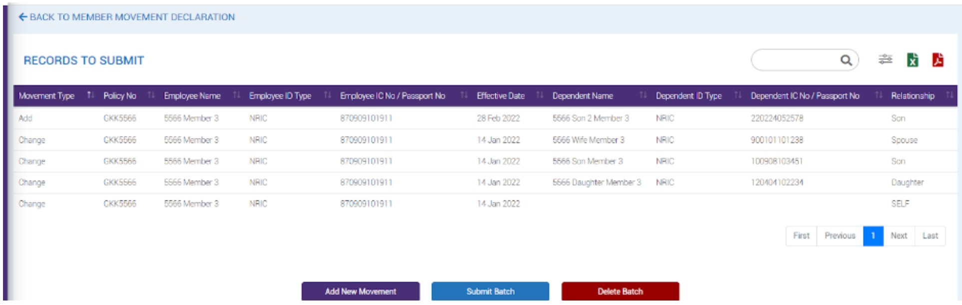
6. Click SAVE to proceed and records will be displayed at Records to Submit page.
7. To terminate, click TERMINATE button.



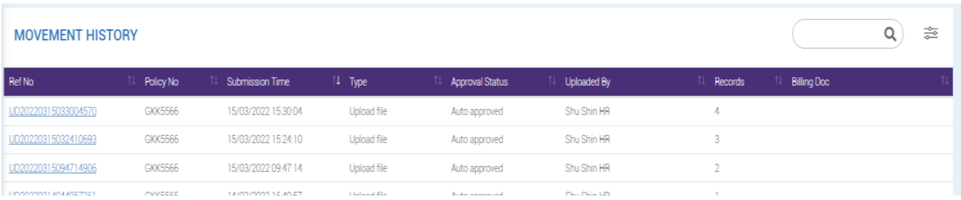
8. Fill in the Effective Date, click SAVE to continue.
9. Records will be displayed at Records to Submit page.
10. To terminate an employee due to death, click REPORT DEATH button.



11. Fill in the Effective Date, click SAVE to continue.
12. Records will be displayed at Records to Submit page.
13. At Records to Submit page, user may choose to add more movement declaration, Submit Batch or Delete Batch from here.



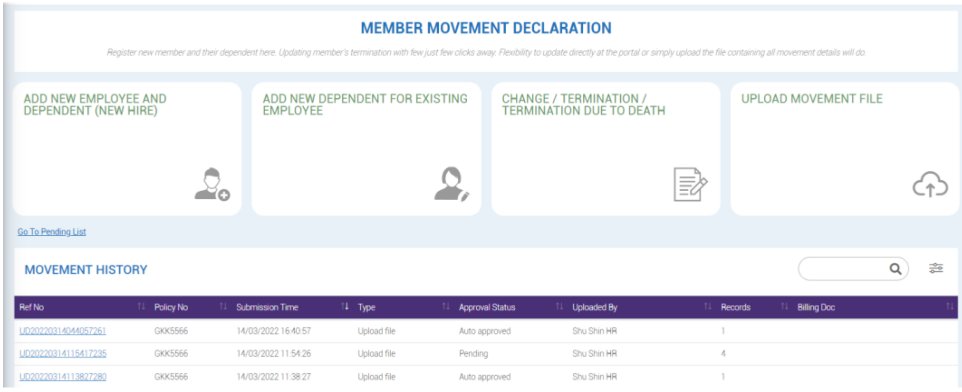
14. Click SUBMIT BATCH to submit the list to MCIS.
15. Once submitted, records will be displayed at Movement History section in Member Movement Declaration page.



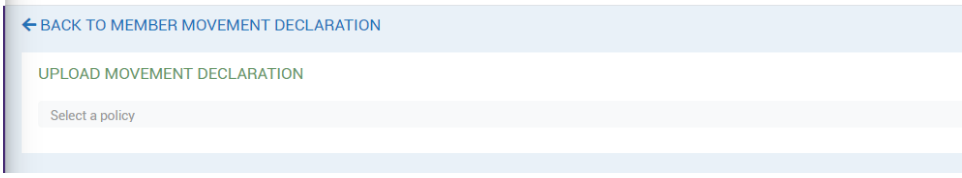
16. Click at the Ref No (in blue) to view details.

Upload Movement File

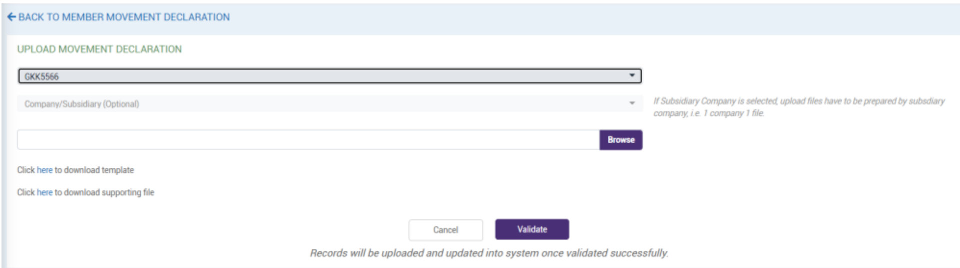
1. Navigate to and click at “Member Movement Declaration” in menu panel.



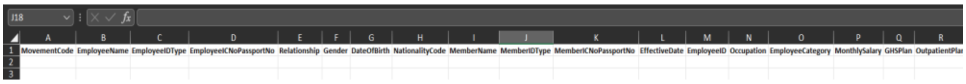
2. Select Upload Movement File to proceed.



3. Select a policy to proceed.

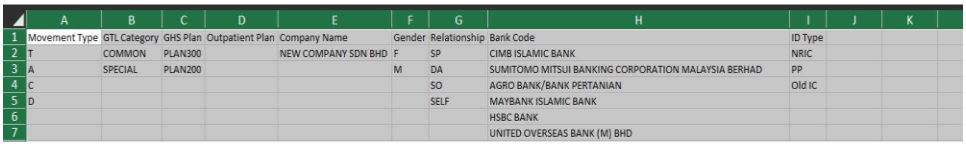


4. At Click here to download template, click here in blue to download the upload file template. Upload file should be in MS Excel format.



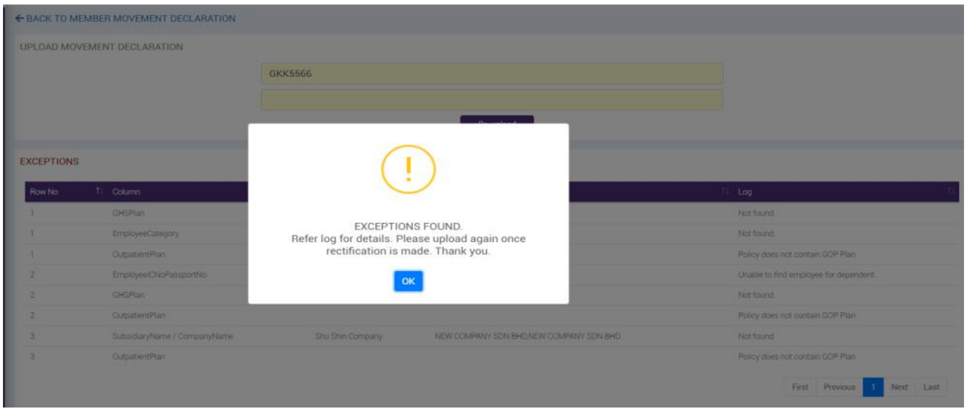
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	MovementCode	EmployeeName	EmployeeIDType	EmployeeICNoPassportNo	Relationship	Gender	DateOfBirth	NationalityCode	MemberName	MemberIDType	MemberICNoPassportNo	EffectiveDate	EmployeeID	Occupation	EmployeeCategory	MonthlySalary	GHSPlan	OutpatientPlan
2																		
3																		

5. At Click here to download supporting file, click here in blue to download the supporting file which contains all the relevant codes applicable to the policy number selected.

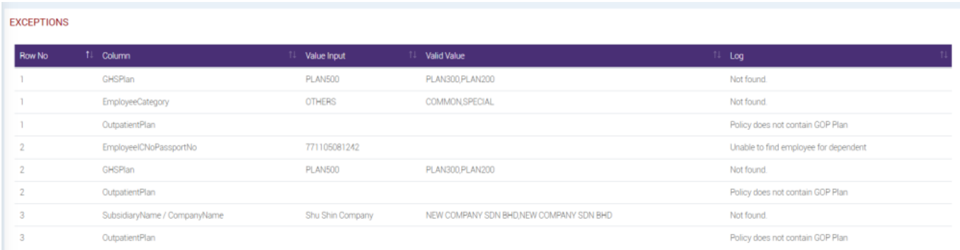


	A	B	C	D	E	F	G	H	I	J	K
1	Movement Type	GTL Category	GHS Plan	Outpatient Plan	Company Name	Gender	Relationship	Bank Code	ID Type		
2	T	COMMON	PLAN300		NEW COMPANY SDN BHD	F	SP	CIMB ISLAMIC BANK	NRIC		
3	A	SPECIAL	PLAN200			M	DA	SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD	PP		
4	C						SO	AGRO BANK/BANK PERTANIAN	Old IC		
5	D						SELF	MAYBANK ISLAMIC BANK			
6								HSBC BANK			
7								UNITED OVERSEAS BANK (M) BHD			

6. Upload filled template (with movement declaration data) by clicking BROWSE and click VALIDATE to proceed further.



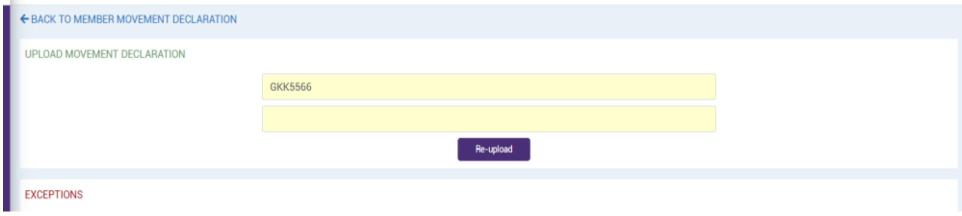
7. Message as shown above will be shown if file uploaded has invalid / incorrect data.
8. Click OK to upload again. User may refer to the Log on screen to further rectify the upload file.



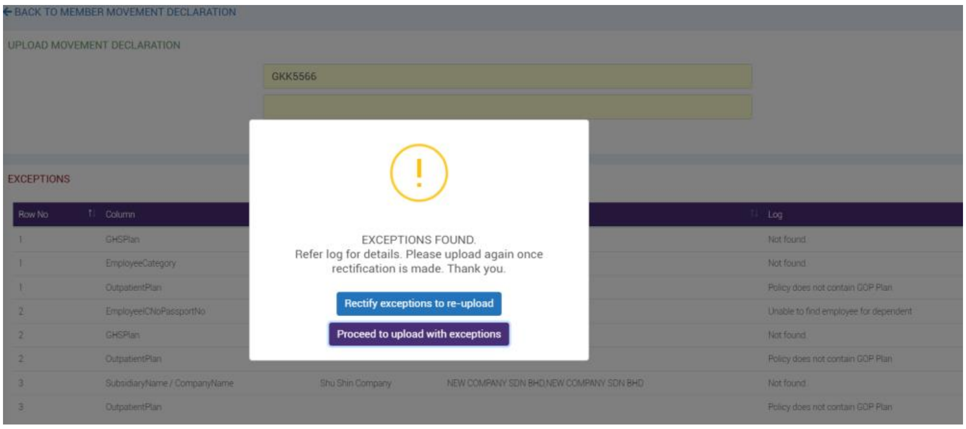
EXCEPTIONS

Row No	Column	Value Input	Valid Value	Log
1	GHSPlan	PLAN500	PLAN300,PLAN200	Not found
1	EmployeeCategory	OTHERS	COMMON,SPECIAL	Not found
1	OutpatientPlan			Policy does not contain GOP Plan
2	EmployeeICNoPassportNo	771105081242		Unable to find employee for dependent
2	GHSPlan	PLAN500	PLAN300,PLAN200	Not found
2	OutpatientPlan			Policy does not contain GOP Plan
3	SubsidiaryName / CompanyName	Shu Shin Company	NEW COMPANY SDN BHD,NEW COMPANY SDN BHD	Not found
3	OutpatientPlan			Policy does not contain GOP Plan

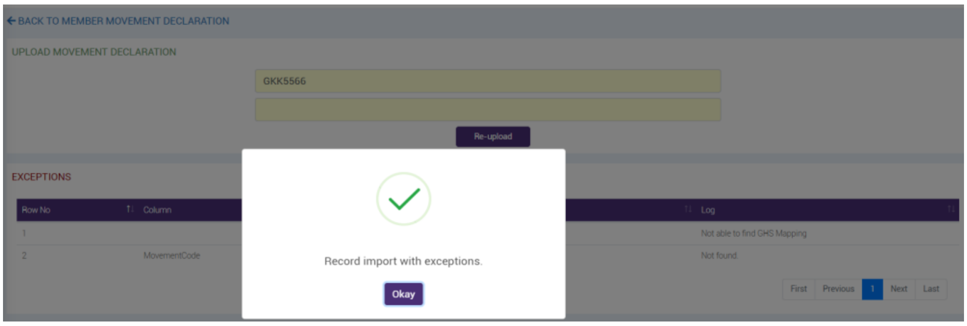
9. Click RE-UPLOAD once the file is rectified.



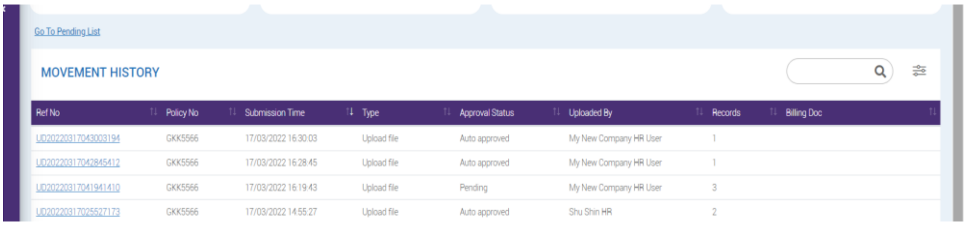
10. If the second upload attempt (1st Re-Upload) is still failed, the same error message will be displayed, and user is required to update the file again before can attempt to upload again.
11. At 2nd Re-Upload, if the file still contains invalid / incorrect data, below message will be displayed.



12. At this point, user may choose to “Rectify exceptions to re-upload” or “Proceed to upload with exceptions”.
13. If PROCEED TO UPLOAD WITH EXCEPTIONS, message as shown below will be displayed.



14. If RECTIFY EXCEPTIONS TO RE-UPLOAD, user may further rectify the upload file and repeat step 11 and 12.
15. For upload file without any error, after VALIDATE, file will be successfully uploaded, and Movement History will be automatically added with Approval Status = Auto Approved.



16. Click at the Ref No (in blue) to view details.

Claims

This page facilitates the submission of new claims and provides access to existing claim records. Users can filter records based on selected criteria, view claim details and submit new claims.

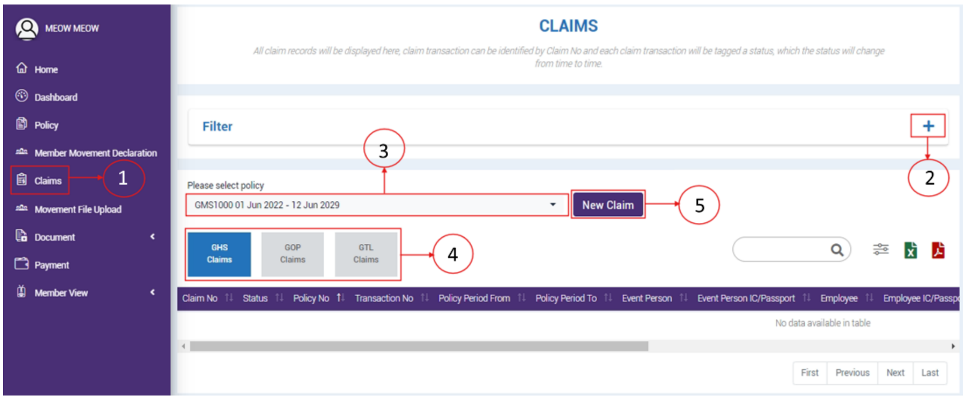


Figure 5: Claims Interface.

1. Navigate to the "Claims" section in the menu panel.
2. Click the "+" button to open the filter box, to filter the records based on the selected criteria (Optional).

   User can filter based on the claim status, claim type, company, intimation from date or intimation to date.

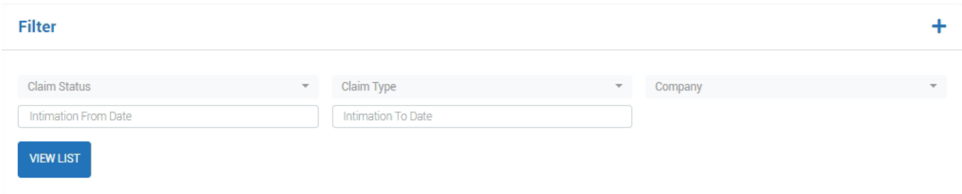


Figure 6: Filter Options.

Column	Description
Claim Status	The status of the claim
Claim Type	The type of claim being filed.
Company	The company associated with the claim.
Intimation From Date	The start date range for claim intimation.
Intimation To Date	The end date range for the claim intimation.
View List	To proceed filtering based on selected criteria.

3. Select the policy number from the drop-down list.
4. Select the product type:

a. GHS Claims.

b. GOP Claims.

c. GTL Claims.

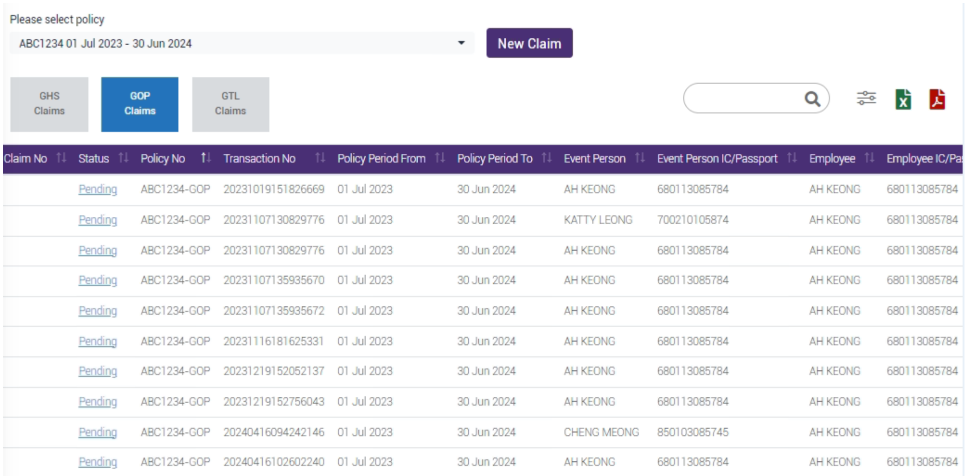


Figure 7: Sample claim records for policy ABC1234, GOP Claims product Type.

- Click “Pending” under status column to view the claim information in detail.

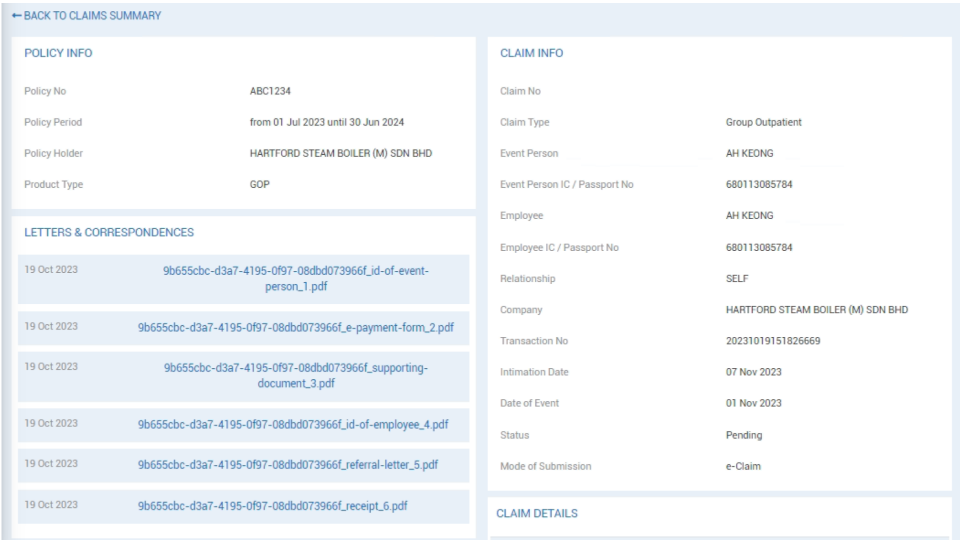


Figure 8: Sample claims information.

5. Click “New Claim” to submit new claim based on selection in step 3 and 4.

New Claim Submission Process:

Step 1: New Claim submission:

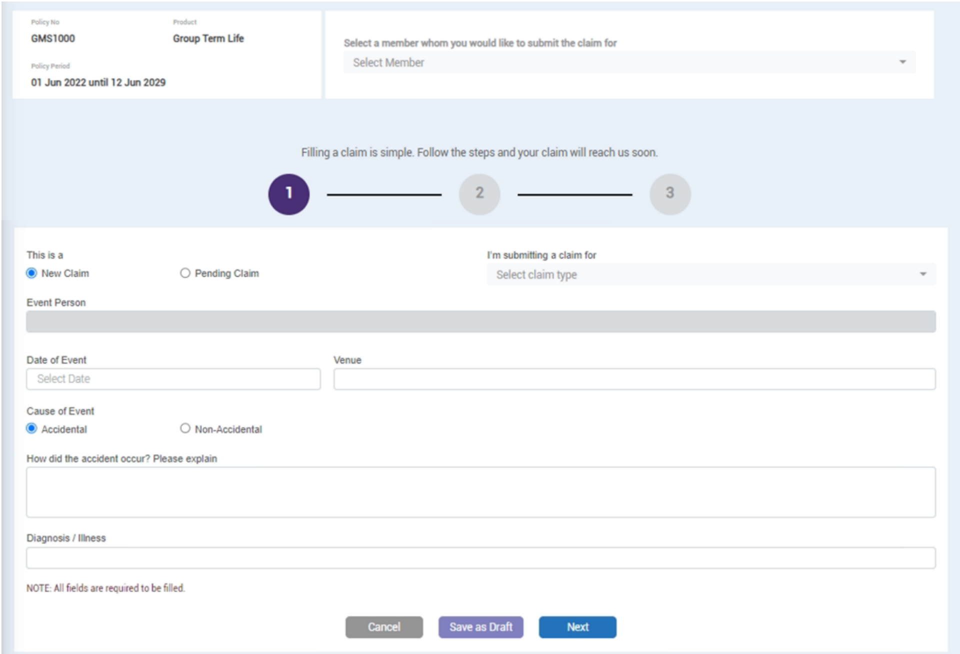


Figure 9: step 1 of "New Claim" for GTL interface.

Step	Product Type: GHS/GOP	Product type: GTL	Remarks
1. Claim Types	Users can select “New Claim” or “Pending Claim”.	Users can select “New Claim” or “Pending Claim”.	-
2. Select Member	Users must select member who they wish to submit the claim from drop-down list.	Users must select member who they wish to submit the claim from drop-down list.	-
4. Select Claim Type no.	Users choose the claim type from the drop-down list.	Users choose the claim type from the drop-down list.	Selection for “Pending Claim”, where the claim status = “Pending” or “Notified” only will be shown in the list, else it won’t showing any listing.
5. Event Person	System automatically displays based on the selected member.	System automatically displays based on the selected member.	-
6. Date of Event	Users select the date of event from a date-picker.	Users select the date of event from a date-picker.	-
7. Venue	Users enter the venue of the event.	Users enter the venue of the event.	-
8. Hospital/Clinic	Users select the panel hospital/clinic from a drop-down list.	N/A	Admin settings.

9. If Hospital/ Clinic not listed	Users manually enter if the hospital/clinic not in (8).	N/A	-
10. Cause of Event	Users choose between Accidental or Non-Accidental.	Users choose between Accidental or Non-Accidental.	-
11. Explanation on the Accident Occur	Users enter the event details	Users enter the event details	This field will only appear if the “Cause of Event” is Accidental.
12. Diagnosis/ Illness	Users enter diagnosis/illness details.	Users enter diagnosis/illness details.	-
13. “Cancel” button	Allows users to return to the Claims page.	Allows users to return to the Claims page.	-
14. “Save as Draft” button	Saves the record as a draft for future editing.	Saves the record as a draft for future editing.	Only one draft per user, auto deleted after 24 hours.
15. “Next” button	Proceeds to the next step of claim submission.	Proceeds to the next step of claim submission.	-

Step 2: Terms and Conditions Acceptance:

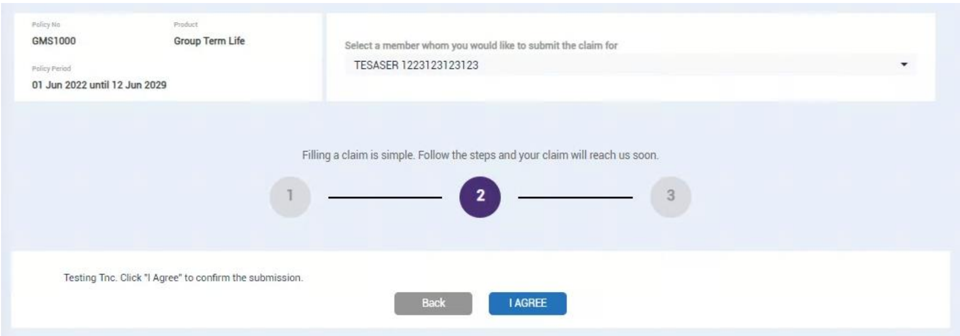


Figure 10: step 2 of "New Claim" interface.

Users must agree to the displayed terms and conditions as defined in the admin user manual before proceeding.

Step 3: Upload Document:

Upload necessary documents according to the specified types and controls.

- Max file size per submission is up to 5MB.
- Max files to upload is up to 20 files (per submission record).
- File format to be supported – JPEG, JPG and PDF only.

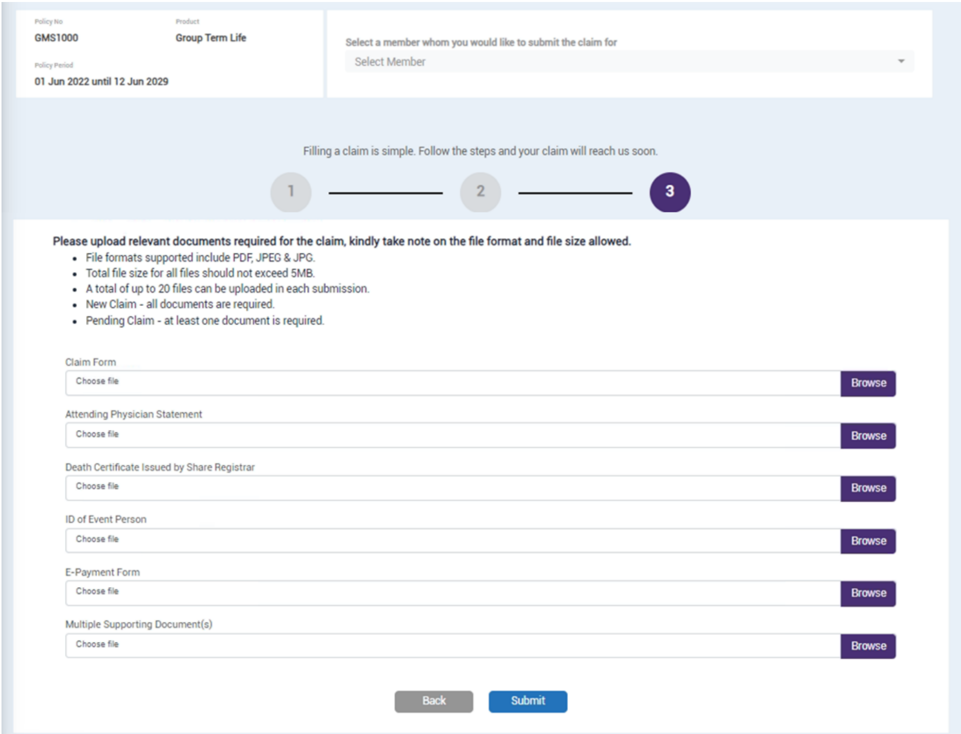


Figure 11: step 3 of "New Claim" for GTL interface.

Column	Product Type			Remarks
	GHS	GOP	GTL	
Claim & E-Payment Form	Attach both claim and e-payment forms.	N/A	N/A	Compulsory for new claims.
Medical Report (Optional)	Optional attachment for medical report.	N/A	N/A	Optional for both new and pending claims.
ID of Event Person	Attach identification of the event person.	Attach identification of the event person.	Attach identification of the event person.	Compulsory for new claims, optional for pending claims.
ID of Employee	Attach identification of the employee.	Attach identification of the employee.	Attach identification of the employee.	Compulsory for new claims, optional for pending claims.
e-Payment Form	N/A	Optional attachment for electronic payment form.	N/A	Optional for both new and pending claims.
Referral Letter	N/A	Optional attachment for referral letter.	N/A	Optional for both new and pending claims.
Claim Form	N/A	N/A	Compulsory attachment for claim form.	Compulsory for new claims, optional for pending claims.
Attending Physician Statement	N/A	N/A	Compulsory for specific claim types.	Compulsory for specific claim

				types, optional for pending claims.
Death Certificate	N/A	N/A	Compulsory for specific claim type.	Compulsory for specific claim types, optional for pending claims.
Supporting Document	Optional attachment for supporting documents.	Optional attachment for supporting documents.	Optional attachment for supporting documents.	Optional for both new and pending claims.
Receipt	Attachment, receipt date, receipt number, amount	Attachment, receipt date, receipt number, amount	N/A	Compulsory for new claims, optional for pending claims.

Step 4: Claim Submission:

Click “Submit” to finalize the claim submission. A confirmation message will appear upon successful submission.

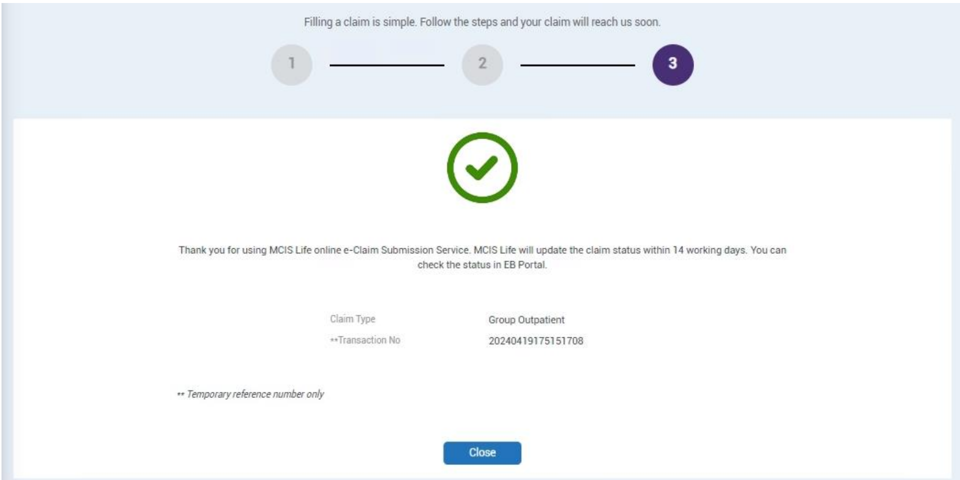
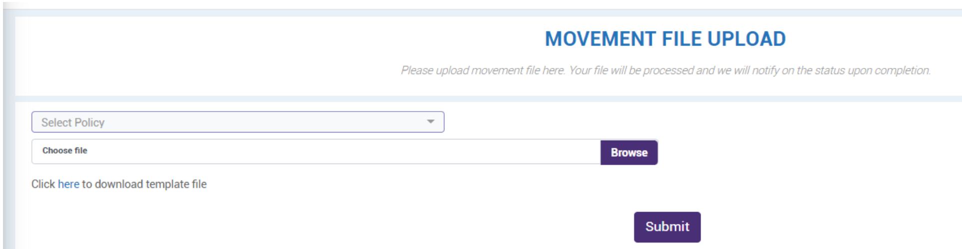


Figure 12: Successful submitted interface.

Movement File Upload

1. Navigate to and click at “Movement File Upload” in menu panel, Movement File Upload page will be loaded.

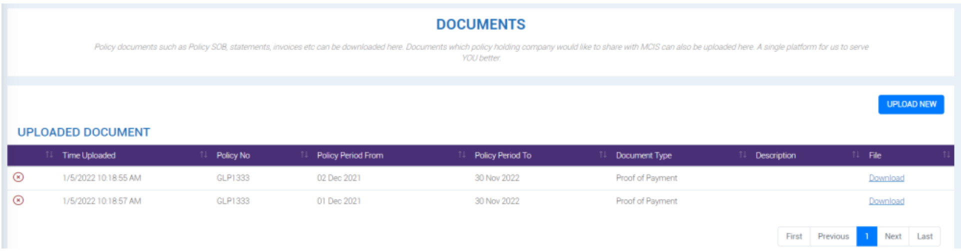


2. Upload 1 movement file at a time.
3. To upload, click Select Policy No
4. Browse for file and click SUBMIT.
5. Uploaded file will be processed by MCIS accordingly.

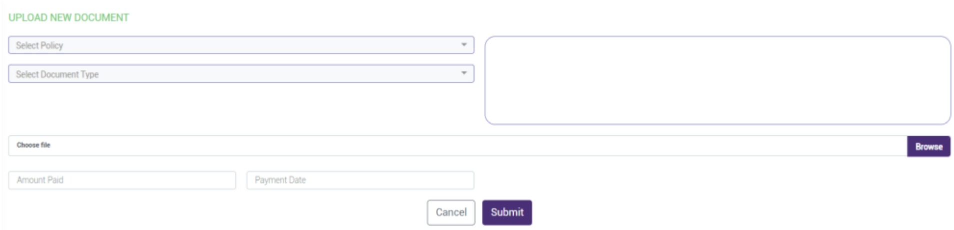
Upload Document

Upload Proof of Payment

1. Navigate to and click at “Document” in menu panel, choose Upload Documents and Documents page will be loaded.



2. To upload proof of payment, click UPLOAD NEW.



3. Fill up the following compulsory details to submit.
   - Policy No
   - Document Type – select proof of payment.
   - Brief description of the upload
   - Amount Paid

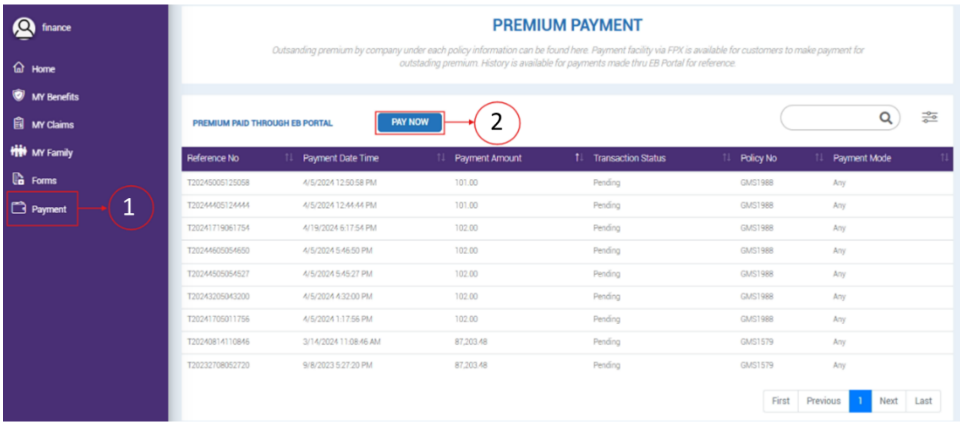
- Payment Date

4. Browse for the file and click SUBMIT to send this MCIS Life.
5. All uploaded files can be viewed in the Uploaded Documents list.

Payment

The Payment page allows you to make premium payments for policies. Follow the steps below to complete a payment:

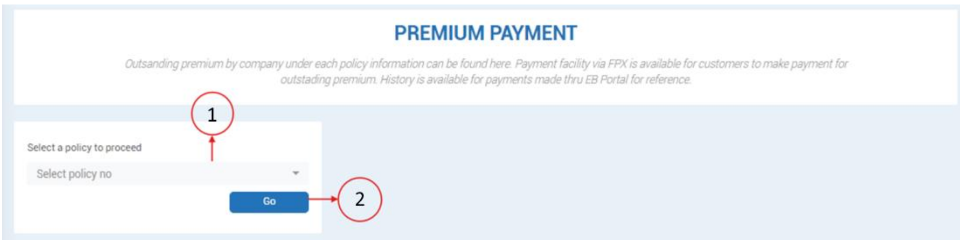
Step 1: Access the Payment page.



Sample Screen 9: Payment Screen.

1. Click on “Payment” in the menu panel to open the Payment section.
2. Click the “PAY NOW” button to start the payment process.

Step 2: Select the Policy.



Sample Screen 10: Policy Page.

1. Choose the policy number from the drop-down list.
   - Note: Only policies with outstanding premiums that accessible by the HR will appear.
2. Click the “Go” button to proceed.

Step 3: Add Payment Details.

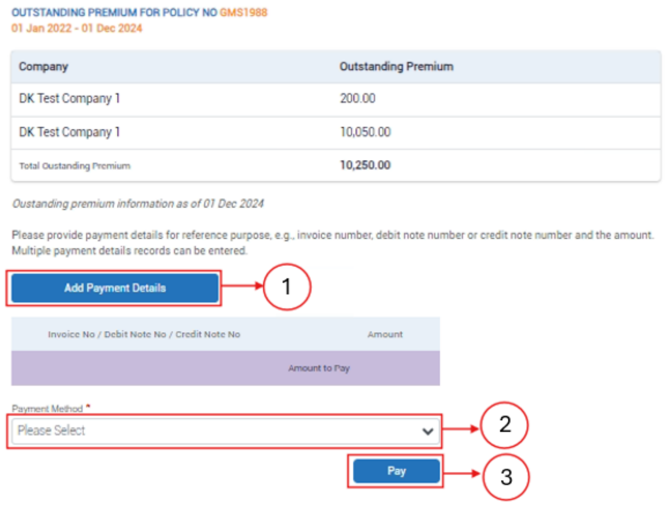


Figure 13: Sample screen with outstanding premium.

1. Click “Add Payment Details” to enter payment information.
   - User can add multiple payment records as long as the total payment amount does not exceed the total outstanding balance.
   - Enter the following:

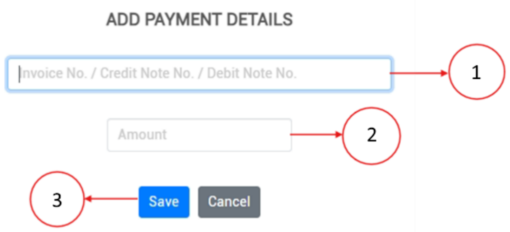
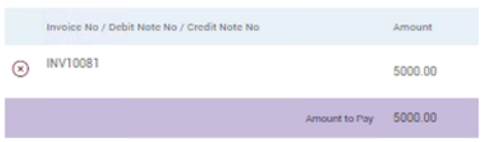


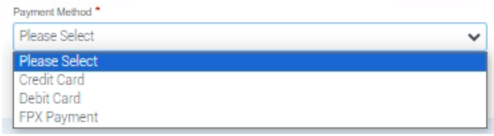
Figure 14: Add Payment Details screen.

   - **Invoice/Credit Note/Debit Note Number**: Input the relevant number.
   - **Outstanding Amount**: Enter the full outstanding amount for the selected policy.
   - Click **“Save”** to store the payment details.



Sample Screen 11: Once click "Save" button.

2. Select the Payment Method from the drop-down list.
   - Supported payment method: Credit Card, Debit Card and FPX Payment.



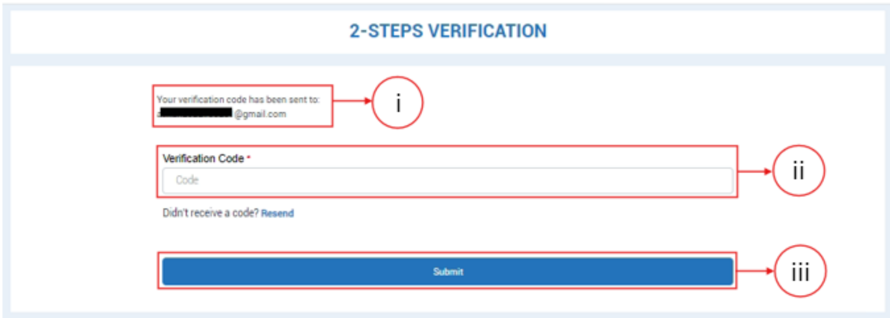
Sample Screen 12: Payment Method.

3. Click “Pay” to proceed with the payment.

Note: If the outstanding amount exceeds a certain limit, the system will initiate 2FA (Two-Factor Authentication) using OTP (One-Time Password).

Step 4: Complete OTP Verification.

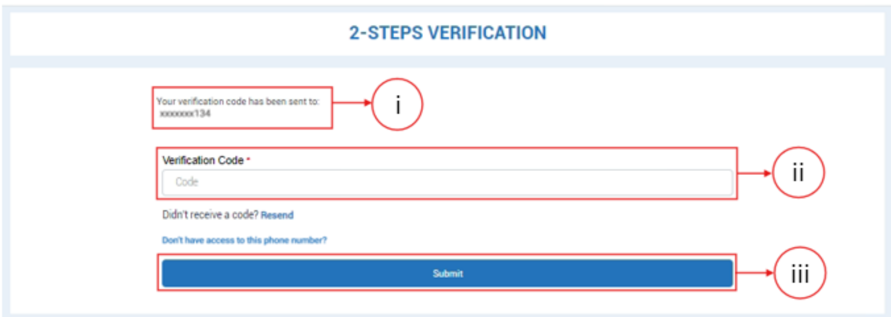
- In an email address is registered:



Sample Screen 13: Email Address.

i. The system will send an OTP to the registered email.
ii. Enter the OTP in the provided field.
    - If the OTP isn’t received, click “Resend” to generate a new OTP. This option becomes available once the OTP Retry Duration countdown becomes 0.
iii. Click “Submit” to continue.

- If no email address is registered but a mobile number is available:



Sample Screen 14: Email Address.

i. The OTP will be sent via SMS.

ii. Enter the OTP received by SMS.

- If the OTP isn't received, click "Resend" for a new OTP. This option becomes available once the OTP Retry Duration countdown reaches 0.
- If user don't have access to the registered phone number, click "Don't have access to this phone number?" to see instructions on updating your contact information (Figure 16).

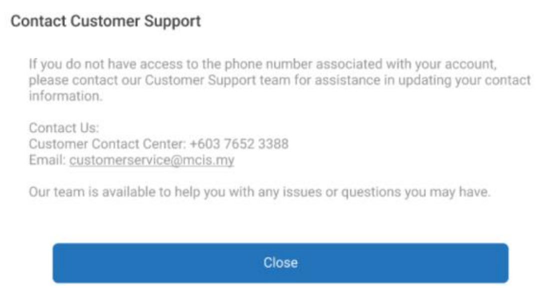
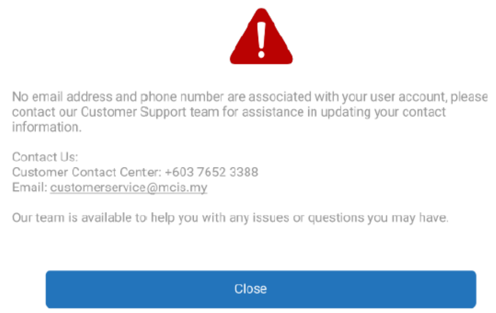


Figure 15: Contact Customer Support screen.

iii. Click "Submit" to continue.

- If neither email nor mobile number available:



Sample Screen 15: Error message.

i. The system will display an error message indicating that no contact information was found.

Step 5: Proceeding with Payment.

- If the entered amount triggers OTP verification:

  i. Complete the OTP verification process in Step 4.

  ii. Once the OTP verification is successful, the system will redirect user to the payment gateway.

- If the entered amount is less than the Min Amount to Trigger OTP:
    i. The system will skip the OTP verification and directly redirect user to the payment gateway.

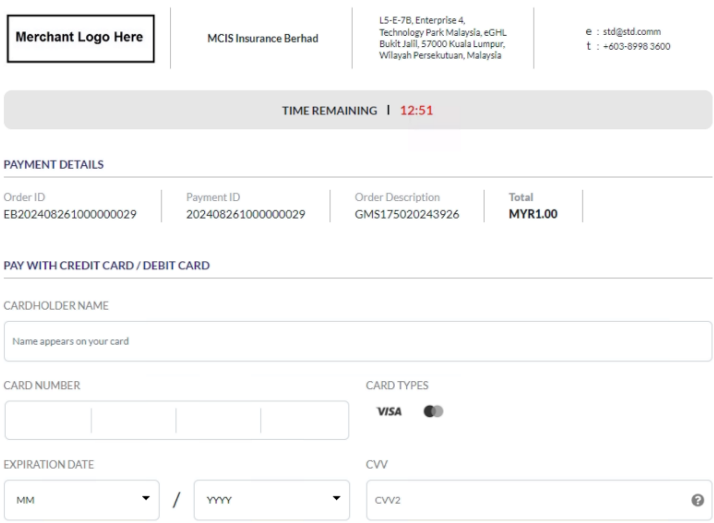


Figure 16: Screen where user can make the payment (iPay88).

Note: The displayed amount may appear as RM1.00 in test scenarios but the actual payment amount will be displayed during a real transaction.

Member View

The “Member View” section provides access to various modules and features tailored for HR users to manage self-related information effectively. Below an overview of the functionalities available within the Member View.

Home

This page serves as a central dashboard for HR users offering quick access to essential information and functionalities.

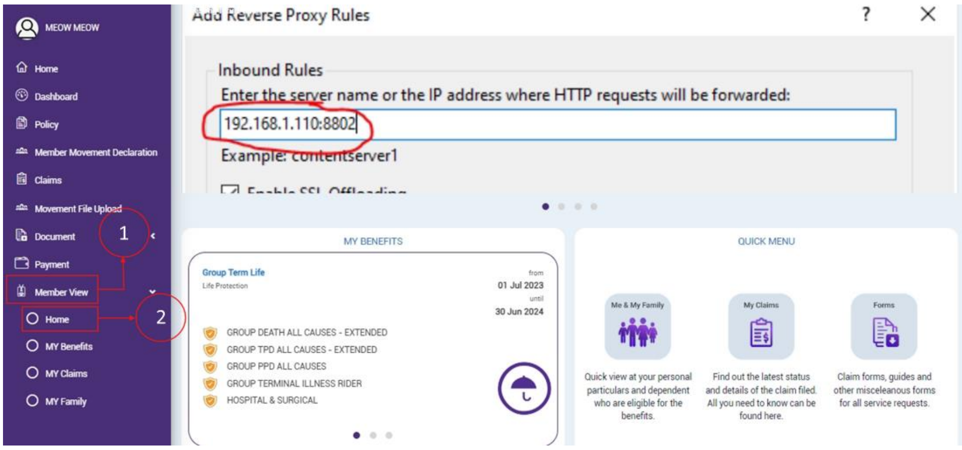


Figure 17: Home Interface.

1. Navigate the “Member View” section in the menu panel.
2. Within the “Member View” section, choose the option labelled “Home”.
3. Breakdown each section in details:
    a. Marketing Content (Carousel):
        i. At the top of the page, there is a carousel displaying marketing content. This content rotates automatically or can be navigated using navigation dots below the carousel.
        ii. HR users can view promotional content, announcements or other relevant information provided by the system administrator.

    b. My Benefits:
        i. This section presents HR users with a summary of their benefits in a card format.
        ii. Each card represents a different product type, displaying the supplementary benefits attached to that product type.
        iii. Additionally, the coverage effective date and expiration date are provided for each benefit.
        iv. HR users can click on a card to view more detailed information which redirects them to the MY Benefits page.

c. Quick Menu:

i. The Quick Menu provides convenient shortcuts to frequently accessed pages.

i. Me & My Family: This shortcut redirects HR users to the

ii. *MY* Family page, allowing them to view personal and family member information.

iii. MY Claims: Clicking this shortcut directs HR users to the *MY Claims* page where they can view and manage claim-related information.

iv. Forms: This shortcut redirects HR users to the Form & Guides page where they can access and download various forms or documents.

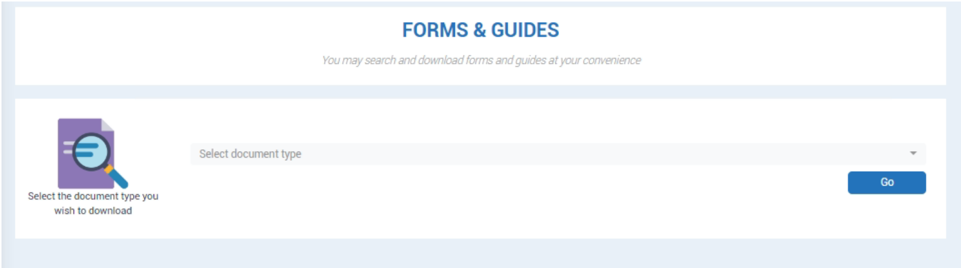


Figure 18: Forms & Guides interface.

a. Access Forms & Guides: Users will be automatically redirected to the Forms & Guides interface.

b. Select Document Type: Users can choose the desired document type from the provided drop-down list.

c. Download the Document: After selecting the document type, simply click on the “Go” button to initiate the download process. The selected document will be downloaded automatically to the user’s device.

d. Marketing Content (Highlight):

i. This section displays highlighted marketing content in more detail.

ii. HR users can access detailed information about specific marketing materials and promotions.

iii. A "View All" button allows HR users to access all marketing content available in the system.

Note: The availability of marketing content depends on the settings configured by the system administrator (_Admin). If the administrator allows HR access to marketing content, it will be visible on the Home page.

MY Benefits

This section provides users with comprehensive access to their benefits information.

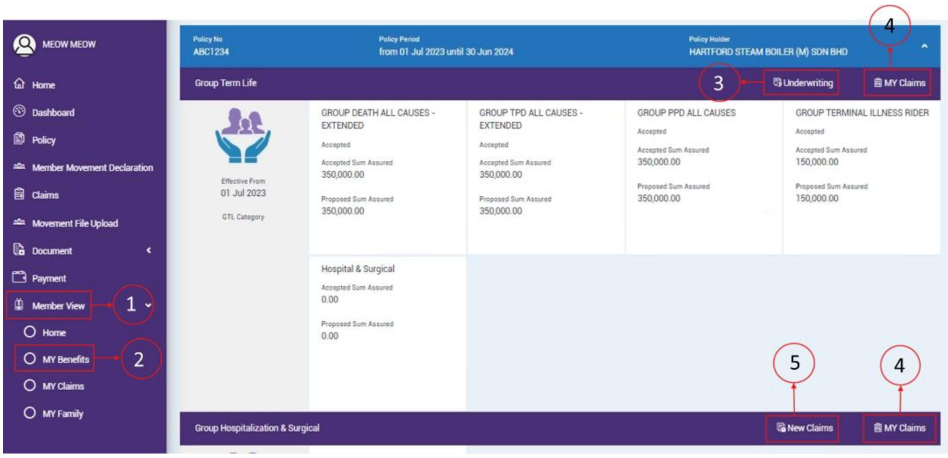


Figure 19: MY Benefits interface.

1. Navigate the “Member View” section in the menu panel.
2. Then, select “MY Benefits”.
3. View underwriting information.
    a. Access Underwriting Information:
        i. Click on "Underwriting" to gain insights into underwriting details.
        ii. Users will only see underwriting records associated with policies accessible by HR. These records will display either “PENDING” or “COMPLETED” status.
    b. Explore Underwriting Details:
        i. Within each underwriting (UW) record, users can delve into UW Details, providing them with crucial information such as:
            - UW Completion Status.
            - UW Status by Benefits including:
                - Benefit.
                - Proposed sum assured.
                - Accepted sum assured.
                - UW Status.

    c. Upload Underwriting Requirement Documents:

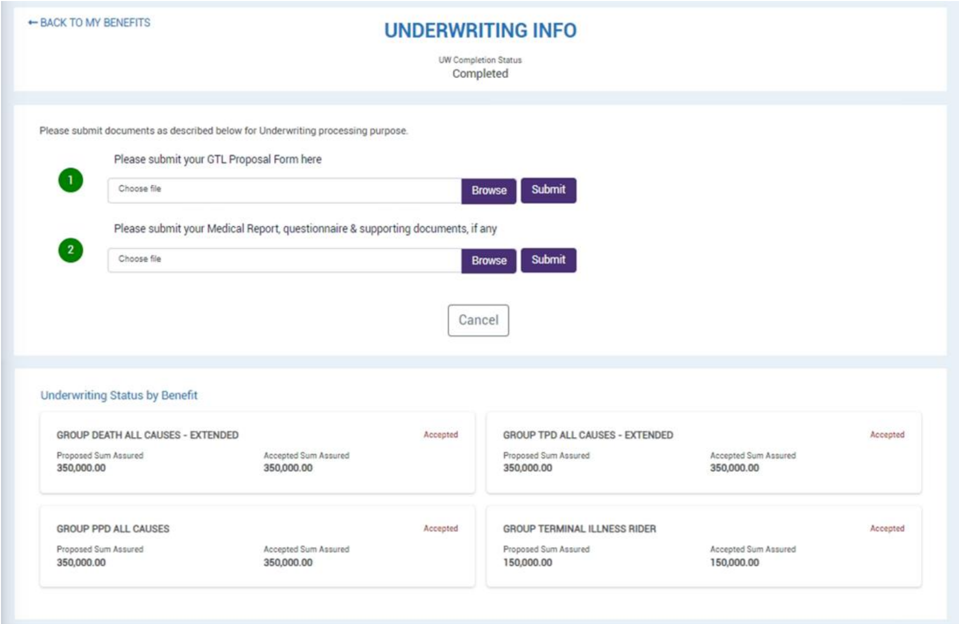


Figure 20: Sample underwriting information interface with pending requirements.

i. For records with a "PENDING" underwriting status, users can upload necessary underwriting requirement documents.

ii. The process involves:

1. Selecting the specific underwriting requirement.
2. Browsing for the file to be uploaded.
3. Submitting.

4. View claims information.

Click *Figure* 21: MY Claims interface. to view the claim information interface.

5. Submit new claim.

Click *42* to view instruction on how to submit the new claim.

MY Claims

The MY Claims section offers users the ability to manage and submit claims conveniently.

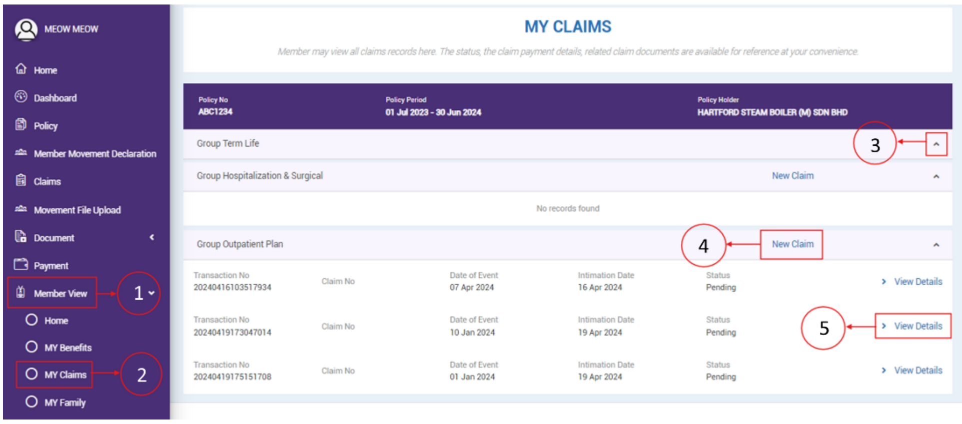


Figure 21: MY Claims interface.

1. Navigate the "Member View" section in the menu panel.
2. Select "MY Claims" from the available options.
3. Expand Product Type Claims:
   i. Access the desired product type claims for submission.
4. Submit New Claim for HR Own Policy:
   i. Users can initiate a new claim submission for their HR-owned policy.

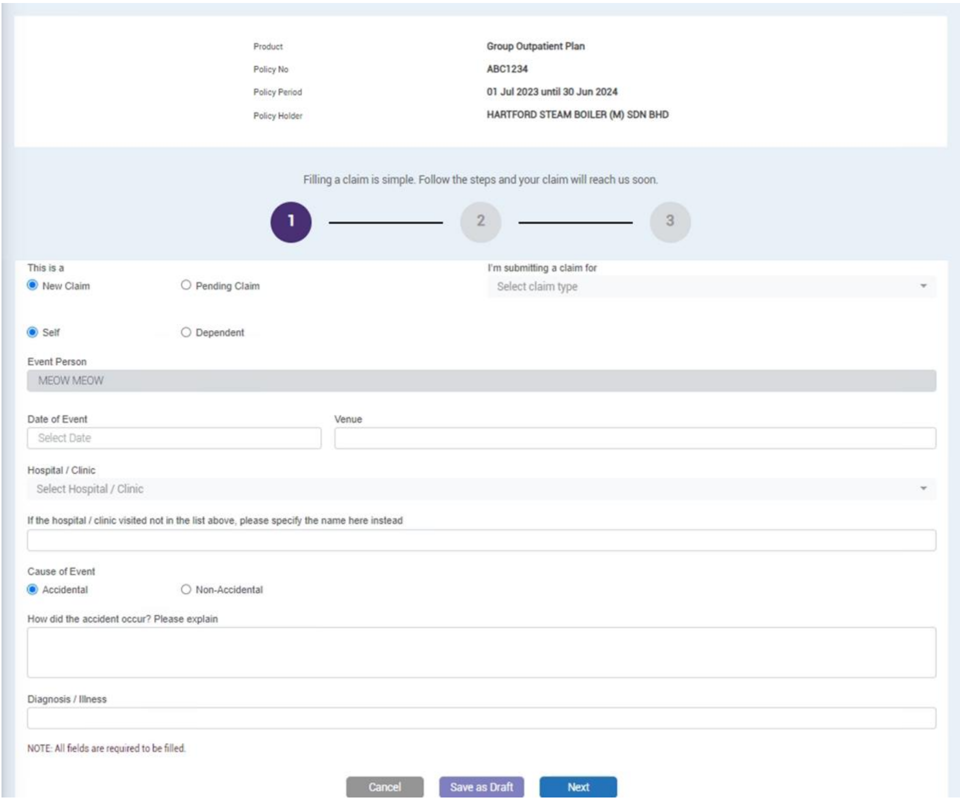


Figure 22: Step 1: New Claim Interface for GTL.

Step 1: New Claim submission:

Step	Product Type: GHS/GOP	Product type: GTL	Remarks
1. Claim Types	Users can select “New Claim” or “Pending Claim”.	Users can select “New Claim” or “Pending Claim”.	-
2. Claim For	Users specify whether the claim is for self or dependent.	Users specify whether the claim is for self or dependent.	-
3. Select Dependent	Users select the dependent’s name	Users select the dependent’s name	For selection “Dependent” in (2).
4. Select Claim Type no.	Users choose the claim type from the drop-down list.	Users choose the claim type from the drop-down list.	Selection for “Pending Claim”, where the claim status = “Pending” or “Notified” only will be shown in the list, else it won’t showing any listing.
5. Event Person	System automatically displays based on the selected member.	System automatically displays based on the selected member.	-
6. Date of Event	Users select the date of event from a date-picker.	Users select the date of event from a date-picker.	-
7. Venue	Users enter the venue of the event.	Users enter the venue of the event.	-
8. Hospital/Clinic	Users select the panel hospital/clinic from a drop-down list.	N/A	Admin settings.
9. If Hospital/ Clinic not listed	Users manually enter if the hospital/clinic not in (8).	N/A	-
10. Cause of Event	Users choose between Accidental or Non-Accidental.	Users choose between Accidental or Non-Accidental.	-
11. Explanation on the Accident Occur	Users enter the event details	Users enter the event details	This field will only appear if the “Cause of Event” is Accidental.
12. Diagnosis/ Illness	Users enter diagnosis/illness details.	Users enter diagnosis/illness details.	-
13. “Cancel” button	Allows users to return to the Claims page.	Allows users to return to the Claims page.	-
14. “Save as Draft” button	Saves the record as a draft for future editing.	Saves the record as a draft for future editing.	Only one draft per user, auto deleted after 24 hours.
15. “Next” button	Proceeds to the next step of claim submission.	Proceeds to the next step of claim submission.	-

Step 2: Terms and Conditions Acceptance:

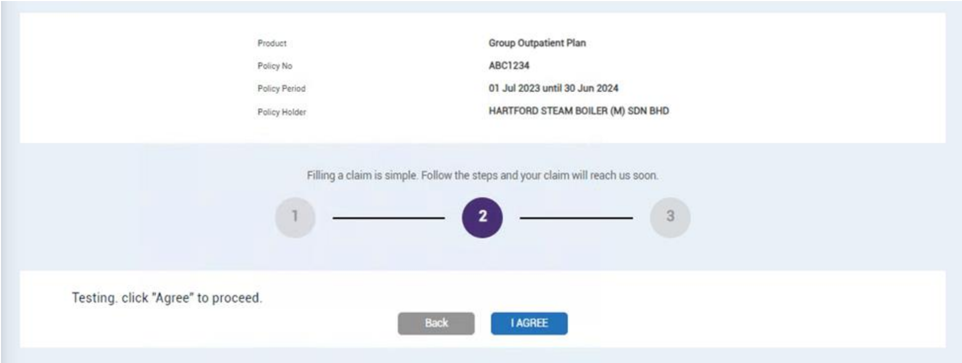


Figure 23: step 2 of "New Claim" interface.

Users must agree to the displayed terms and conditions as defined in the admin user manual before proceeding.

Step 3: Upload Document:

Upload necessary documents according to the specified types and controls.

- Max file size per submission is up to 5MB.
- Max files to upload is up to 20 files (per submission record).
- File format to be supported – JPEG, JPG and PDF only.

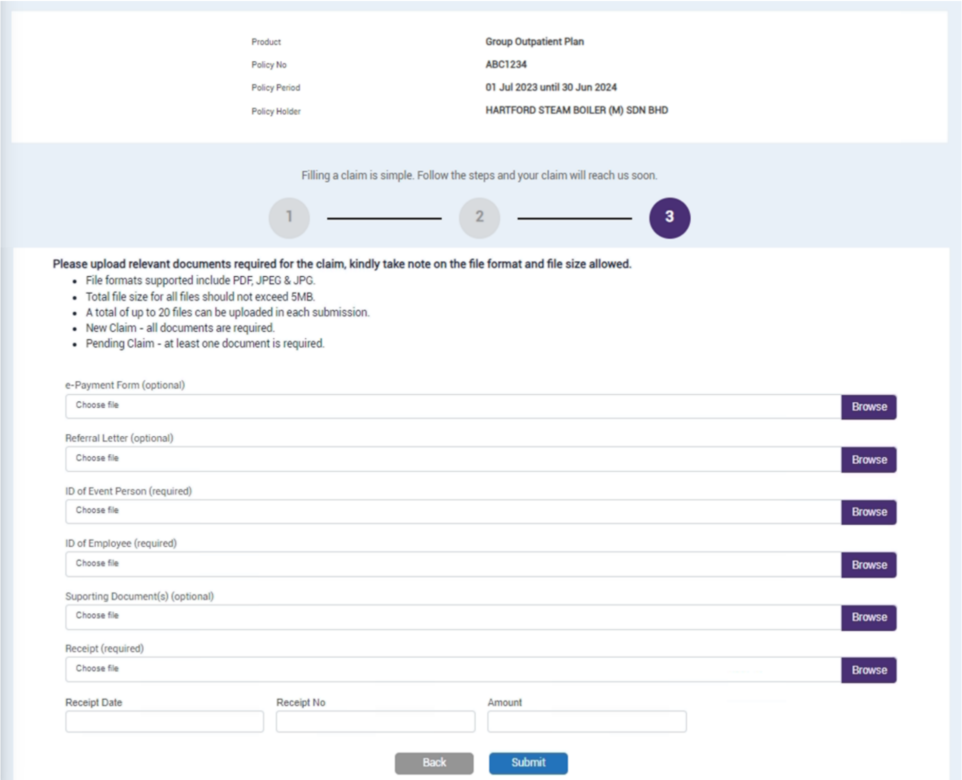


Figure 24: step 3 of "New Claim" for GTL interface.

Column	Product Type			Remarks
	GHS	GOP	GTL	
Claim & E-Payment Form	Attach both claim and e-payment forms.	N/A	N/A	Compulsory for new claims.
Medical Report (Optional)	Optional attachment for medical report.	N/A	N/A	Optional for both new and pending claims.
ID of Event Person	Attach identification of the event person.	Attach identification of the event person.	Attach identification of the event person.	Compulsory for new claims, optional for pending claims.
ID of Employee	Attach identification of the employee.	Attach identification of the employee.	Attach identification of the employee.	Compulsory for new claims, optional for pending claims.
e-Payment Form	N/A	Optional attachment for electronic payment form.	N/A	Optional for both new and pending claims.
Referral Letter	N/A	Optional attachment for referral letter.	N/A	Optional for both new and pending claims.
Claim Form	N/A	N/A	Compulsory attachment for claim form.	Compulsory for new claims, optional for pending claims.
Attending Physician Statement	N/A	N/A	Compulsory for specific claim types.	Compulsory for specific claim types, optional for pending claims.
Death Certificate	N/A	N/A	Compulsory for specific claim type.	Compulsory for specific claim types, optional for pending claims.
Supporting Document	Optional attachment for supporting documents.	Optional attachment for supporting documents.	Optional attachment for supporting documents.	Optional for both new and pending claims.
Receipt	Attachment, receipt date, receipt number, amount	Attachment, receipt date, receipt number, amount	N/A	Compulsory for new claims, optional for pending claims.

Step 4: Claim Submission:

Click “Submit” to finalize the claim submission. A confirmation message will appear upon successful submission.

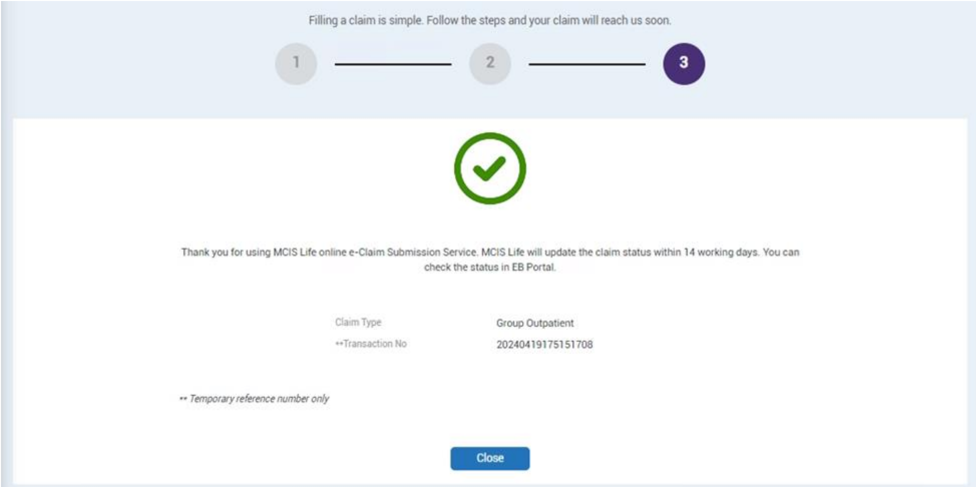


Figure 25: Successful submitted interface.

5. View claim details.

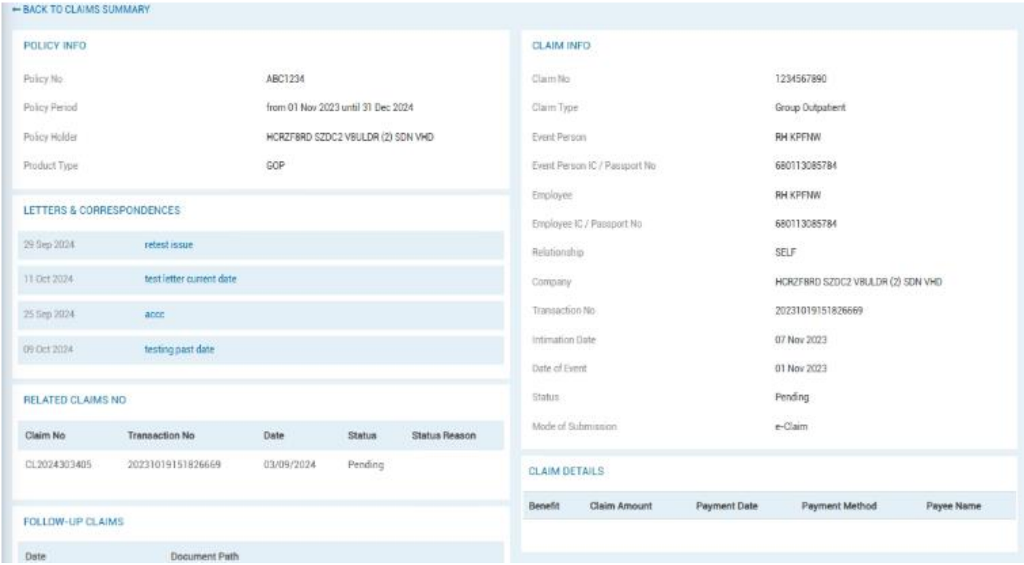


Figure 26: Sample Claim Details interface.

Users can view detailed claim information including policy and claim details, letters & correspondences and claim specifics.

i. Policy Info:

- This section provides essential information about the policy related to the claim, including:
  - Policy number
  - Policy period
  - Policy holder
  - Product type

ii. Claim Info:

- This section presents comprehensive details about the claim, such as:
    - Claim no
    - Claim type.
    - Event person (the individual involved in the claim event)
    - Event person's identification (IC/passport number)
    - Employee (Employee’s name)
    - Employee IC / Passport No
    - Relationship between the claimant and the policyholder
    - Company associated with the claim.
    - Transaction number (Auto-generated by the system for tracking)
    - Intimation date (date of claim submission)
    - Date of event (the date when the claim event occurred)
    - Claim status (whether pending, approved, etc.)
    - Mode of submission (whether submitted manually or through e-claim)

iii. Letters & Correspondences:

- This section lists all documents attached or related with the claim including:
    - Date of attachment.
    - File name or description of the document.

iv. Related Claims No:

- This section will provide the details of claim that related to this claim no including:
    - Claim No.
    - Transaction No.
    - Date.
    - Status.
    - Status Reason.

v. Follow-Up Claims:

- This section will display the information for the follow-up claims such as:
    - Date.
    - Document Path.

vi. Claim Details:

- This section provides specific details related to the claim such as:
    - Benefit(s) claimed.
    - Claim amount.
    - Payment date (If applicable)
    - Payee name (If applicable)

MY Family

In the "MY Family" interface, each family member's information of the HR is displayed in a card format allowing users to easily view the details of each individual. Here's how the cards are structured:

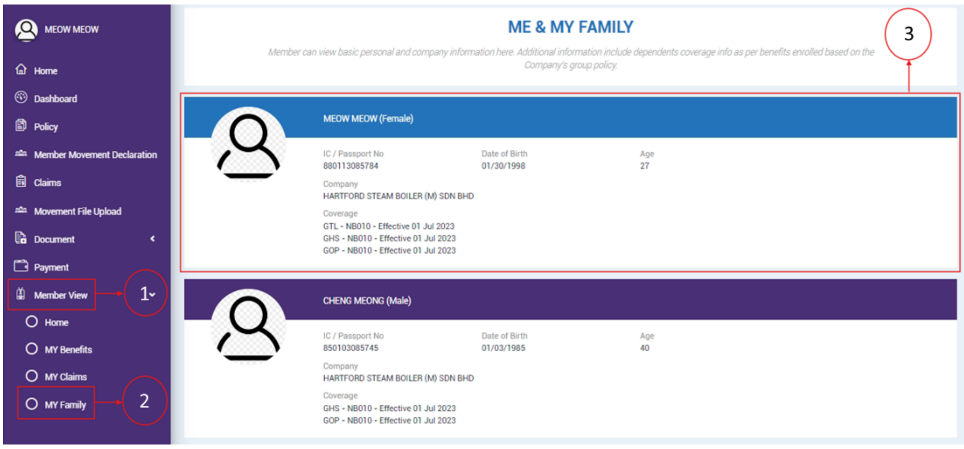


Figure 27: MY Family interface.

1. Navigate to the "Member View" section in the menu panel.
2. From the available options, select "MY Family" to access the relevant information.
3. Self and Family Details:
    - Upon accessing the "MY Family" interface, HR users can view personal and family member particulars.
    - First Card (Self):
        - Name (Gender): The HR's name is displayed, along with their gender in parentheses, indicating that this card represents the HR user themself.
        - IC (Identification Card) or Passport No: This crucial identification information is prominently displayed.
        - Date of Birth: Next to the IC/Passport No, the HR user's date of birth is presented.
        - Age: Adjacent to the Date of Birth, the current age of the HR user is provided.
        - Company: This section lists the company associated with the HR user, providing context for the policy coverage.
        - Coverage: The specific product(s) covered by the policy for the HR user are outlined here, along with the effective date of coverage.
    - Subsequent Cards (Family Members):
        - For each additional family member, a separate card follows the same format as the first card.
        - Name (Gender): The family member's name is displayed, along with their gender in parentheses.

- IC (Identification Card) or Passport No: The family member's identification information is prominently displayed.
- Date of Birth: Next to the IC/Passport No, the family member's date of birth is presented.
- Age: Adjacent to the Date of Birth, the current age of the family member is provided.
- Company: This section lists the company associated with the policy coverage for the family member.
- Coverage: The specific product(s) covered by the policy for the family member are outlined here, along with the effective date of coverage.