

General Inquiries

Q : Who is entitled to medical consultation service via MorDee?

A : The insured of the following travel insurance plans can use the telemedicine consultation service via the MorDee application without any service charges :

- 1.Travel Easy Insurance plan (only plans Easy 1, Easy 2, Easy 3)
- 2.Travel Easy Plus Insurance plan (all plans)
- 3.Overseas Student Travel Insurance plan (all plans)

Insured persons under the Travel Easy insurance plan (Only Easy 1, Easy 2, Easy 3) or the Travel Easy Plus insurance plan (all plans) will be entitled to consult a general health doctor (excluding mental health) 1 time for single trips and 2 times for annual trips.

Insured persons covered under the Overseas Student Plus policy (all plans) are entitled to Telemedicine services, including General Medical Consultations and Mental Health Consultations. The total number of consultation sessions available throughout the policy period is equal to the number of months of coverage, regardless of consultation type.

Q : Doctors providing consultation via MorDee are from which hospitals and are they reliable?

A : Doctors who provide consultation via MorDee are expert doctors from various fields and are credible from leading private and government hospitals, medical schools or private clinics. MorDee operates procedures to monitor and verify all doctors providing the services and the User can look up the education history and work experience of each individual doctor from the information available in the application.

Q : What are the steps to make payment for the consultation service?

A : For medical consultation via VDO call, customers can make appointment for the consultation without having to pay service fee in advance. Customers can then connect to the privileges available under MSIG insurance policy in the Payment mode of MorDee to use the privilege on service fee as per conditions of the policy.

Q : If the consultation period has ended and the Insured wishes to continue the consultation, is it possible to make a new appointment?

A : Yes, the insured may schedule appointments to receive telemedicine consultation services until their entitlements are fully utilized. Should the insured request services beyond their entitled number of consultations, they will be required to pay the medical consultation fee for the excess services themselves via the MorDee application system.

Q : In case the customer is not available to receive service at the time of appointment, is it possible to cancel the appointment?

A : Cancellation of appointment can be made via MorDee not less than 30 minutes before the appointment time.

Q : During the consultation session, if the internet signal is disrupted before the end of period, what to do to continue with the service?

A : The Insured can contact MorDee Call Center at **LINE ID: @mordeeapp** (with @ prefix) to inquire about the service disruption and rectification per conditions of MorDee.

Q : If the Insured has already returned to Thailand but discovers a sickness as consequence of the overseas trip, can the Insured seek service from MorDee in Thailand?

A : Not applicable. Telemedicine service via MorDee can only be used while travelling overseas. Once the Insured returns to Thailand, the privilege is immediately ceased.

General Inquiries

Q : In case an accompanying family member travelling together suffers sickness, can the Insured transfer the privilege to family member to use the Telemedicine service via Mordee?

A : Not applicable. The privilege is not transferable or to be used by others. The privilege of Telemedicine service via Mordee can only be used by the Insured named in the policy.

Q : Can all Insured use the mental health consultation service while travelling overseas?

A : The mental health consultation service is available only to insured persons who have purchased the Overseas Student Travel Insurance plan.

Q : Can the Insured get a Certificate of Medical Service on-line and how?

A : After the medical consultation, customers will receive a Medical Report which will specify the details of the patient, details of doctor, symptoms, preliminary diagnosis, medical advice including details of drug items (if any) via MorDee and via email at email address given.

Q : What are service hours of MorDee application?

A : Customers can access MorDee application 24-hours and make appointment at the time the doctors are available for service.

Q : In case of service problem, where can the customer contact?

A : If you cannot access MorDee application, please contact MorDee Customer Service at **LINE ID @mordeeapp**

Q : In case of problem in connecting to the privileges/not able to find privilege under insurance policy in MorDee, what should the customers do?

A : You can contact MSIG Contact Center at 02 007 9000 Mon-Fri. 08:30-18:00, Sat 09:30-18:00 (except Sundays and Public Holidays)

Q : In case of purchasing more than 1 trip per year, what does customer have to do?

A : Customer must connect to the privilege every time of new purchase by taking the following steps:



Privilege Status will be displayed. If displayed as **Contact for Help**, the privilege is not connected and please contact staff via Help button

Q : Can Telemedicine be used via web browser?

A : On-line Telemedicine service is available via MorDee application on smartphone or tablet only. Customers is not able to use Telemedicine service via web browser.

Claims

Q : After the insured has received a medical report from the doctor from the MorDee application, if there is a need to buy the medicine, can the insured use this medical report to buy the medicine?

A : The medical report that the insured receives from the MorDee application is only a reference for online medical consultation services. The insured cannot use this medical report to buy medicine or ask a drugstore abroad to dispense the medicine, as many types of medicine abroad require a prescription from a doctor in that country. However, if the medicine is just a common household medicine, the insured can buy medicine with a generic name or similar properties in the amount and size that match the medicine recommendation from the doctor or medical report only. The insured is entitled to receive compensation for the actual medicines paid but not exceeding Baht 5,000 per trip. The medicine receipt must show the details of the medicine name, amount, and size for the consideration of claim compensation.

The Company reserves the right to consider the claim compensation under the medical expenses coverage agreement, excluding medicine for treatment of any pre-existing conditions and medicines recommended by mental health consultations.

Q : If the Medical Report includes an advice for 10 tablets of 500 milligram Paracetamol but at the pharmacy, the drugs available are not in the quantity advised as they are available in a bottle of 100 tablets at a cost of 500 Baht. How will the Company consider in claim payment for the drug cost?

A : The Company will pay claim compensation for the list of drugs in quantity and dosage per suggestion of the doctor only. If the customer buys a bottle of 100 tablets, the Company will consider to pay for 10 tablets at 5 Baht each (500 Baht divided by 100 tablets) and the claim payable is 50 Baht.

Q : After Telemedicine consultation via MorDee and the condition of sickness is not improved, can customers visit a clinic or hospital overseas?

A : The customer can visit a hospital by contacting MSIG Assist at +66 (0)2 039 5704 to seek advice on making arrangement with hospital or clinic in the nearby area to receive treatment.

Q : If the traveler has a condition of high blood pressure which is pre-existing but forgets to bring his/her medicine on the trip, can the traveler use medical consultation via MorDee and submit receipt of the drug purchase to claim from the Company?

A : You can use the privilege of Telemedicine entitled as specified by the Company but you will not be able to submit the receipt of purchase of drug for high blood pressure to claim from the Company because high blood pressure is a pre-existing condition.

Q : If the customer has paid for the cost of drugs suggested in the Medical Report received via MorDee, what is the procedure of filing a claim?

A : You must collect and submit the following documents:

- A Completed Claim Form of the Company
- Original of the Certificate of Medical Service
- Original receipt of the drug purchase with details of drug items, dosage and quantity.
- A copy of your bank book for claim money transfer
- Other documents required by the Company as necessary.

You can send such documents to the Company at address below:

Accident and Health Insurance Claim Department

MSIG Insurance (Thailand) PLC. 1908 MSIG Building, New Petchburi Road, Bangkok Huaykwang, Bangkok 10310