

CLAIM INTAKE — CLM-2026-04-00455

Date Received: 20 May 2026

POLICY INFORMATION

Policy Number	ACI-HEALTH-2024-55102
Product	Family MediShield Plus — Gold
Policy Status	ACTIVE (since 15 January 2024)
Premium Status	Paid to date
Coverage Type	Inpatient + Day Surgery + Outpatient
Annual Limit	SGD \$500,000
Deductible	SGD \$3,500 per policy year
Panel Requirement	Non-panel: 80% co-insurance applies

CLAIMANT INFORMATION

Name	[REDACTED]
NRIC	[REDACTED]
Date of Birth	[REDACTED]
Contact	[REDACTED]
Relationship	Self (policyholder)

CLAIM DETAILS

Claim Type	Inpatient Hospitalization
Date of Loss	2–5 April 2026 (3-night stay)
Claimed Amount	SGD \$18,500.00
Breakdown	Ward charges (B1 single): \$4,200 Surgeon fee: \$8,500 Anaesthetist: \$2,800 Consumables & medication: \$1,900 Specialist follow-up: \$1,100
Provider	Mount Elizabeth Hospital (NON-PANEL, Private)
Diagnosis	Acute appendicitis — emergency appendectomy (laparoscopic)
Admission Type	Emergency (via A&E;)
Pre-existing Conditions	Hypertension (declared at policy inception, on medication — UNRELATED to current claim)
Discharge Status	Discharged 5 April 2026, full recovery expected

SUPPORTING DOCUMENTS

Doc 1	Hospital bill (itemized) — Mount Elizabeth, dated 5 Apr 2026
Doc 2	Surgeon's report — Dr [REDACTED], General Surgery
Doc 3	Discharge summary
Doc 4	Anaesthetist report
Doc 5	Claim form (signed by policyholder)

Documents Complete

YES — all required documents attached

ADDITIONAL NOTES / FLAGS

- Claim submitted 45 days after discharge (within 90-day submission window)
- Non-panel hospital — 80% co-insurance applies per policy terms
- Pre-existing hypertension is unrelated to appendicitis diagnosis
- Emergency admission — no pre-authorization required per policy terms

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