



CB HAPPY & SMILE

+855 23890999

general@cbinsurance.vip

www.cbgeneral.vip

Our Medical Plans

Your well-being can be improved through the diet you choose, fitness you follow and the activities you pursue. Your healthy well-being keeps you away from any medical conditions.

Should there be any medical conditions, of course you know the importance of medical insurance. It helps to get the most out of financial burden with any medical bills.

Our Medical plans are designed to suit a range of budgets and lifestyles, it means that you do not need to pay for a cover that is not necessary.

Our Happy & Smile Plans offer benefits such as inpatient treatment, hospital services, surgical services, assistance & non-medical service, outpatient and emergency accident.



Why our Medical Plan...

Worry-Free

When illness enters the picture, it is the loss of independence that can affect us most. Financial burden with the medical bill, it is a real personal financial crisis. With CB Happy and Smile Medical plan, you stay in control.

You are worry-free to receive treatment at any hospital, clinic or medical facility with your plan's area of cover. With the freedom to choose the hospital you want to use, we also offer a range of cashless panel hospital/clinic/medical facility with quality doctor and healthcare professionals.



By letting our medical claim team handle the bills directly with hospital, we guarantee you are worry-free with the bunch of documents and only focus on your treatment.

Connecting with us is just one call away at our careline 24/7: +855 23890888.



Flexibility Plan

To meet different needs and budgets, CB Medical Plan lets you customize your coverage to meet your absolute needs by choosing our alternative plans.

- 😊 **Happy** – Standard Cover for Inpatient .
- 😊 **Happy Plus** – Cover for Inpatient and Outpatient.
- 😊 **Smile** – Standard Cover for Inpatient and Outpatient with a range of additional benefits.

Benefit Schedule

Benefit Schedule	CB Happy	CB Happy Plus
Inpatient Benefits	✓	✓
Hospital Services	✓	✓
Surgical Services	✓	✓
Ground Ambulance	✓	✓
Emergency Accidental Injury	✓	✓
Emergency Accidental Damage Natural Teeth	✓	✓
Non-Medical Services	✓	✓
Complication of pregnancy	✓	✓
Outpatient Benefits	✗	✓
Day Surgery	✗	✓

Smile Benefit

✓ Low Benefit

✓ High Benefit

Inpatient

- Hospital Services
- Surgical Services

Outpatient

- Hospital Services
- General Practitioner fees
- Specialist's fees
- Lab test, Xrays, Diagnostic & Pathology test
- Prescribed Medicine**and drug
- Therapy
- Emergency Room
- Acupuncture and Home
- Surgery Services

Assistance

- Ground Ambulance

Emergency Accident

- Emergency Accidental Injury
- Emergency Accidental Damage Natural Teeth

Non-Medical Services

- Hospice and palliative care
- Nursing at home or in convalescent home

Additional Benefits

- Maternity and Childbirth Benefits

Dental Benefits

- Consultation
- Medication (including administrator of Local Anaesthesia)
- Xrays
- Scaling / Polishing
- Flouride application



1- What is medical insurance?

Medical insurance is a type of coverage that can protect you from the full expense of regular health care, as well as the costs of medical and surgical procedures. In exchange for paying a premium, your insurance company will cover the costs of certain types of medical procedures.

2- Will I be covered for my pre-existing condition?

Those who are aware of pre-existing conditions may apply, but pre-existing conditions may be excluded from the coverage.

3- Whom shall I call at the time of an emergency admission?

At the time of an emergency situation you should go straight to the hospital first and notify the claim officer later.

4- What are the documents required for claiming?

The documents required for claiming are claim form, insurance card, all original medical documents, bills, and other documents if required from insurer.

5- Who can apply?

Corporate and Individuals between 18 to 65 years old. All applications must fill out a medical questionnaire.

6- How long is the policy valid for?

The policy is valid for 1 year.

7- If I avail cashless facility, will you pay the entire amount or will I be required to bear part of the bill at the hospital?

Yes, we will pay the entire admissible amount for the medical expenses incurred based on the benefits you have. You might have to pay for the non-medical and expenses not covered to the hospital prior to your discharge from the hospital.

8- What is a waiting period?

A waiting period is the length of time the insured have to wait before being eligible for Health Policy benefits.

9- Can I choose where to receive treatment?

Yes, you are free to choose any medical provider.

10- When does my coverage start?

Your coverage will start on the Policy Commencement Date or the Date of your First enrollment into the Policy, whichever is later.

11. Can I add more people to the policy?

Yes, you may add dependents:

- Legal spouse whose age is not exceeding 60 years old.
- Legal children whose age is from 30 days but not older than 23 years old, unmarried or currently in full-time education.



How to claim

Contact CB Insurance Claim Service:

☎ +855 23890888

✉ claim@cbgeneral.vip

Direct Settlement

We will send the pre-authorisation form to you.

You shall complete and sign the pre-authorisation form, then send it back to us immediately before treatment.

We directly pay to the hospital/clinic.

Pay and Claim

We confirm your coverages and benefit limits to the hospital/clinic.

Your medical practitioner shall complete the medical information of the claim form. You have to complete all other sections, invoices and send to us.

We directly pay to you.



Making a complaint

The company's commitment is to provide top-notch service. If the company is unable to fulfill your needs,, the Insured shall send any complaint to our customer service. We shall reply within **forty-eight (48) hours** and resolve the complaint within **eight (8) weeks**.

Please contact our One-Stop Service Desk:

Phnom Penh Tower, 2nd Floor, No. 445, Monivong Blvd, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh, Cambodia.

Tel: +855 23890999

Email: general@cbgeneral.vip

If the company fails to resolve the complaint within **eight (8) weeks**, the Insured shall refer the complaint to:

DEPARTMENT OF INSURANCE AND PENSION,
MINISTRY OF ECONOMY AND FINANCE
Street 92 Sangkat Wat Phnom
Khan Duan Penh, Phnom Penh, Kingdom of Cambodia



CB INSURANCE



The solution to all concern of your well-being.
Please contact us.

- Our One-Stop Service Desk
 - ☎ +855 23890999
 - ✉ general@cbinsurance.vip

CB General Insurance Plc.

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