



## #BetterMe by AXA - MyAXA FAQ

### A. Introduction to MyAXA

#### a. What is MyAXA?

MyAXA is available to our customer as a mobile application and alternatively as a web-based customer portal that allow our customers to easily service any of their AXA policies. With MyAXA, customers can get a quick overview of their AXA policy coverage and benefits, file claims and check the claim status, view the nearest clinics and access their e-Medical Card. The application also provides quick access to emergency contacts and AXA articles.

#### b. How do I register and log-in?

For your convenience, click [here](#) for easy guidance.

- If you only have **#BetterMe by AXA** policy, you'll be asked to input your NRIC, email address, Policy Number, DOB and mobile number during the registration process. An SMS OTP will then be sent to the mobile number you entered during the registration process.
- If you have both an individual (for e.g. Motor, travel, Life policies etc) and Group Health Policy with AXA and have NOT registered for a MyAXA account, you'll be asked to input your NRIC and email address during the registration process. An SMS OTP will be sent to a mobile number AXA has in our existing records.
- If you are an existing MyAXA user (i.e you have registered for a MyAXA account with your email address after 31st Oct 2018), please login to MyAXA with your existing email credentials to view your Group Health policies. There will be NO need for you to perform a re-registration.
- If you have previously registered and was under a group health / employee benefit policy that was converted to another plan type, no re-registration is required.

For registration and log-in issues, please go back to the [MyAXA Main FAQ Page](#).

#### c. Can my dependants register for MyAXA?

- Dependants can register but will only see their information
- Dependants can view their own E-Card and see Clinic Listing
- Dependant must be at least 18 years old to qualify for registration
- Filing a claim is not available for dependant's login and can only be done under the main insured's access

#### d. How do I reset my Password?

Simply click the "Forget Password" link and follow the instructions. You'll have to enter the email you used for registration. The OTP will be sent to your registered mobile number to facilitate the process.

#### e. Can I download from overseas?

Yes, if your App store and Google play store is set to the following countries, you'll be able to download the app:



Malaysia, China, Hong Kong, Taiwan, Indonesia, Philippines, Vietnam, UAE, Japan, United Kingdom, Brazil, Belgium, Canada, Ireland, Mexico, Morocco, Poland, Sri Lanka, Taiwan, Vietnam, Russia, Korea, India, Myanmar, Cambodia, Bangladesh, Laos, Australia, New Zealand, France, USA.

**f. How can I update my email address after I have registered?**

Please email us at [customer.care.health@axa.com.sg](mailto:customer.care.health@axa.com.sg) and let us know the email you have previously registered with, and your policy number and NRIC. We will need to delete the existing user account and a new registration is required.

**g. How can I update my mobile number in the Profile screen?**

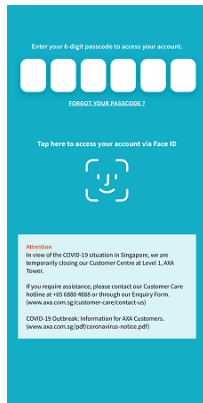
AXA uses the mobile number to send the one-time-password and hence mobile numbers are viewed as security information. Please reach out to our Customer Care at [customer.care.health@axa.com.sg](mailto:customer.care.health@axa.com.sg) to update your mobile number as above.

**h. I have other policies with AXA, why are they not showing? Will I be able to see other types of insurance policies under my name including inactive ones?**

- Other policies may not reflect if a different NRIC/Passport/FIN was used for these policies
- Other policies will reflect in their respective categories. All active, cancelled and lapsed policies will be displayed in separate tabs.

**B. Accessing #BetterMe by AXA in MyAXA**

**a. Where do I find my #BetterMe by AXA Policy?**



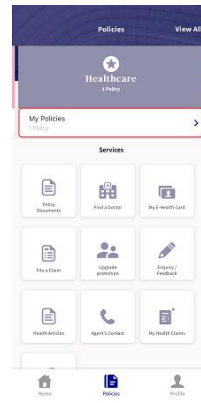
**Step 1**  
Enter your passcode



**Step 2**  
From the Home Dashboard, tap "Policies"



**Step 3**  
Tap "Healthcare" to be directed to the Health Universe



From the **Health Universe**, you can find useful features available for your #BetterMe by AXA policy.

**Step 4**  
To find out your coverage, tap "My Policies"

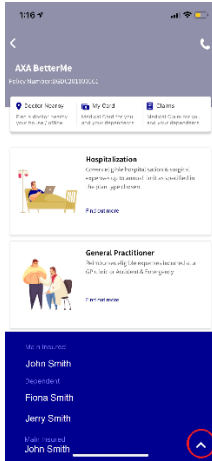


<sup>1</sup>Your #BetterMe by AXA policy page will show you your benefits including an option to upgrade if you are not yet covered.

1 - Some upgrade is only available within 30 days from the enrolment date



**b. How do I view my dependants?**



From the #BetterMe by AXA policy page, you can find your dependants and their coverage by tapping the expand / collapse button

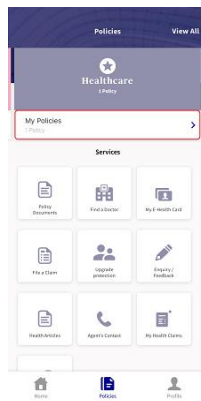
**c. How do I know my coverage?**



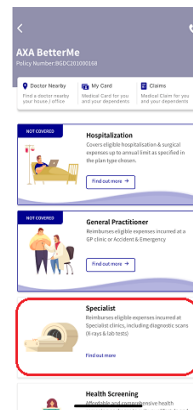
**Step 1**  
From the Home Dashboard, tap "Policies"



**Step 2**  
Tap "Healthcare" to be directed to the Health Universe

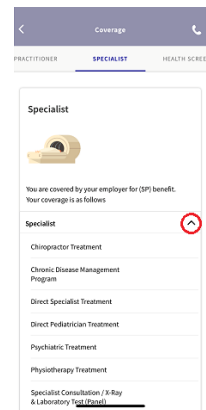


**Step 3**  
From the **Health Universe**, tap "My Policies"



**Step 4**  
Select the benefit you wish to check

In this example, let's select "Specialist"

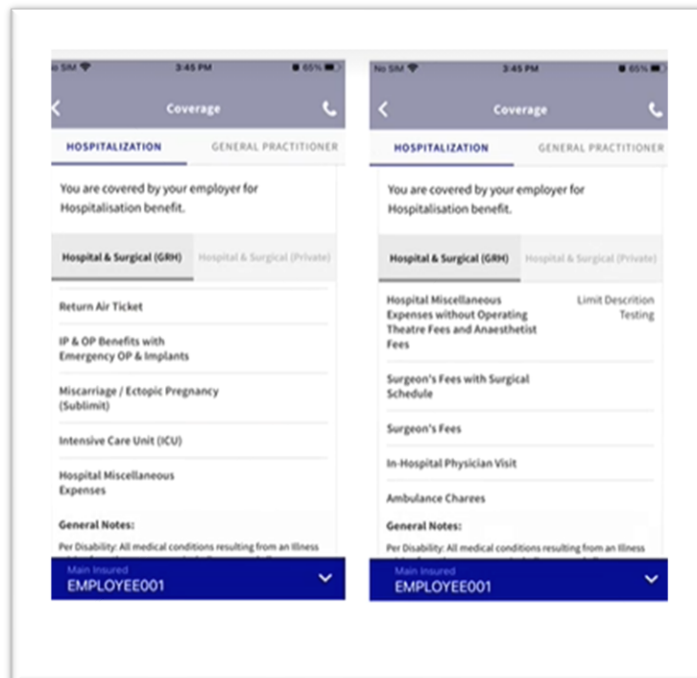
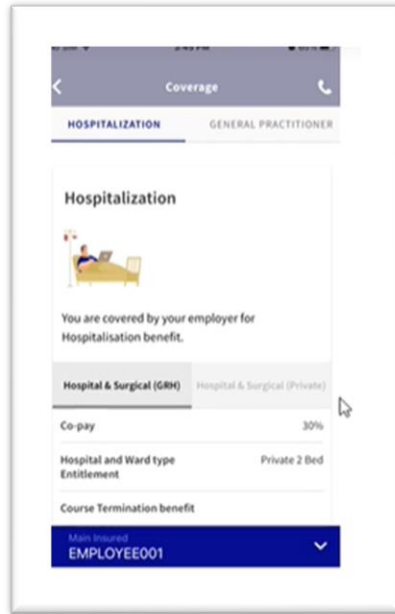


Click on the expand icon to view your entire coverage under the benefit



**d. Are there changes on the MyAXA app for Per Disability plans?**

There are no changes in the login, product display, e-card and claims. Look and feel also remains the same. However, for the benefit display, if the customer takes up a Per Disability plan, there is now 2 vertical layers to distinguish Group Restructured Hospitals and Private which will state the co-pay and ward entitlements etc. depending on which type of hospital the customer visits. Please refer to the screenshot below. For annual plans, there no changes in display.





**C. Making Changes to my #BetterMe by AXA policy**

**INDIVIDUAL TOP-UPS**

**a. Will the employee get notified when the upgrade is available?**

A welcome email is sent directly to members with introduction details to MyAXA and Individual top-ups if the email address is provided to AXA. If the email address is not provided, the email will be shared with the Intermediaries/Direct HRs to inform the individual members.

**b. What are the methods of notification? (e.g: email, text, MyAXA alerts)**

Notification on Individual upgrades are part of the Welcome email sent upon policy issuance. In addition to the email, the user will be able to see how many days are left to upgrade in MyAXA under the #BetterMe by AXA page.

**c. Can I top-up my benefits anytime?**

You can only perform individual top-ups within 30-days from the inception date of the policy. (For newly-hired employees – 30 days from the date you are added to the policy.)

**d. How often will AXA notify the employee for the benefit upgrade?**

Once the Welcome email is sent, we will send 2 reminders after 7 and 14 Days.

**e. What medical individual top-ups can I purchase?**

You can purchase cover which your employer has not purchased for yourself or for your dependant. Fr example, if you do not have coverage for GP, you can purchase GP on your own. Coverages available for Top Up are: Hospitalisation, GP, SP and Dental (available for selected clients).

	<b><u>Entry Age (Age next birthday)</u></b>	<b><u>Employee</u></b>	<b><u>Dependant</u></b>
1	Hospital and Surgical (H&S)	Plan 1 & 2: age 16 to age 75	Plan 1 & 2: 15 days to age 75
2	General Practitioner	Plan 1 & 2: age 16 to age 75	Plan 1 & 2: 15 days to age 75
3	Specialist Consultation and Treatment	Plan 1 & 2: age 16 to age 75 Plan 3: Not available	Plan 1 & 2: 15 days to age 75 Plan 3: 15 days to age 7
4	Dental (only available if covered under H&S)	Plan 1 & 2: age 16 to age 75	Plan 1 & 2: 15 days to age 75

**f. May I upgrade my existing cover i.e. Hospitalization?**

No. You cannot upgrade the cover you have under group policy

**g. How does the Individual top up premium work at renewal? Is it based on Claims experience, or Age based?**

The renewal premium changes by age, it doesn't depend on an individual's claim experience.

**h. Is there a waiting period for Group Hospital and Surgical?**

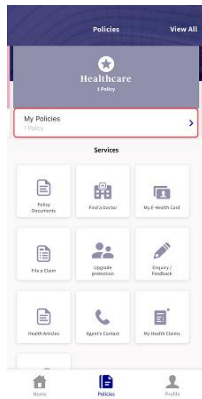
Not in the standard term, but sometimes cases may require an underwriters review, where there will be a waiting period.



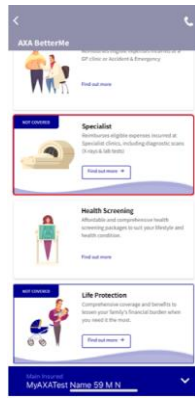
**i. What if I missed out on adding a dependant?**

You can add a dependant only within 30 days from the enrolment date of the policy.

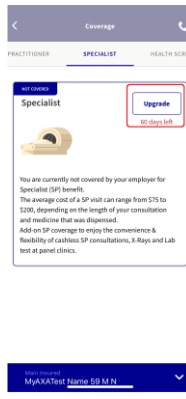
**j. How do I perform individual top-up?**



**Step 1**  
From the Health Universe, tap “My Policies”



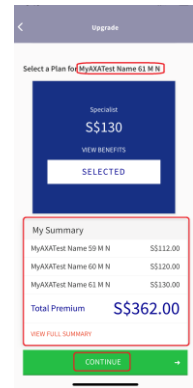
**Step 2**  
Select the benefit you wish to top-up



**Step 3**  
Tap “Upgrade”

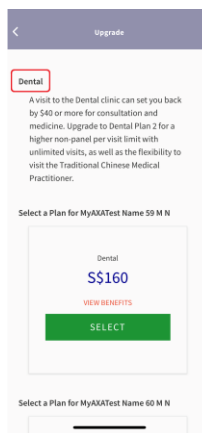


**Step 4 / 4a**  
Select the plan for you and each dependant (optional).

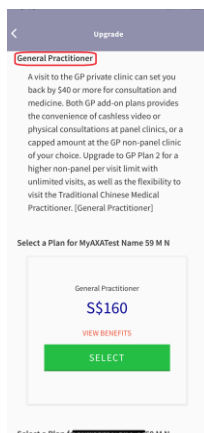


**Step 5**  
*A subtotal will be shown at the bottom of the screen with a breakdown per individual.*  
Tap “Continue”

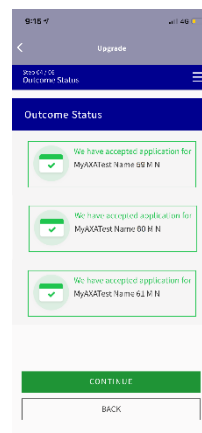
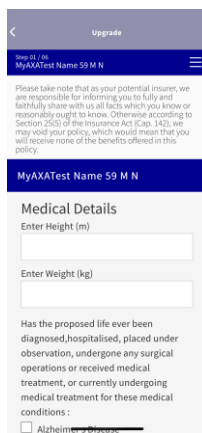
**To add dependants please refer to question “k.” and “l.”**



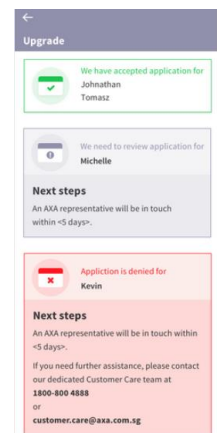
**Step 6**



**Step 7**



**Step 8**





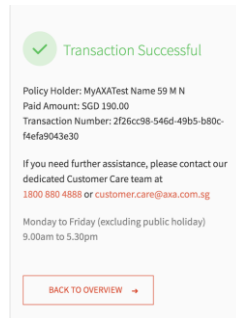
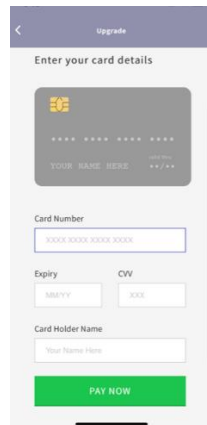
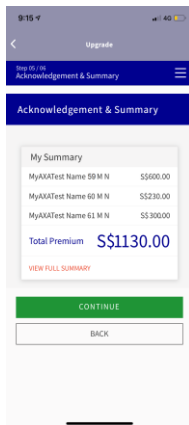
Other optional benefits will also be available for selection.

*This provides more convenience as you no longer need to go back to the policy page to perform another transaction.*

Answer the underwriting questionnaire. Each insured person will have different types of questionnaire (depending on age, gender, product selected etc) and the main insured will do the declaration on behalf of the dependant.

If all applications are accepted, click "Continue" and proceed with the payment via AXA Pay

If one of the applicants needs review, our underwriter will be notified and will contact you within 3-5 working days.



**Step 9**  
Review the breakdown and summary of the amount for each individual and tap "Continue" to proceed to make payment

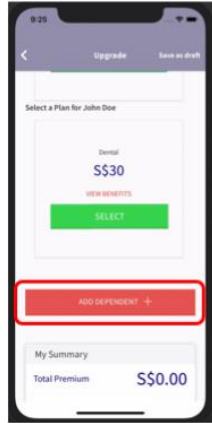
**Step 10**  
Credit payment via AXAPay

**Step 11**  
Please take a screenshot of this page or take note of the transaction number for reference. One transaction number will be provided per transaction.



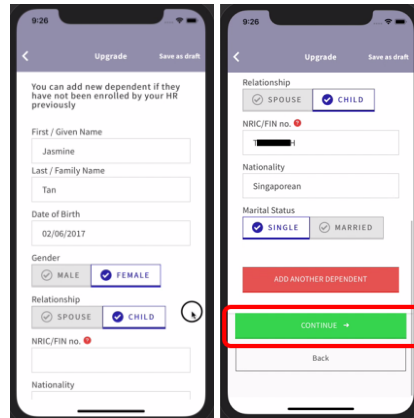
**k. How do I add new dependants? (from individual topup screen)**

If you would like to add your dependant's you may do so by accessing the 'Add a dependant option', through selecting an upgrade.



**Step 4b** (continuation from question "f")

An option to add a dependant is found at the bottom of the page while performing an individual top-up.

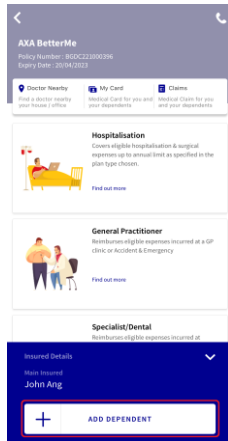


**Step 4c**

Key in the dependant's details and tap "Continue" to proceed to add coverage in **Step 5 of "j."**

**l. How do I add new dependants?**

(from main #BetterMe policy screen / before adding individual topups)



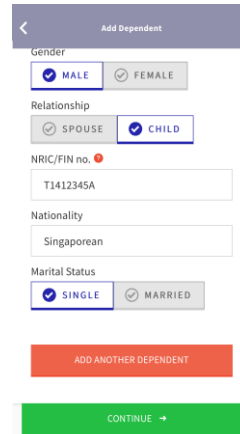
**Step 1**

Tap the bar at the bottom of the BetterMe by AXA page and tap "Add Dependant"



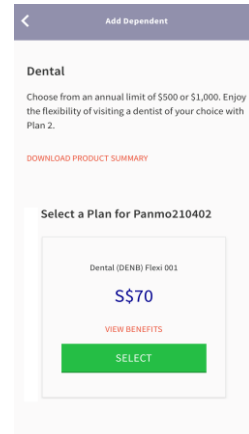
**Step 2**

Key in the relevant details required



**Step 3**

Tap "Add another dependant" if needed and Tap "Continue" to proceed

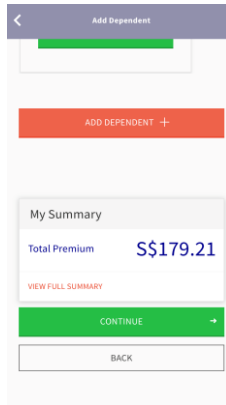


**Step 4**

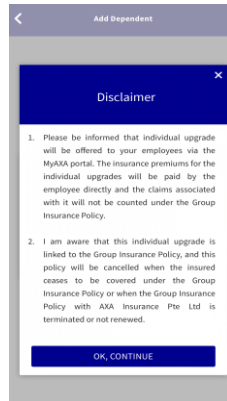
Select the coverage and plan for your new dependant

If no other dependants, tap "Continue"

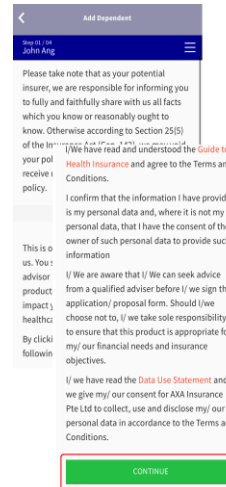




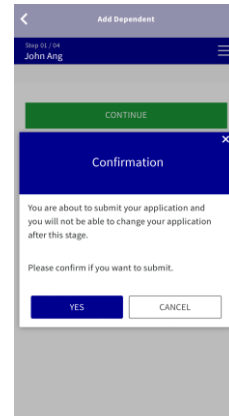
**Step 5**  
Check the total and click Continue” to proceed



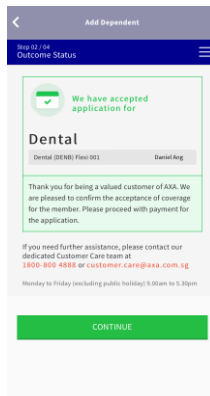
**Step 6**  
Acknowledge the disclaimer



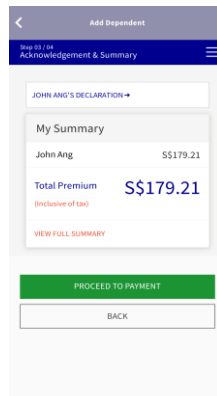
**Step 7**  
Read the data use statement and click Continue” to proceed



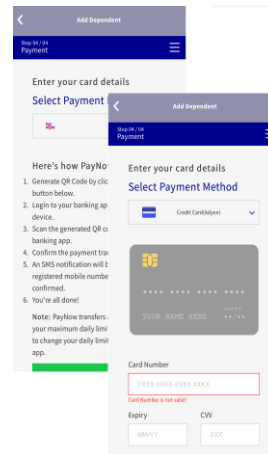
**Step 8**  
Confirm to submit your application



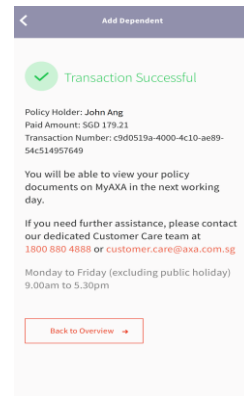
**Step 9**  
You will be prompted when your application is accepted



**Step 10**  
Review the summary of the total amount



**Step 11**  
Choose between Paynow or Credit Card to proceed with your payment



**Step 12**  
Please take a screenshot of this page or take note of the transaction number for reference. One transaction number will be provided per transaction.

### m. What are the eligibilities to be a dependant?

Subject to the employee being covered under the group policy with AXA, a dependant must be:

- (a)
  - a spouse between Age 16 and Age 75; or
  - employee’s natural child, step-child or legally adopted child, who is aged between 15 days and Age 25 and who is unmarried and unemployed, including National Service Full Time Servicemen (NSF). If a dependant (Child) is in hospital confinement on the date on which he would have become eligible for participation in the Policy, his eligibility will be deferred to the date immediately following the date of discharge from the Hospital.



- Where a spouse commenced cover between Age 16 and Age 75, the spouse will be eligible for renewal of cover up to Age 85;
- (b)
- a resident in the same Country of Residence as the employee;

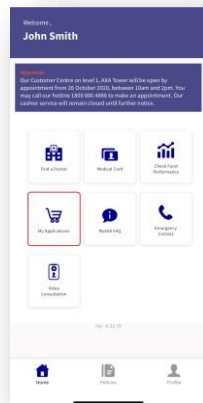
The dependant shall be entitled to cover with effect from the group policy commencement date.

**n. Are same-sex partners eligible for cover?**

The spouse of the employee should have:

- Registered their relationship with the authorities of that country where such registration is available; or
- marriage certificate or any documented evidence of shared living arrangements issued by the employee's or the spouse's home country high commission or embassy.

**o. How do I check the status and update my individual top-up transaction when further review is required?**



Tap the “My Applications” shopping cart icon

from the home page to view the status.

**p. If I accidentally selected the wrong plan to top-up, what can I do?**

You can change your individual top-up, provided it is within the 14-days free look period. If you wish to change, please contact us at [customer.care.health@axa.com.sg](mailto:customer.care.health@axa.com.sg) to cancel and request a refund. If you cancel your purchase, you will be required to top-up again. If you choose to add a new benefit you will need to do so within your 30-day upgrade period. If a claim has been made on your policy, we will not issue a refund.

**q. What if I decide to cancel my individual top-up?**

You will be able to cancel your individual top-up within the 14-days free look period (from the purchase date). Please contact us at [customer.care.health@axa.com.sg](mailto:customer.care.health@axa.com.sg) to cancel your purchase and request a refund. If a claim has been made on your policy, we will not issue a refund.

**r. Am I able to add my dependants and the purchase my coverage later?**



For your convenience, you may add your dependants and then select coverage later.

**s. How do I add a new dependant?**

If you would like to add your dependant's you may do so by accessing the 'Add a dependant option', through selecting an upgrade.

**t. Do dependants have to reside in Singapore?**

Yes, to apply for cover all dependants must reside in Singapore.

**u. Will the individual top ups still be valid if I leave my company? Will I get a refund if I'm no longer covered?**

No, the individual top ups are linked to your Group policy validity period, therefore they will end if the employee is no longer covered under the group coverage.

Please write-in to [customer.care.health@axa.com.sg](mailto:customer.care.health@axa.com.sg) to request a prorated refund. If a claim has been made on your policy, we will not issue a refund.

**v. How will I be contacted if one of the individual top-ups I selected requires a further underwriting review?**

For your convenience, our underwriter(s) will be notified and will contact you within 3-5 working days.

**w. Is Medical Underwriting needed for individual top-ups? Is there a waiting period?**

For individual top-ups (GP, SP, HASG, DEN) they will all require the electronic health declaration form to be filled in, this will help speed up the underwriting process. Depending on the member's response for the Hospitalization plan, the members response may be directed to the underwriter for manual review. One of our underwriters will either approve or reject the case. There is no waiting period for any of the four products.

**x. Where can I receive my policy documents after successfully purchasing an individual top-up?**

Your policy documents will be available immediately after purchase, you will see them under "Policy Documents", as highlighted below.



**y. Where can I find the proof of purchase for my individual upgrade?**

The certificate of insurance will be used as proof of purchase, which you will find under Policy Documents, within the MyAXA app.



**z. Am I able to see my group policy document?**

You will be able to view the coverage that your employee has covered you for, but you will only receive documents for your individual top-ups.

**aa. When is the effective date of my individual top-up?**

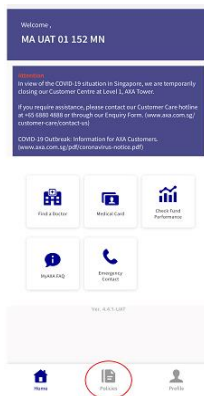
Your individual top-up will be effective from the date the top-up was successfully purchased.

**bb. Prior to and after sign-up of Top-Ups, where can a user view all the T&Cs related to the individual top-up policy (including cancellation & refunds detail)?**

In MyAXA, the member can find the COI, policy wordings, product summary, guide to health insurance under the 'Policy Documents' tile within the MyAXA app. These documents will only appear for products that have been purchased and not those as part of the core plan. During pre-sale there is an option shown in the Individual Top-up flow to "Download Product Summary" where the member can review the product T&Cs if needed.

**OTHER PLAN MODIFICATIONS**

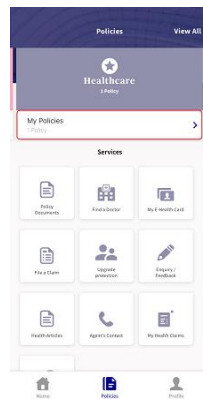
**cc. How do I upgrade life protection from my #BetterMe by AXA policy in MyAXA?**



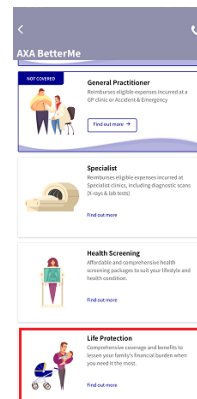
**Step 1**  
From the Home Dashboard, tap "Policies"



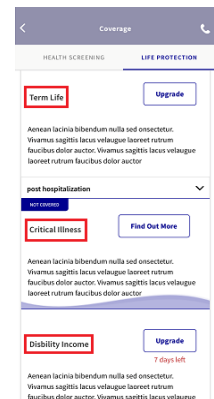
**Step 2**  
Tap "Healthcare" to be directed to the Health Universe



**Step 3**  
From the Health Universe, tap "My Policies"



**Step 4**  
Tap "Life Protection"



A list of upgrade options will show

**dd. If an employee is covered under the Group policy and has upgraded his/her life protection via MyAXA, will the employee still be covered for the protection coverage if he leaves the company?**

Life protection on your individual product coverage will continue and the group health policy will cease.

**ee. Am I able to see my group policy document?**

You will be able to view the coverage that your employee has covered you for, but you will only receive documents for your individual top-ups.



**ff. When the member leaves the company, the policy will also be auto-terminated? Will it apply to dependant who purchased add-on as well? Where is this mentioned?**

Yes, the policy will also be auto-terminated if member leaves the company. The Termination of Cover in policy wordings states “An Insured Person’s Cover will be terminated when the Group Policy is cancelled or terminated or not renewed” and “A dependant’s Cover will be terminated when the Policyholder’s Group Policy is cancelled or terminated or not renewed”.

**gg. Will the individual top-up premium be added to the group premium in the renewal invitation?**

No they are totally separate, the premium for individual top-up is paid by employees, while premium for group policies are paid by employer.

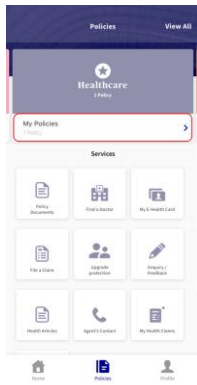
**hh. Will the window period for individual add on renewals remains as 30 days or can it be extended?**

The window period is set as 30 days upon policy issuance as default, the company can request a change to extend upon group policy application.

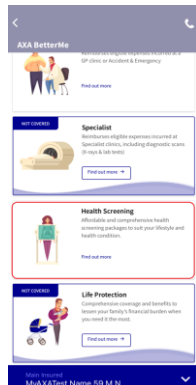
**ii. Will the 30 days window period be reflected for new dependants in middle of the year e.g. – new born or marriage?**

Yes, the window period will be reflected.

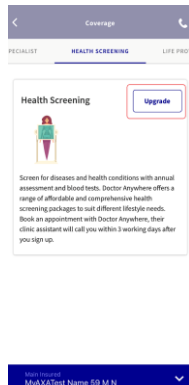
**jj. How do I opt for Health Screening?**



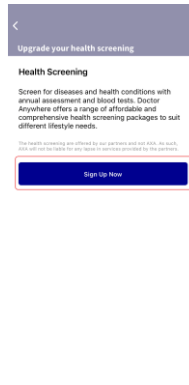
**Step 1**  
From the **Health Universe**, tap “My Policies”



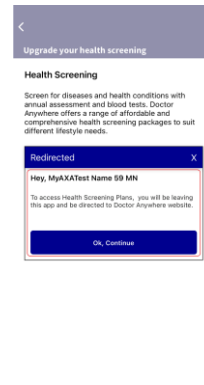
**Step 2**  
Tap “Health Screening”



**Step 3**  
Tap “Upgrade”



**Step 4**  
Tap “Sign up Now”



**Step 5**  
You will be prompted to exit MyAXA App and will be directed to the Doctor Anywhere site to select your health screening option

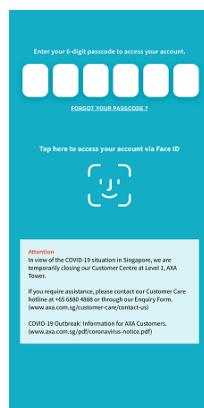


## D. Claims

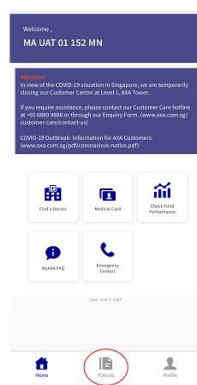
### a. How to file a claim for reimbursement of Receipts? How do I check the claims I've submitted?

You can file a claim from MyAXA by navigating to the Healthcare tab and clicking on "File a Claim" button. Follow the steps to provide details on the primary diagnosis, claim type, date of the occurrence.

*Please take note that documents provided should be 3.5MB maximum per file and should either be in .pdf, .jpg, or .png file format.*



**Step 1**  
Enter your passcode



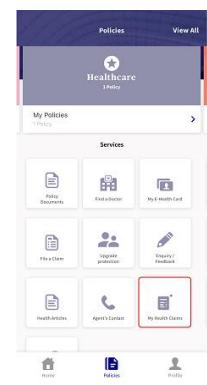
**Step 2**  
From the Home Dashboard, tap "Policies"



**Step 3**  
Tap "Healthcare" to be directed to the Health Universe



**Step 4**  
From the Health Universe, tap "File a Claim"



From the **Health Universe**, you can find "My Health Claims" that shows all claims you have submitted

### b. Why can't I find my claims under the claims history?

Claim records will reflect within 24 hrs from the submission date. If the claim is still not reflected, please contact [customer.care.health@axa.com.sg](mailto:customer.care.health@axa.com.sg)

### c. Will I be able to see my health claims from inactive policies?

Yes, under the "My Health Claims" button