



## Insurance Coverage for Curtin University Miri - International Student

Period of Insurance: 31 March 2017 to 30 March 2018

# **GROUP TERM LIFE INSURANCE (GTL)**

## Benefits:

- ➔ Death (all causes)
- ➔ Total and Permanent Disability (all causes)
- ➔ Partial Permanent Disability (all causes)

## Coverage / Sum Assured:

ALL Students @ RM20,000 per person

➤ **Death (all causes)**

- Provides Financial Protection in the event of loss of life 24 hours worldwide.

➤ **Total and Permanent Disability / Permanent Partial Disability (all causes)**

- Disability caused by bodily injury, illness or disease, which wholly prevents the member from performing any work.

- PPD payout refers to Schedule Of Indemnities

## Exclusions (TPD / PTD)

- ❖ Self-inflicted injury or any attempt there at while sane or insane.
- ❖ Military or naval service in time of declared or undeclared war or while under orders for war like operations or restoration of public order.
- ❖ Operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Life Assured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a passenger of a fully licensed aircraft or helicopter services operating in areas not serviced by a regular scheduled passenger aircraft.
- ❖ If the Life Assured is found to be infected by any Human Immunodeficiency Virus (HIV).
- ❖ Committing a criminal offence.
- ❖ Being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner.
- ❖ Participation in any kind of racing (other than foot racing), hunting, mountaineering, underwater activities, sky diving, parachuting or professional sports.

Death or Total Permanent Disability or CI



Notify AmMetLife within 30 days from the date of death/disability



Completed claims documents to be submitted to AmMetLife within 90 days after the date of notification

# **GROUP HOSPITAL AND SURGICAL (GHS)**

# Schedule of Benefits – GHS



Details	AM100
a. Hospital Room & Board, per day - up to 180 days	RM100
b. Intensive Care Unit, per day - up to 30 days	RM350
c. Hospital Supplies & Services	As Charged
d. Operating Theatre Fees	As Charged
e. Surgical Fees & Post-Operative Care	As Charged
f. Anaesthetic Fees	As Charged
g. In-Hospital Physician's Visits, 2 visits per day - up to 120 days	As Charged
Pre-Hospitalisation Benefits	
a. Diagnostic X-ray & Laboratory Test	As Charged
b. Specialist's Consultation - 1 Visit Within 60 Days	As Charged
c. Second Surgical Opinion - Within 60 Days	As Charged
Post Hospitalisation Benefit	
a. Follow-up Medical Treatment & Services - Within 60 Days from Discharge	As Charged



## Schedule of Benefits – GHS



<b>Out-Patient &amp; Other Benefits</b>	<b>AM100</b>
a. Emergency Outpatient Treatment For Accidental Injury – within 24 hours & up to 60 days follow-up	RM2,500
b. Emergency Outpatient Accidental Dental Treatment – within 24 hours & up to 14 days follow-up treatment	RM500
c. Ambulance Fees (road transport only)	As Charged
d. Daycare Procedure – inclusive of all incidental costs	As Charged
e. Government Hospital Daily Cash Allowance per day – up to 120 days	RM30
f. Medical Report Fees reimbursement	RM100
h. GST	6%
i. Funeral Expenses - all causes	RM2,000
<b>Overall Limit Per Annum Per person</b>	<b>RM20,000</b>

## Common Exclusions

- ❌ Cosmetic surgery or treatment
- ❌ Investigative purposes
- ❌ Alcohol / Drug abuse
- ❌ Private nursing care
- ❌ Sex change
- ❌ Pregnancy & childbirth related
- ❌ Alternative therapies / treatment
- ❌ Psychotic, mental or nervous disorders
- ❌ Congenital conditions
- ❌ Routine physical / eye examination
- ❌ Suicide / attempt suicide
- ❌ Dental conditions unless due to accident
- ❌ Non medical services / items

**The exclusion list above is not exhaustive and  
the full listing is stated in the Master Policy Contract**

# OUT-PATIENT BENEFITS

# Schedule of Benefits – Out-patient



Details	
General Practitioner Care	
a. Consultation b. Medication c. Injection d. Diagnostic Lab / X-Ray Procedures e. Out-Patient Surgical Procedures	<i>As Charged at Panel Clinics Non Panel Visit is allowed for Emergency Cases only</i>
<b>GP - Overall Annual Limit</b>	<b>Unlimited</b>

# Access To Care

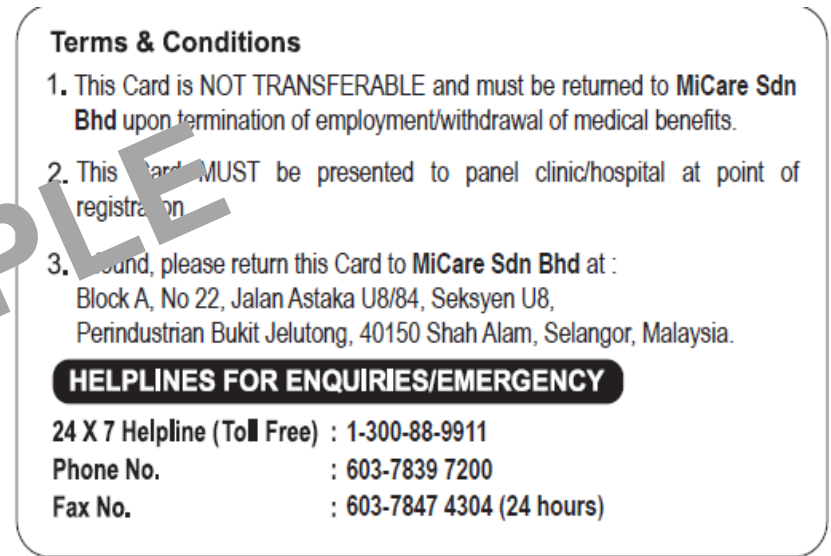


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24-Hour Call Centre : 1300 88 9911 / 03 7839 7200



Front



Back



**MEMBER**

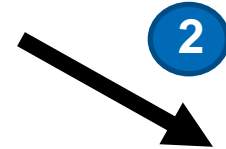
Visit your nearest panel clinic



**1**



**PANEL CLINIC**



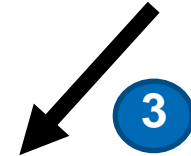
**2**

- Present medical card & NRIC
- Sign MiCare Form

Members may need to pay an excess at the clinic if there are any non coverable items



**RECEIVE TREATMENT & MEDICATION**



**3**

# Admission & Discharge Flow

ADMISSION

MEMBER



HOSPITAL

- Present Medical Card, NRIC, referral letter (if any) at the admission counter
- MiCare validates & authenticates information

 COVERED

- MiCare issues Admission GL within 1 hour upon receipt of complete information
- Member pays Excess Deposit (if requested)



 NOT COVERED

- MiCare issues Decline Letter within 1 hour to AmMetLife & Hospital
- Member elects to stay or transfer

DISCHARGE

- Hospital faxes bill & final diagnosis for assessment
- MiCare issues Final GL
- Member pays excesses to hospital (if any) upon discharge

- Member arranges full payment to Hospital



YOUR ONE STOP MEDICAL CLAIMS ADMINISTRATOR

PERSONAL & CONFIDENTIAL





- Members are required to present their Medical Card and Identity Card
- Provide consent by signing the Hospital Admission form
- Doctor fills in the diagnosis or symptoms

# Discharge Scenario



Doctor advises discharge.



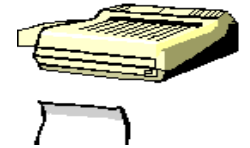
Doctor continues with ward visits.



Doctor confirms final diagnosis. Patient discharge procedure begins.



Compilation of all medical expenses incurred from different departments.







Hospital faxes the final bill to MiCare.

← Approximately 2 – 3 hrs →

← 1 hour →

## Example of Non-Guarantee Reasons

-  Unverified membership
-  Exclusions from the insurance policy.
-  Limits have been exhausted.
-  Change of Medical Information to non-covered conditions.

## Important Note

- The issuance of a Guarantee Letter (GL) is subject to the terms and conditions of the insurance policy coverage.
- A GL can only be issued after the panel hospital has furnished the completed Hospital Admission Form (the medical diagnosis by the treating doctor and member's signature) to MiCare / AmMetLife.
- Some hospitals may insist for an excess deposit to be collected upon admission. The excess deposit would range between RM 200-RM 500, depending on the hospital policy. The deposit will be refunded by the hospital if it is unutilized.
- The post follow-up guarantee letter will be issued together with the Final Guarantee Letter upon discharge. Members are required to visit the same treating doctor, in the same admitting hospital, for the same diagnosis, within the post follow-up period of 60 calendar days. All treatment costs during the post follow-up visits will be covered in FULL. Thereafter, your company may seek recovery from you for excesses, if any.

# Admission During an Emergency / While Travelling

Member



OR



Panel / Non-Panel



Accident & Emergency Unit  
/ Overseas Hospital

Hospital

**Emergency** – An illness or injury that is life or limb threatening which needs immediate medical attention. Please pay first and file claim for reimbursement.

**Travelling** – For local travel, you may contact the MiCare call center to request for a GL. For overseas travel (not > 90 days), please pay first and file claim.



## Pay first & submit a claim to AmMetLife for reimbursement consideration:

- Duly completed Claim Form
- Medical Report / Sijil Discaj
- Original itemized bills  
(GP > RM50)
- Original receipt
- Any other supporting documents  
(Referral letter, lab results, etc)

GHS – Please use AmMetLife Claim Form

Claims Turn Around Time is within **14 working days** (with full documentation) and payment will be made via bank transfer.

**Claims must be submitted to AmMetLife within 30 days from consultation / discharged / last follow-up date.**



# Q & A

**Thank you for your time!**