

We
Should
Talk...

Student Benefits Programme

for

UTM INTERNATIONAL STUDENTS



Date: 03-09 2014



1-300 8 TAKAFUL (825 2385)

takaful-malaysia.com.my



csu@takaful-malaysia.com.my



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- 1) Takaful Malaysia & MediExpress
- 2) Your Coverage:
 - Group Term Family Takaful
 - Group Medical Family Takaful
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Your **Preferred** Choice for Insurance

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Your Insurance Provider – Takaful Malaysia



Takaful Malaysia is your insurance provider effective 01/09/2014 – 31/08/2016

Your Third Party Administrator (TPA) appointed by Takaful Malaysia is MediExpress

TPA scope of services are as follows:

- **Management of Panel Specialist & Hospitals nationwide**
- **Issuance of Letter of Guarantee for admission to hospitals**
- **Managing members medical claims**



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02 Your Coverage

GROUP TERM FAMILY TAKAFUL

GROUP TERM LIFE BENEFITS			
Person	Death Benefits (Natural Death)	Death Benefits (Accidental death)	Total Permanent Disablement (All causes)
STUDENT	RM 20,000	RM 20,000	RM 20,000

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GROUP MEDICAL FAMILY TAKAFUL

In Hospital Benefits (Maximum Per Disability)	
Basic Benefits	Plan 1
(a) Hospital Room & Board (Inclusive of R&B & meal) (i) Daily Max up to 120 days per disability (ii) Intensive Care Unit (ICU) –up to 30 days per disability	150 As Charged
(b) Hospital Supplies and Services	AS CHARGED
(c) In-hospital Physician's Visit Daily max. up to 120 days per disability	
(d) Surgical Fees	
(e) Anesthetist Fees	
(f) Operating Theatre Charges	
(g) Second Surgical Opinion	
(h) Pre-Hospital Specialist Consultation (within 90 days prior to hospitalization)	
(i) Pre-Hospital Diagnostic Tests (within 90 days prior to hospitalization)	
(j) Post-Hospitalization Treatment (within 60 days after discharged)	


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Group Medical Family Takaful

In Hospital Benefits (Maximum Per disability)	
Basic Benefits	Plan 1
a) Emergency Accidental Outpatient Treatment (within 24 hours after the accident & follow-up treatment up to 60 days)	As charged
b) Emergency Accidental Dental treatment (Within 24 hours after the accident & follow-up treatment up to 14 days)	As charged
c) Day Surgery	As Charged
d) Emergency Outpatient-Sickness treatment (Between 9 pm-7 pm)	As charged
e) Ambulance Fees	As Charged
f) Government Hospital daily Cash allowance (daily max up to 120 days per disability)	100
g) Medical Report Fees	80
h) Malaysian Government Service Tax	6% of Reimbursable room & board charges
j) Overall Annual Limit Per person covered (all basic benefits)	20,000


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03 Accessing Care

Membership Card



- A **medical card** will be issued to each foreign student
- The medical card provides services on **cashless basis**
 - hospital admission at the panel hospitals with issuance of GL
- **24-hour** careline contact number is stated on the reverse of the medical card
- List of panel hospital(s)/specialist(s)/clinic(s) will be made available in www.medix.com.my

Membership Card (front & back)

For all members



Front



Back

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MediExpress Panel Hospital Logo



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MediExpress Contact Centre



24/7 Medical Helpline (Toll-Free):
1-800-80-0020



Email (on administrative matters):
Inpatient : adm@medix.com.my

GL Request (*Pre-Planned Admission*)

GL: Guarantee Letter

Pre-Planned Hospital Admission



MediExpress

Member to provide:

- Name & NRIC
- Specialist, Hospital Name & Date of Appointment
- Referral letter/Admission Letter

MediExpress

- issue GL within 1 hour to Hospital
- send sms notification if contact number is provided by member / hospital personnel to the Call Center
- provide a copy of GL to member upon request (via email)

Important



- GL is valid for 14 days from the issuance date Post
- Hospitalization GL will be issued for each visit
- Post Hospitalization GL issued based on minimum balance limit of 70% of member's H&S limit
- A copy of appointment card to be faxed for every Post Hospitalization GL
- Post Hospitalization GL will only be issued to the same attending specialist during admission & same disability
- Some hospitals may require deposit although GL is issued. This is to cover excluded items under the insurance policy

Your **Preferred** Choice for Insurance

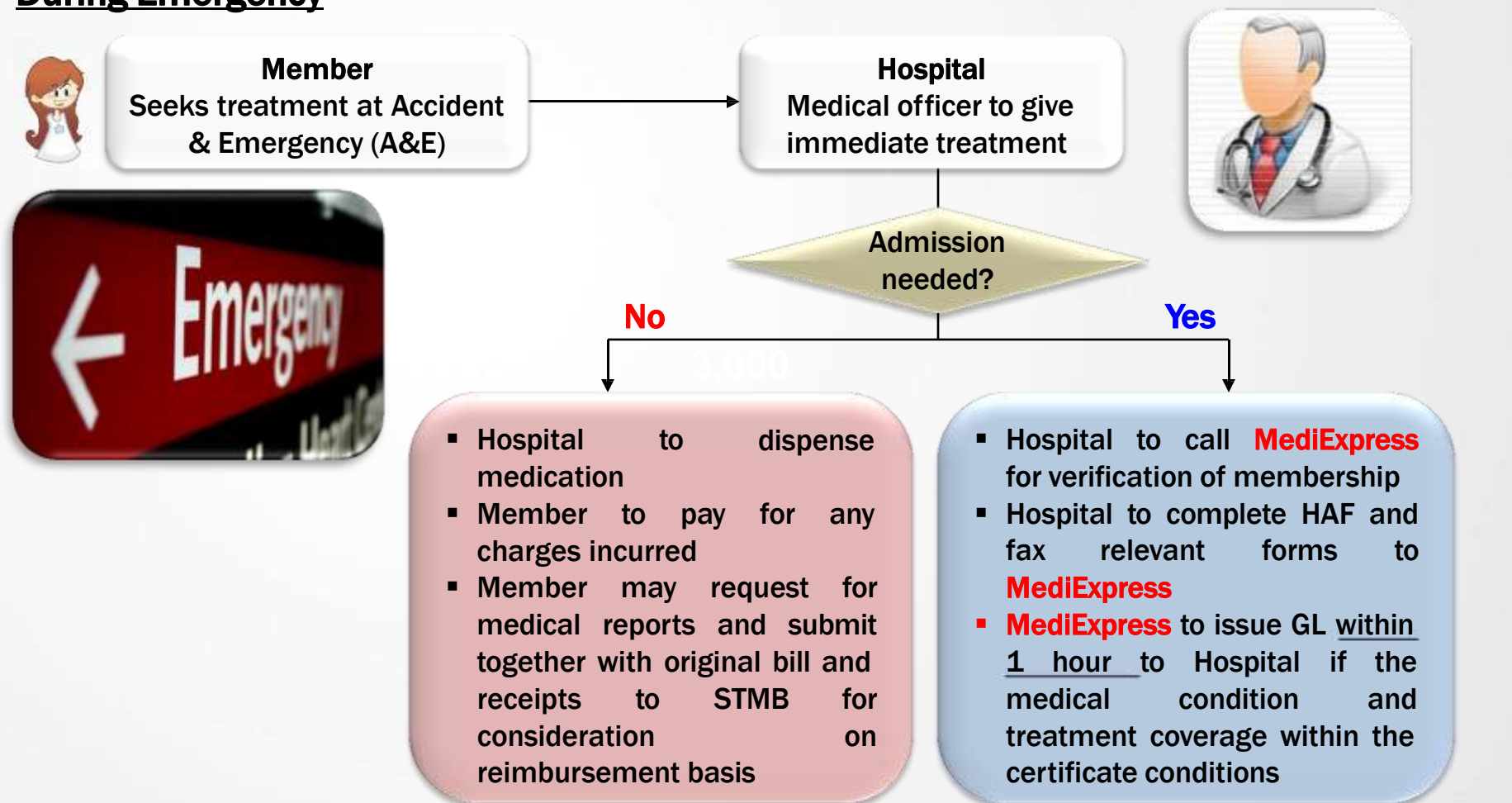
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GL Request (During Emergency)

During Emergency



Discharge Process *(applicable at panel hospital in Malaysia only)*



Doctor advice patient to be discharged



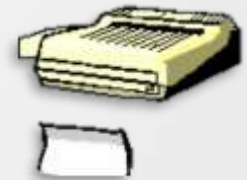
Doctor continues ward visits



After finished ward visits, doctor confirms final diagnosis and patient discharge procedure begins

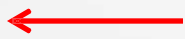


Billing officer compiles all medical expenses incurred from different departments



Hospital to fax final bill with supporting documents to TPA

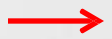
Based on hypothetical scenario and the discharge time frame is on case to case basis.



Approximately 2 - 4 hours



1 - 2 hours



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04 Member Claims

Claims Documents

No	List of Compulsory Claims Documents	Pre/Post- Hospitalization Treatment	Claims other than Pre-/Post Hospitalization Treatment under GHS
1	Claim Form (Duly completed)	✓	✓
2	Medical Report	✗	✓ (if bill amount > RM 1000)
3	Copy of NRIC / Birth Certificate	✗	✓
4	Original Medical Bills	✓	✓
4	Itemized Billing	✓	✓
5	Original Receipts	✓	✓
6	Original Discharge Note (for Government Hospital)	✗	✓
7	Death Certificate/Burial Permit (for Funeral Expenses Benefit)	✗	✓
8	Copy of Police Report (for accidental death only)	✗	✓

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05 Exclusions

Non-Covered Items

- ✗ Cosmetic surgery or treatment
- ✗ Experimental procedures
- ✗ Substance abuse
- ✗ Private nursing care
- ✗ Sexual dysfunction or infertility
- ✗ Alternative therapies
- ✗ Routine physical examination
- ✗ Psychotic, mental or nervous disorders
- ✗ Congenital or hereditary illnesses
- ✗ Refractive errors
- ✗ Vitamins, supplements, herbal cures anti-obesity agents
- ✗ Soaps, shampoos, vitamin creams
- ✗ External appliances eg. Wheelchair, Crutches
- ✗ Preventive Vaccination
(Only mandatory child vaccination under Ministry of Health is covered)

Kindly note that the above list is not exhaustive. Please refer to your Member Handout for full listing of exclusions.

Q&A

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Thank You

*Takaful Malaysia, your
preferred choice for Insurance*




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