

# MEDICAL BENEFITS SCHEME FOR IIUM STAFF

MSD Service Circular No. 6/2017

## Preamble

Staff Permanent and Contract Staff on secondment - serving at IIUM

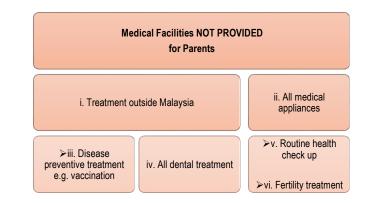
Spouse i Malaysian a. Wife and husband. <b>&lt; Children</b> (biological, step, legally adopted children)ii Internation al staff: a. One wife only. <b>&lt; Under the</b> age of 18 years old.ii Internation al staff: a. One wife only. <b>&lt; Acquiring</b> first degree undergraduate education up to 24 years old if receiving full time education in a recognised institution in Malaysia.	Disabled children - Malaysian Registered with the relevant ministry. - International Certified by relevant authority of the respective country in line with the Malaysian ministry guideline	Parents - Legal parents by Malaysian Laws (biological, step or legally adopted parent) for Malaysian only.
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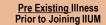
## **Coverage and Eligibility**

Dutpatient	
Outpatient University Clinic Public University Hospital – eg SASMEC @IIUMMC, UMMC, UKMMC, HPUPM, HUITM Government Clinic / Hospital - Klinik Kesihatan/Specialist Clinic Panel Clinic – <u>PMCare (RM45)</u> , (for Staff, Spouse & Children Only)	Inpatient         Public University Hospital –         eg SASMEC @IIUM,         UMMC, UKMMC, HPUPM,         HUiTM         Government Clinic /         Hospital - Klinik         Kesihatan/Specialist         Private Hospital – GHSI
Private Hospital – 30% coverage (for Staff, Spouse & Children Only) 30% or RM45 - Immunization new born babies RM100 - Circumcission Group Hospitalization and Surgical Insurance Scheme (GHSI)	National Heart Institute (IJN)
<ul> <li>Inpatient Only</li> <li>Plan 1 – RM45000</li> <li>Plan 2 – RM32000</li> <li>Plan 3 – RM25000</li> <li>Paid Plan</li> <li>Plan 4 – RM15000 Subsidized by IIUM to all staff only.</li> <li>Coverage / Co-Payment</li> <li>95% - Borne by insurer</li> </ul>	<ul> <li>A staff member and his/her eligible family members may be referred to IJN by:</li> <li>Physician/Cardiologist of Government/Private Hospitals through University Clinic.</li> </ul>

#### Treatment and Appliances NOT COVERED

- Treatment and surgery for cosmetic purposes  $\geq$
- $\geq$ Non-conventional medical treatment or procedures except those treatment that are available at Government Hospital
- ≻ Unproven alternative therapies
- Routine health check-ups unless prescribed by physician of  $\geq$ University Clinic or approved by University.
- Appliances like spectacles, contact lenses, dentures and  $\geq$ disposable items.
- LASIK treatment  $\geq$
- ≻ Dental treatment outside the University Clinic
- Any family planning procedures ≻
- Specialist treatment for minor condition which does not  $\geq$ endanger patients life such as skin diseases, pimples etc.
- ۶ Health diet/Supplements
- ≻ Injury or diseases obtained as a result of intentional act that endanger one such as drug abuse and alcohol consumption and any other immoral activities.
- Any staff who is going abroad, may make arrangement on his ≻ own health insurance coverage during the period. Any treatment received by the staff or eligible dependants outside the country is not reimbursable. However, if the staff is on official duty as defined, all emergency medical expenses will be covered by the University for an acute illness where treatment cannot wait till his return to Malavsia.





For pre-existing medical conditions which are chronic and/or complicated, the University will not cover any medical expenses for the <u>first twelve (12) months</u> of his / her employment in IIUM. This also applies to the staff's spouse and dependents.

### Ward Eligibility

The rates payable by the staff members admitted in the government/university hospital are as follows: -

GROUP / GRADE	WARD ENTITLEMENT	ELIGIBILITY
45 and Above	1st Class Single Bedroom	RM80
31 – 44	1st Class Two Bedroom	RM60
21 – 30	1st Class Three Bedroom	RM40
1 – 20	2 <sup>nd</sup> Class	RM40

#### Maternity Package

Each staff is eligible for only 5 maternity packages during tenure of service with the IIUM

ТҮРЕ	ENTITLEMENT (PACKAGE)
Normal	RM1,450.00
Forceps/Breech/Vacuum	RM1,700.00
Caesarean	RM2,300.00
Multiple Pregnancy	Maternity entitlement + 30% for additional baby
Dilatation & Curettage (D&C)	RM400.00 or 30% (whichever is higher)

#### **Primary Infertility Treatment**

Supply

Dental

