

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.

ii International staff:
a. One wife only.

❖ Children

❖ (biological, step, legally adopted children)

❖ Under the age of 18 years old.

❖ Acquiring 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**.

Coverage and Eligibility

Outpatient

University Clinic

Public University Hospital – eg SASMEC @IIUMMC, UMMC, UKMMC, HPUPM, HUITM

Government Clinic / Hospital - Klinik Kesihatan/Specialist Clinic

Panel Clinic – PMS Care (RM45) (for Staff, Spouse & Children Only)

Private Hospital – 30% coverage (for Staff, Spouse & Children Only)

30% or RM45 - Immunization new born babies

RM100 - Circumcision

Inpatient

Public University Hospital – eg SASMEC @IIUM, UMMC, UKMMC, HPUPM, HUITM

Government Clinic / Hospital - Klinik Kesihatan/Specialist

Private Hospital – GHSI 95% or 30% coverage (for staff only)

Group Hospitalization and Surgical Insurance Scheme (GHSI)

- Inpatient Only
- Plan 1 – RM45000
- Plan 2 – RM32000
- Plan 3 – RM25000
- Paid Plan

- Plan 4 – RM15000 Subsidized by IIUM to all staff only.

- Coverage / Co-Payment
- 95% - Borne by insurer
- 5% - Borne by member

National Heart Institute (IJN)

- A staff member and his/her eligible family members may be referred to IJN by:
- Physician/Cardiologist of Government/Private Hospitals through University Clinic.

Treatment and Appliances NOT COVERED

- Treatment and surgery for cosmetic purposes
- 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 University Clinic or approved by University.
- Appliances like spectacles, contact lenses, dentures and disposable items.
- LASIK treatment
- Dental treatment outside the University Clinic
- Any family planning procedures
- Specialist treatment for minor condition which does not endanger patients life such as skin diseases, pimples etc.
- 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 Malaysia.

Medical Facilities NOT PROVIDED for Parents

i. Treatment outside Malaysia

ii. All medical appliances

➤ iii. Disease preventive treatment e.g. vaccination

iv. All dental treatment

➤ v. Routine health check up

➤ vi. Fertility treatment

**Pre Existing Illness
Prior to Joining IIUM**

For pre-existing medical conditions which are chronic and/or complicated, the University will not cover any medical expenses for the first twelve (12) months 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	1 st Class Single Bedroom	RM80
31 – 44	1 st Class Two Bedroom	RM60
21 – 30	1 st Class Three Bedroom	RM40
1 – 20	2 nd Class	RM40

Maternity Package

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

TYPE	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

Covered

- SASMEC @IIUM
- Government Hospitals
- Public University Hospital
- 2 years married
- Hysterosalpingogram (HSG)
- X-Ray
- Surgery

NOT Covered

- Private Hospital
- Private Wings of University Hospital
- Secondary Infertility IVF (In Vitro Fallopan Transfer)
- GIFT (Gamete Intra Fallopan Transfer)
- ICSI (Intra Cytoplasmic Sperm Injection)

Expenses for Medication Supply

- ⓐ The University may consider application for expenses of prescribed medication by a Medical Officer which could not be supplied by Government Hospitals/Clinics and University Clinic.
- The maximum period of medication supply is three (3) months.
- Application for food or food supplement or alternative medication is not covered even though recommended by the prescribing Medical Officer.

Dental Treatment

- ⓐ Staff and eligible family members shall seek dental treatment at University Clinic, Kulliyah of Dentistry and Government Hospitals/Clinics.
- The University will cover basic/routine dental treatment only i.e. filling, extraction, scaling and relief of pain.

IIUM Guarantee Letter (GL)

- Staff, Spouse, Children, Parent and IIUM Retiree
- For admission (Inpatient Only)
- eGL for Staff only
- Manual GL for Spouse, Children, Parent and IIUM Retiree

YES
Government Hospital

Public University Hospital

NO
Private Hospital

Health Screening

1. RM300.00 for staff only
2. Eligibility:
 - 40 years & above
 - Serve IIUM at least 1 year
 - Permanent Staff
3. Allowed 1 Screening in 2 years' time.

Screening Facilities for IIUM Female Staff - Breast Programme

1. RM150.00
- Mammogram & Ultrasound
2. RM100.00
- Mammogram only
3. Eligibility:
 - Female Staff age 40 to 49 years – once in 2 years
 - Female Staff age 50 years & above – once a year
 - Female Staff (regardless of age) with family history of breast cancer/decease - once in 2 years
 - Female staff detected have breast

For further details & clarifications, kindly contact IIUM Sejahtera Clinic at 03-6421 5817 or email to healthcentre@iium.edu.my