





International Student Medical Insurance via Education Malaysia Global Services (EMGS)





IMPORTANT NOTES

- Asia Assistance Network Sdn Bhd (AAN) is the third-party administrator of The Pacific Insurance Berhad (Insurer)
- ☐ For scheduled appointments, kindly arrange for Letter of Guarantee 1 or 2 day(s) in advance by requesting Hospital to fax Pre-Authorisation Form (PAF) i.e. Hospital Admission Form to AAN
- Claims must be submitted to the Insurer within 30 days from the date of consultation or service
- Any medical expenses exceeding the limit of benefits stated in the Schedule of Benefits will be borne by the student / member
- Chronic Illness such as Diabetes, High Blood Pressure, Asthma, Hepatitis B and C carries, Nerve Disorders or Degenerative Disease, Endometriosis, Transverse Myelitis and conditions arising therefrom or associated therewith is not covered
- Excluded Hospitals (Please refer to the List of Excluded Hospitals)
- Policy Exclusions (Please refer to the List of Exclusions)

MEDICAL CARD

- Facilitate the verification process and does not act as a charge card
- Covers for medical treatment costs within your medical insurance
- Allow "cashless" facility at Panel Private Hospital / GP Clinic
- Applicable for Panel Private Hospital / GP Clinic across Malaysia
- Non-transferable

*Panel list is available online via:

https://asia-assistance.com/PDF/WebPanelClinic.pdf







HOW DEDUCTIBLE WORKS?

If you participate in Plan EMGS200 with RM25.00 deductible, how it works?

You are required to pay RM25.00 of the eligible medical expenses incurred for each disability / outpatient visit. Insurer will pay the balance of the eligible expenses after deducting the first RM25.00

Example 1: Hospitalisation expenses

Assumed that the eligible hospitalisation expenses = RM8,500.00

Deductible amount per disability = RM25.00

Amount to be paid by you = RM25.00

Amount to be paid by Insurer = RM8,475.00 (RM8,500.00 - RM25.00)

Example 2: Outpatient expenses

Assumed that the eligible outpatient expenses = RM100.00

Deductible amount per outpatient visit = RM25.00

Amount to be paid by you = RM25.00

Amount to be paid by Insurer = RM75.00 (RM100.00 - RM25.00)

INPATIENT PROCESS FLOW

For Hospital Admission (Pre-planned & Emergency)

ADMISSION & DISCHARGE FLOW







AAN Panel Hospital

- Patient to complete and sign the PAF Part 1
 Attending Physician to
- Attending Physician to complete and sign the PAF. Part 2



Provide admission guarantee



- Verify membership validity
- Check on the plan benefits and eligibility
- NOT COVERED
- AAN shall inform Insurer & hospital
- Patient to choose to stay or transfer



- · Hospital shall fax bills & final diagnosis for assessment
- AAN will issue Final Guarantee Letter & advise excess (if any)
- Hospital will arrange to collect Deductible and excess from the patient

• Excess deposit may be collected by certain hospitals



- · Patient shall arrange full payment to hospital
- Patient to submit claim for reimbursement consideration

PRE-PLANNED ADMISSION

- Elective surgery / non-emergency
- Complete and sign the PAF
- Hospital to fax PAF to AAN prior to admission date
- To check GL status with AAN call center:
 - 1. Full name & Passport Number
 - 2. Hospital Name & Admission Date
 - 3. Patient's Contact number



PRE-AUTHORISATION FORM

Pra-kobernatus

10803-10-1919 or 63-7628 3719 03-7629 6650 / 03-7968 7877

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EMERGENCY ADMISSION

- Family member to notify 24hr Alarm Centre
- To provide member's name & Passport number

Note:

- Emergency:
 - "Condition where as a result of an unforeseen illness or injury, urgent medical treatment is required is order to prevent immediate and/or serious deterioration of an Insured Person's health and the receipt of medical treatment cannot be reasonably delayed"
- To date, the application of this definition is still subjective and we normally place special emphasis on diagnosis like heart related conditions, fracture/accidents, and admissions involving kids to be deemed as emergency.
- In an emergency, the hospital's emergency procedures takes over any other procedures. Patient <u>MUST BE</u> stabilized prior to any financial arrangements.



AT THE ADMISSION COUNTER

- Present Medical Card and Passport
- Patient and Attending Physician to complete & sign the PAF



PRE-AUTHORISATION FORM

PRE-AUTHORISATION FORM

Serial No.: 000001

	,	g Pra-kebenaran		24 HOURS ALARM CENTRE HOTLINES:
ASIA ASSIST	ANCE (Private	e and Confidential / Suli	t dan Persendirian)	03-7628 3936 / 03-7965 3936
		ian 1 (Untuk disi oleh Pesakit / Penun		
. Patient Name / Nama Pe	mile.		2. NRIC / No. KP:	
Occupation / Pererjaan:			•	
.a. Date of Birth / Tarkh (ahit	b. Age / Unur:	c. Sex / JanSes:	Male / Lak-field
5. Insurer Name / Nama Sy	arkat Insuranc		6. Policy No. / Member ID No. Polici / No. Ahli / No. S	/ Certificate No. / Plan: gr/Pelan
. Company Name / Nama	SyarkaC		8. Admission / Planned Ad	mission Date / Tarkt Kemasukan Hospital
I. Hospital Name J Nama H	Jaffiqao		10. Name of Attending Do Nama Doktor yang meraus	ctor / Speciality: at / Kepakaran
dmission Reason / Seb	rb Kemasukan Hospital xordingly / Sila tanda (√) dan ji	and coules ones beginning		
1	a. Occurred on / Serialu pad		/ Time / Mass	□ am / pagi □ pm / petang
11. Accident Kemalangan	b. Details of Accident / aus			
	a. Symptoms first appeared	d on / Simptom tersebut bermula?	Date / Tarkb	/
	b. Doctor(s) consulted for t	his condition / Dakter-dakter yang dik	swall bagi penyakit ini:	
12. Illness				
Penyakit	c. Doctor's or Clinic's Cont	act (Address & Telephone) J Alama	t & Telefon Doktor:	
13. Declaration and Auth				
•		the best of my knowledge and belief.		
I, the undersigned, understand its representatives shall not be	the delivery of this form is in no construed as final admission of	way an admission of Asia Assistance ! AAN's liability and for this and any furth	Vetwork (M) Sch Bhd's (hereinafi er dairns arisina, AAN reserves a	er called "AAN") liability and payment to the hospital by AAN or if rights for evaluation as appropriate.
				I hereby undertake to settle and reimburse AAN for any and all
hereafter be consulted, other a	ersonal information or details of	related accident / injury, to disclose to	AAN or its representatives such	nd medical history or treatment or advice that has been or may information. I agree that AAN or its representatives may use or
Sisdose any of the information	collected or held to third parties	(within or outside historysia, including A	Ahi's parent company, subsidiaris	es or any other associated companies within AAN Group, or the
emain valid notwithstanding m he past made, any false or un	ly / Insured's death or incapadity true statement and / or suppress	in so far as legally possible. A photoco id and / or concealed any material facts he right to recover any amounts paid ea	py of this authorisation shall be a concerning insured's / covered p	said as the original. I agree that in the event I make, or have it erson's condition, AAN shall absolutely forfeit my / the Insured's
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anya bersetigi membenanan ayarkat induk, anak ayarkat a	tau systikat berkait datam AAN, i	eitaurer, pemerikan perubatan, penyias	ntar yang delatiput atau dipagan; sat tuntutan dan pertubuhanipera	y kepada pihak ketiga (di dalam atau di luar Malayala, termasuk skutuan industri dil.) berkatan dengan tuntutan ini. Pengesahan
av nendastah mengisat wana- adalah sah. Saya bersetuju a	waris dan penama saya / Assur skiranya saya membuat, atau (id dan kekat sah meskipun setelah ker sada masa yang liali telah membuat :	matan saya / Assured setakat ya sebarang penyataan yang palsu	ing dibenarkan di sisi undang-undang. Salihan pengesahan ini atau Silak benar, dan / atau tidak mendedahkan dan / atau Imbatalkan hak tuntutan orang yang dilinauranskan /orang yang
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NOTE: COMPLETION OF THIS PRE-AUTHORISATION FORM DOES NOT GUARANTEE THE ISSUANCE OF GUARANTEE LETTER. NOTA: Makingispisan boring permitians in little semestrys minjamin balana Sural Jaminas aira dileburias.

Asia Assistance Network (M) Sch Ehd (470550-A), AA One, Elisck N, Jaya One, 72A, Jalan Universit, 46200 Petaling Jaya, Selangor D. E., Halaysia

FRM_TPA_01SA

Part 2 ADMISSION SECTION	ON (To be completed upon admission by Doctor)			
1. a. Patient Name:	b. NRIC:	c. Age: d. Sex: Male Female		
2. Policy No. / Member ID /	Certificate No. / Plan / Company Name:	3. Admission No. / MRN and Hospital Name / Hospital Contact and Fax No.:		
4. Admission Date and Time		5. Expected Days of Stay / Discharge Date:		
6. a. Symptoms / Conditions	requiring admission:			
b. Patient's BP / Temp. /		d. Date symptoms first appeared:		
c. How long is patient aw		e. Date first consulted:		
☐ Yes ☐ No	ion / treatment / hospitalisation for this symptom / illness or r ed? If yes, please provide details below:	related conditions, or other disorders whether in this hospital or any other facilities?		
		ndicate in your professional opinion how long has the condition existed:		
Date:	Disease / Disorder Details of Treatme	ent / Hospitalisation Doctor / Hospital / Clinic		
d. Can the condition be m If no, please provide re	nanaged under the Outpatient basis: Yes No asons of admission:			
8. a. Admitting Diagnosis	:	c. Diagnosis confirmed on		
or . Downtown		Advised patient on		
b. Provisional Diagnos	n:			
9. Estimated Total Costs: R		e. Any possibility of relapse? Yes No		
10. Admission requires:	 Is the illness / condition related to (please tick (*/) if YE Pregnancy / Childbirth / Infertility / Cassarean Sec 			
☐ Hospitalisation	Or any complications arising therefrom.	and I make inge		
Day Care	Congenital / Hereditary Diseases Influence of Drugs / Alcohol			
On Parient's	Nervous / Mental / Emotional / Sleeping Disorder			
Request	□ Cosmetic Reason / Dental Care / Refractive Errors □ AIDS / STD / VD / HIV	s Correction		
	Self-inflicted Injuries / Violation of Laws / Strike / R	tiota		
	None of the above			
12. Medical treatment, inves	stigation and surgical procedure to be performed, if any (plea	ase supply copy of all investigation results):		
13. Any other medical / surg	ical conditions present? No Yes, details below:	 Was the patient pregnant at the time of hospitalisation? (For Female Only) 		
a	since			
b	since			
15, a. If hospitalisation was	due to injury, please describe circumstances and cause of in	njury:		
	, ,			
b. Please indicate date	/ time of accident: (dd/mm/yy)//	(hra) am pm		
16. I hereby certify that I has	ve personally examined and treated the Patient for his / her i	injury / Wheas described above and that the facts as stated above represent my		
medical opinion of his /	her candition.			
Date	Name & Signature of Attending Do	octor Doctor / Hospital Stamp		
DR's Contact No. and Email Address: Part 3 DISCHARGE SECTION (To be completed upon discharge by Doctor)				
17. Undertaking Letter Ref.		18. Date of Discharge:		
19. a. Final Diagnosis: b. Ca		. Cause and pathology of the diagnosis.		
ICD code:				
20. Treatment given / Investigation done (please supply copy of all investigation results):				
21. a. Surgical procedures performed: b. Date of Surgery / Procedure:				
MMA code / PHFSR code:				
a. Recovery complication that arises (if any): b. In the case of DEATH, please advise Date / Time and Cause of death;				
 I hereby certify that I have personally examined and breated the Patient for his I her injury I litreas described above and that the facts as stated above represent my modical opinion of his I her consistion. 				
Interview Applicant of the First Authoritations				
Date Name & Signature of Attending Dector Dector / Hospital Stamp DR's Contact No. and Email Address:				

INITIAL GUARANTEE LETTER

AVISENA SPECIALIST HOSPITAL

Fax Number: 0355151815

ATTN:ADMISSION

C.C:

Dear ADMISSION,

RE: HOSPITAL ADMISSION GUARANTEE FOR:

PATIENT'S NAME CLIENT COMPANY NAME POLICY NO. DATE OF ADMISSION

This is to confirm that we provide the ADMISSION GUARANTEE for the above-mentioned patient to your hospital / medical centre of RM 1000.00 (RINGGIT ONE THOUSAND ONLY)

Entitlement for ROOM & BOARD : Up to RM 400.00per night

(Includes Room Charge & Meals) 20% Co-Payment Applies

This cover is subjected to the Terms and Conditions of the patient's Insurance policy. Patient shall bear all cost incurred for bills which are not covered under the Insurance policy. Items of a personal nature such as telephone calls, newspaper, television, etc. are excluded. All charges should **NOT** exceed the fees stated in 13th Schedule of PHA. This guarantee also shall exclude any treatment for: N/A

This guarantee is to facilitate admission only. Our admission guarantee stands provided we receive the complete documents upon discharge. Kindly fax to **03-7964 4866** in order for us to the issuance of final guarantee:

- 1) ITEMISED MEDICAL BILL
- 2) AA HOSPITAL FORM
- 3) ALL MEDICAL INVESTIGATION REPORTS

Kindly send the original copies of the above to our address as stated below:

ASIA ASSISTANCE NETWORK (M) SDN. BHD.
LEVEL G, AA ONE, NO 1, BLOCK N, JAYA ONE, 72A, JALAN UNIVERSITI,
46200 PETALING JAYA, SELANGOR DARUL EHSAN, MALAYSIA

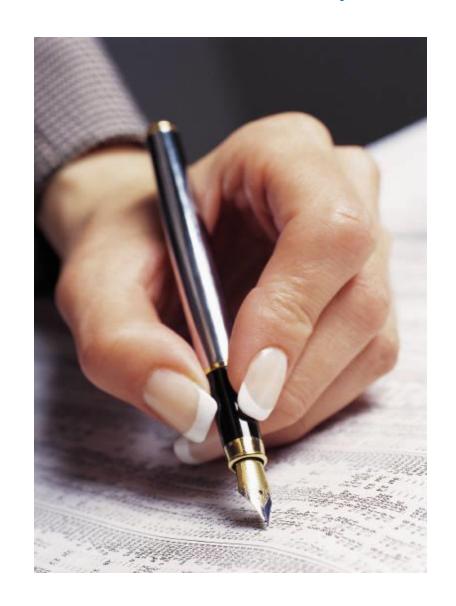
NON-GUARANTEE LETTER

Fax Number : 095349966 : ADMISSION : 04/12/2019 : DARUL MAKMUR MEDICAL CENTRE File Number: 417193 Dear Sir / Hadam, Insurer Name of Patient Policy Number Date of Admission Weare sorry that we are unable to issue you a letter of guarantee for your hospitalization as your medical condition/treatment does not fall within our authority. We have informed your insurer of your hospitalization and this "non guarantee" status. In view of the above, we would appreciate if you could arrange to settle all charges with the hospital directly and arrange to submit the following documents to your insurance company for a possible reimbursement-1.Original Invoice/Bill 2.Original Receipt 3.Medical Report 4.All Investigative Reports (If available) 5.Referral Letter (if available) It is important to note that the issuance of this "Non-Guarantee" does not constitute the denial of claims liability on the part of the Insurer. Please note that this is without prejudice to any other circumstances that may render this claim not payable. Again, we apologize for this inconvenience and thank you for giving us the opportunity to serve you.

NON-PANEL ADMISSION / PAY & FILE (REIMBURSEMENT)

- Duly completed Insurer Claim Form
- Medical Report / Sijil Discaj
- Original and Itemised Bills
- Original Receipt
- Referral Letter (if available)

NOTE: PAY & SUBMIT TO INSURER FOR POSSIBLE CLAIM



DISCHARGE SCENARIOS



Doctor to advise discharge



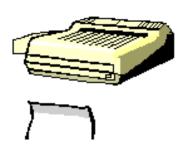
Doctor continues ward visits



Doctor confirms final diagnosis. Patient discharge procedure begins



Compilation of all medical expenses incurred from different departments



Hospital fax final bill to AAN



Approximately 2 – 3 hrs



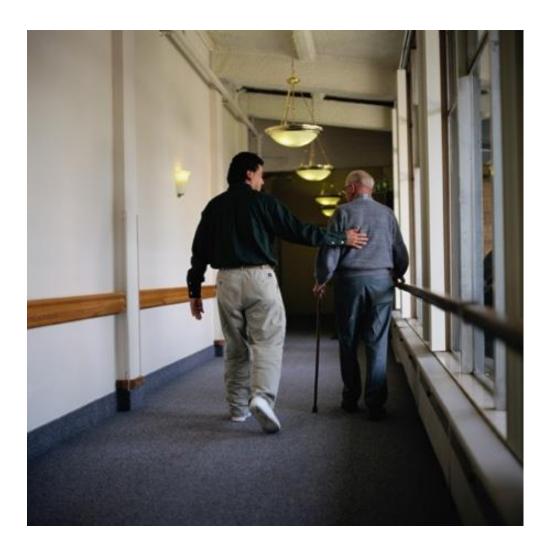




FINAL GUARANTEE LETTER

12/06/2019 AVISENA SPEC	CIALIST HOSPITAL			
ATTN:BILLING	2	Fax Numb	er:0355151815	
Dear BILLING,				
RE: HOSPITAL B	BILL			
PATIENT'S NA	ME			
CLIENT		Company (M) Bhd	
COMPANY NAM POLICY NO.	ME			
DATE OF ADMI	ISSI			
your hospital / r	medical centre up to RM 8714.	DICAL EXPENSES GUARANTEE for BO (RINGGIT EIGHT THOUSA) crisede any LG previously issued	ND SEVEN HUNDRED FOL	
	Entitlement for ROC	M & BOARD : Up to RM400.0	0 per night	
	(Includes Room Cha	arge & Meals) 20% Co-Payme	ent Applies	
incurred for bills		ons of the patient's Insurance po ne Insurance policy. Please refer		
Medical Expense amount charges Copy) for char	es Guarantee if found that the cl able as specified by the Thirteen rges that have exceeded the se original copies of the Medical	Assistance Network (M) Sdn Bho harges stipulated in the Patient's th Schedule. Please refer to th chargeable amount pursuant Bills, AA Hospital Form and Disci tatements to the address as sta	medical bills exceeds the representation of the Prince (Hostothe Thirteenth Schedunge Form to our address a	maximum ipital's ule.
	DISCHARGE NOTICE (PA	ATIENT'S COPY)		
	Insured:	A 18	Insurer:	
	Patient:	(Policy No.:	- 7.(
	Hospital:	KPJ SELANGOR	Admission	Discharge
		SPECIALIST HUSPITAL	Date:02/01/2020	Date:04/01/2020
	Triangular Company	RM 11696.65	Date:02/01/2020	Date:04/01/2020
	Total Hospital Charge Total Guaranteed Amou	RM 11696.65	Date:02/01/2020	Date:04/01/2020
	Total Hospital Charge Total Guaranteed Amou	RM 11696.65 int RM 10890.40		RM 60.00
	Total Hospital Charge	RM 11696.65 int RM 10890.40	Date:02/01/2020 DMISSION FEES	
	Total Hospital Charge Total Guaranteed Amou	RM 11696.65 int RM 10890.40 1 All type of A		

EXAMPLE OF NON-COVERED ITEMS



- Admission kit
- Excess of Room & Board
- Telephone cost
- Magazine / Newspaper
- Extra Meals
- Non-medical items
- Excess of policy limit
- Deductible

REIMBURSEMENT PROCESS FLOW INPATIENT

REIMBURSEMENT DOCUMENTS

Type of Documents	Inpatient (Inclusive of pre/post follow up treatment)
Claim form (Discharge Medical Report Claims Form(Section I – to be completed by Insured/Claimant, Section II-to be completed by the Attending Doctor)	Inpatient claim form
Original Tax InvoiceItemized billsDetail breakdown	$\sqrt{}$
Original Receipt	$\sqrt{}$
Medical report / Sijil Discaj	\checkmark
Bank Account informationE-payment Authorisation form	\checkmark
Other supporting document as per stipulated at policy level (E.g. Referral letter from the General Practitioner (GP), (if any), Police report if involves in accident.	As per advised by insurer

INPATIENT – PRE/POST DOCUMENT



The Pacific Insurance Berhad (1989-19 60-9. 6 Section IA Administration Central II. Made Lurreux Section II. Made Lurreux Section III. Made Lurreux Section III. Section III. Made Lurreux Malaysia, (Ed. Section III. Section III. Made Made Made III. Section III. Made III. Mad

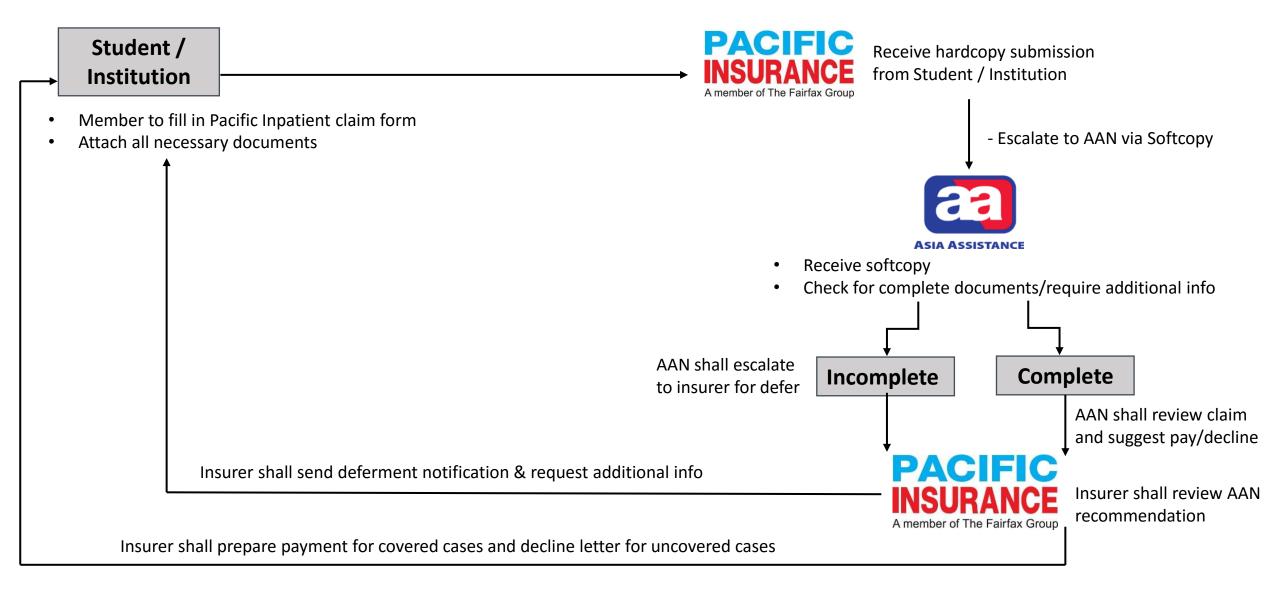
DISCHARGE MEDICAL REPORT CLAIMS

None of Instruct Name Pillak Distructure			NOTE NO.	
Claimant (other than the Innoved) Philak Messanse (orline dur(made Philak Discurantium		Chainmant in : PAsst Menument talleh : Self-Flori Sonulini Spenser/Fannague Child/Anah		NRIC No. (if applicable) No. E.P (the discress polat
Birth Date Tarable Later [42] [42] [42] [42] [52]	Age	Sex Jentine Maintiniaki	Fortile Ferrequier	Race Fengue
Raligian Agunu	Marital Status Status Periluks	KSN40	Occupation Pologican	**************************************
employer Line of Employer Opilion Serial Medical Rel			Empkyers Addres Alamai Majikan	
Tol. No./No. Tol.				
Type of Claim And: Technica	ic-ic			
Hospitalisation/Dimensikan ke hospi	ital Daipetio	ni Penakit Lucr	Accident/Kenalan	
Details of other insurance policies, Soxse, V	Workson's Compressed	ion and others •	Commission of A	ociders/Kristian Kersalingo
Butto-Butte incurren Soin, Perkesu, Incurrent	Pompagas Poberto da	m fate-John		
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>SECTION I

▶E-Payment Authorization Form

INPATIENT REIMBURSEMENT PROCESS FLOW

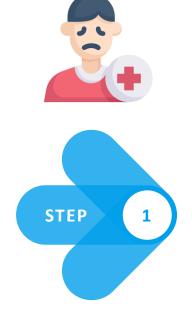


OUTPATIENT PROCESS FLOW

For GP Visitation

OUTPATIENT

Visiting Panel General Practitioner Clinic (GP)



MEMBER
Member to present
Medical Card and
Passport to the panel
clinic.



STEP 2

Clinic to verify/validate member details via online portal.

PANEL GP CLINIC





MEDICLINIC

Fill in and sign
the AAN

MediClinic form.





TREATMENT
Member receives
treatment &
medication.

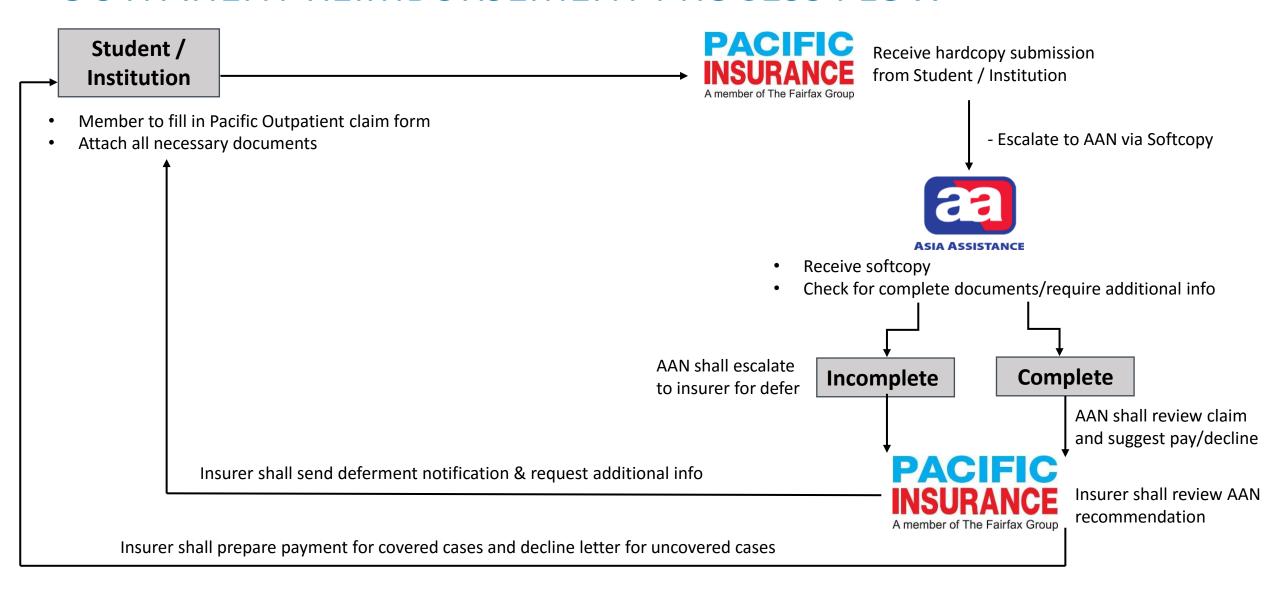


BILLING

Clinic will compile and send the bills to MediClinic.

Member to pay for Deductible and excess (if any) subject to benefits limit and policy conditions

OUTPATIENT REIMBURSEMENT PROCESS FLOW



OUTPATIENT CLAIM FORM (GP) - Non-Panel Visits Document



The Pacific Insurance Berhad (91603-K)

太平保政有限公司 40-01, G Sentral, AA Jalan Skotto Sentral 2, Kudis Lumpur, Sentral, SO From Sentral 2, (P.O. Bex 12490, 50780 Kudis Lumpur, Malaysia.) Tal:+600-2633 5099 Fax:+603-2633 5098 Website:www.pacificinausroca.commy

NOTIFICATION OF OUT-PATIENT CLAIM

A.	PARTICULARS OF CLAIMANT					
	Patient's Name:		Sex/Age:			
	Policyholder:		Policy No.:			
	Insured's Name if Patient is a dependant:					
В.	AUTHORISATION TO RELEASE INFORMATION to release any information acquired in the course					
	Date		Signed (Patient; or Parent if a minor)			
C.	ATTENDING PHYSICIAN'S REPORT:					
	Diagnosis of Condition(s):	Di Dalais				
	,	(Please Print)				
	Date of Consultation:					
			Signature of Atlending Physician			
	NOTE: Please attach the original medical bills or receipts together with this form and send them to the Medical insurance Department of The Pacific insurance Berhad.					
Pe	rsonal Data Protection Act 2010 ("PDPA") to custo	omers of The	Pacific Insurance Berhad ("TPIB")			
Under the PDPA, there are various requirements that regulate the processing of your personal data.						

Please refer to www.pacificinsurance.com.my for details of TPIB PDPA privacy notice.

- ➤ Outpatient Claim Form
- > E-Payment Authorization Form
- > Ideally to have the outpatient claim form completed.
- ➤ Alternatively, to have the treating doctor write the diagnosis , sign and rubber stamp on the receipt (for outpatient clinical claims
- ➤ During claim submission, Insured required to complete Section A & B

NOC 14122015

CONTACT LIST

■ 24 Hours Alarm Centre (for Hospitalisation Services):

+603-7628 3992 or +603-7965 3992

■ 24 Hours Mediclinic (for Clinical Services):

+603-7628 3966 or +603-7965 3966

■ 24 Hours Emergency Medical (for Evacuation / Repatriation Outside Malaysia):

+603-7628 3939 or +603-7952 0175

THANK YOU