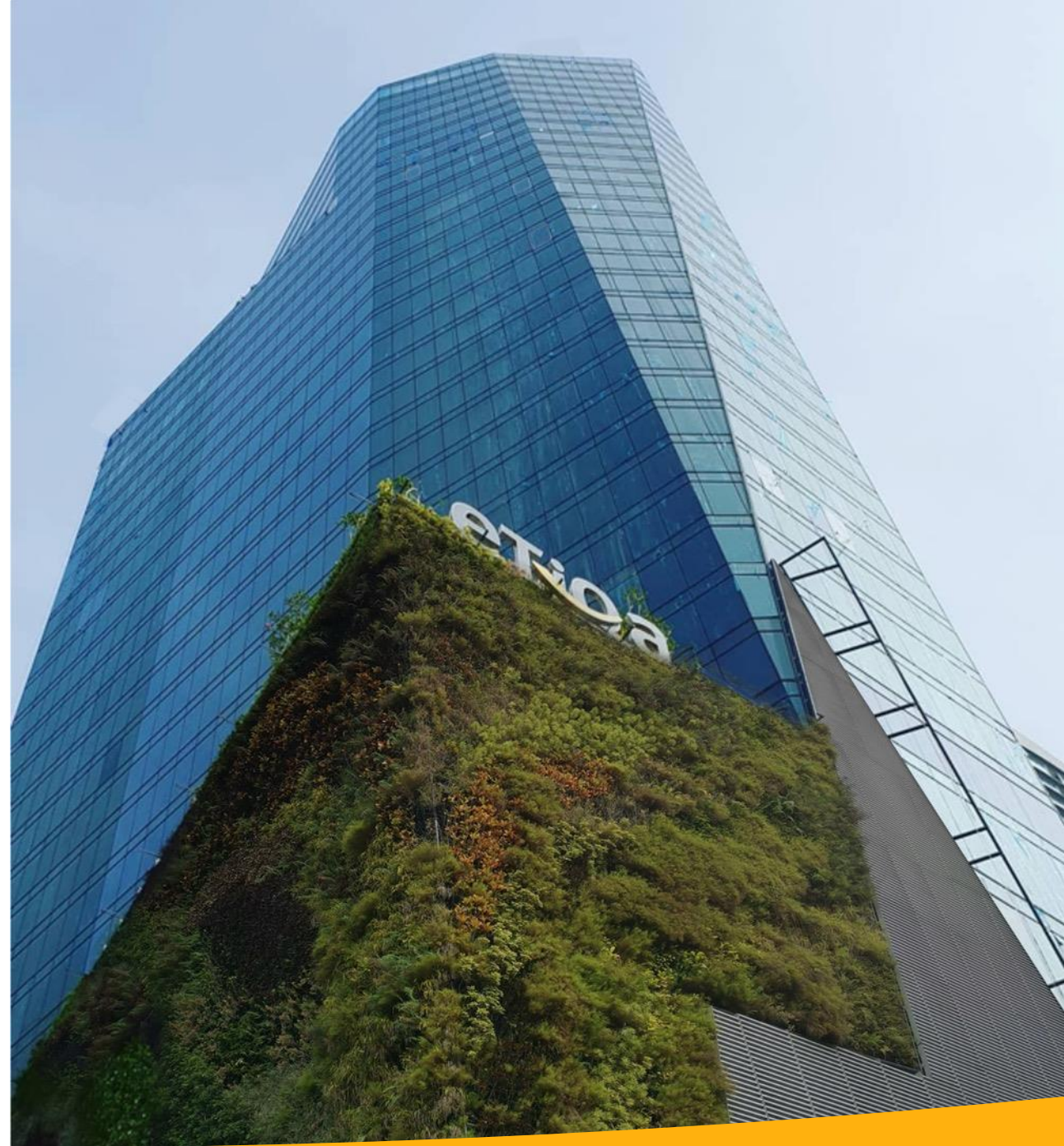




EMGS COVERAGE

ETIQA FAMILY TAKAFUL BERHAD



PLAN AVAILABLE

PLAN/ LIMIT	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)
Hospitalization (Inpatient) Overall Maximum Per Disability	20,000	30,000	50,000
Hospitalization Deductible	300	300	300
Clinic (Outpatient) Overall Annual Limit	500	750	1,250
Clinic Deductible	50	50	50



GROUP HOSPITAL & SURGICAL (GHS)





GROUP OUTPATIENT (GOP)

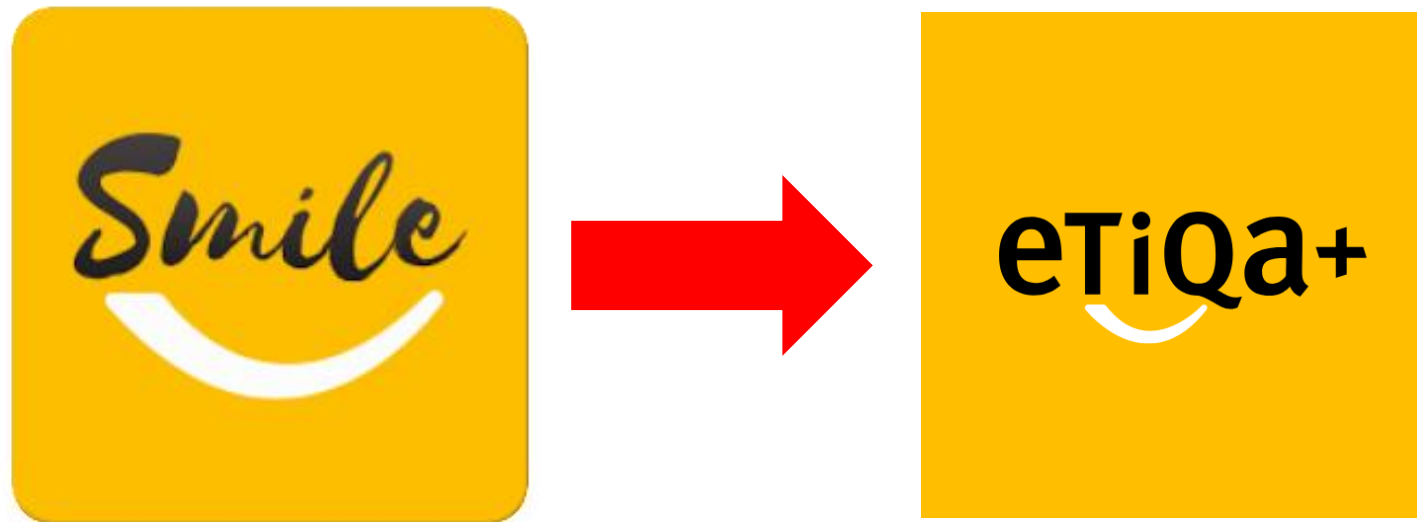


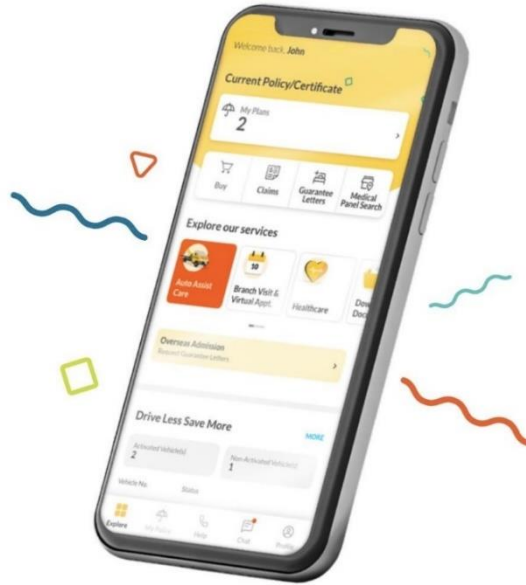
STANDARD EXCLUSION

- Cosmetic surgery (i.e. Lasik, eye examination)
- Dental related (dental treatment or oral surgery)
- Congenital abnormalities
- Pregnancy related (i. e miscarriage, abortion)
- Suicide, attempted suicide
- AIDS and AIDS related and any communicable diseases (i.e Covid-19)
- Any act of war
- Investigation and treatment of sleep and snoring disorder
- Routine physical examination
- Experimental Procedure
- Psychotic, mental or nervous disorder
- Sexual dysfunction or infertility
- Alternative therapies
- Vitamins, food supplements

Notes: The list is non-exhaustive. Please refer to the **EMGS portal** for the full list of exclusions under this plan

The Etiqa + App





Welcome to Etiqa+

Featuring a cool new look and improved convenient features to provide you with an even better experience.

View Annual Limit & Room Entitlement

Locate Panel Hospitals

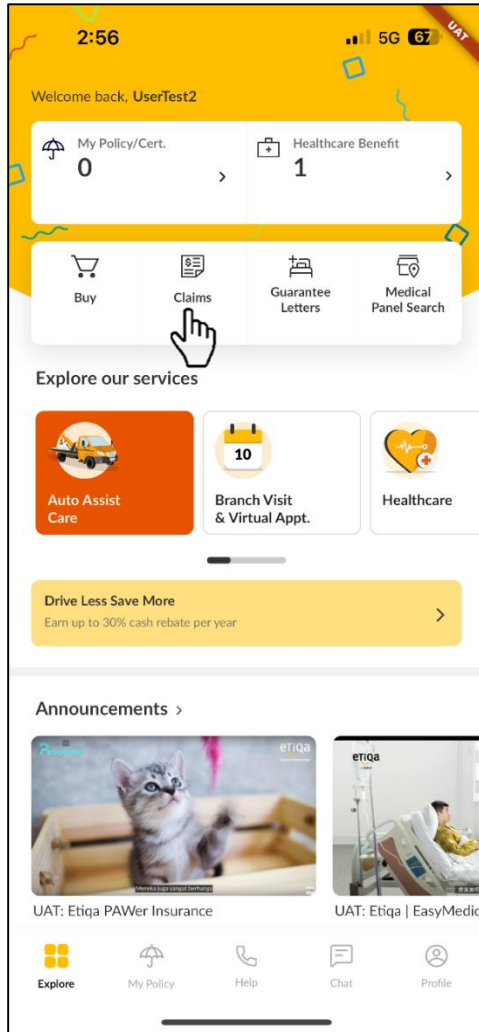
Real-time Guarantee Letter (GL) Status

Submission of Reimbursement Claims

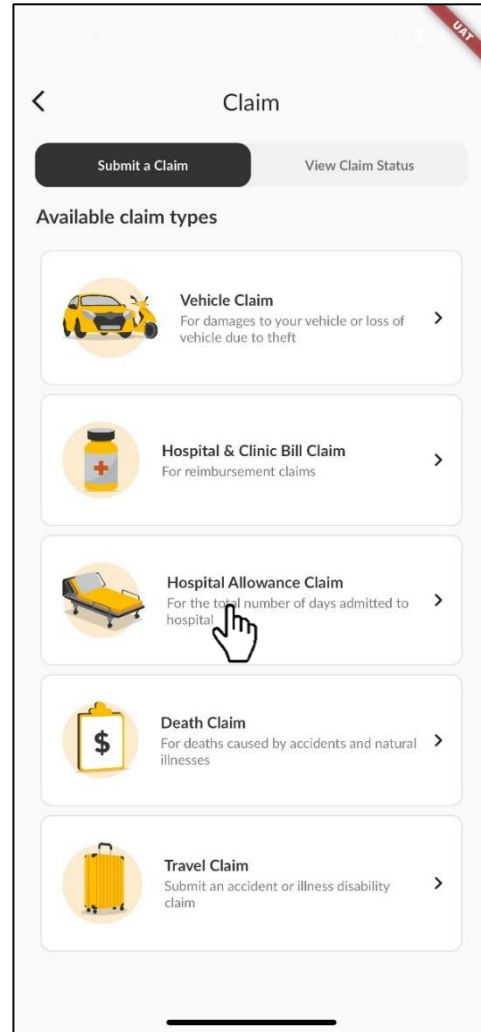
View GL & Claims Records

View Admission & Discharge Process Guide

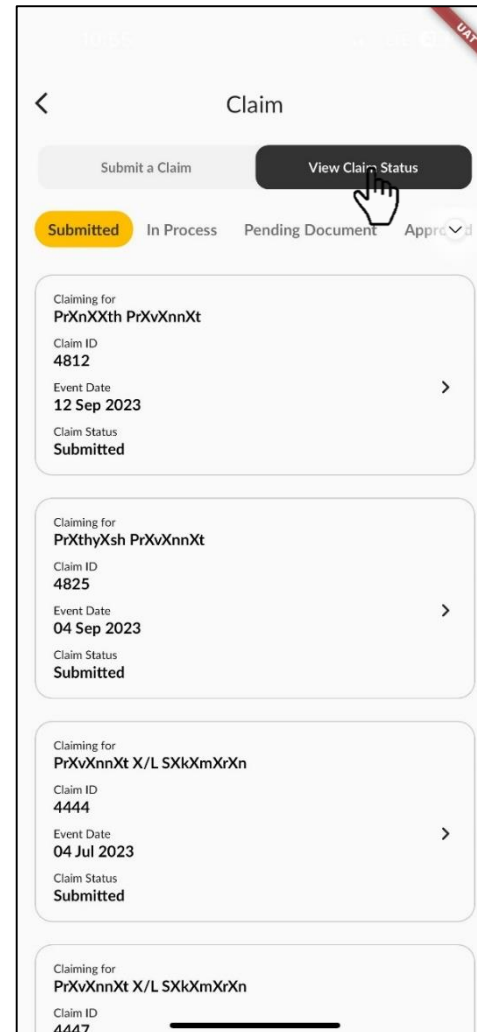
Navigating the eTiQa+ for Healthcare Users



Click **Claims** for claim submission



Click to submit medical claim/ Government Hospital Cash Allowance



Click to view Claim Submission Status

Student to submit the following documents via eTiQa+ within 30 days from discharge date:
Completed Medical Claim Form

- ☐ Original Bill(s) (with complete medication breakdown if the bill is above RM 500)
- ☐ Original Receipt(s) - *Indicate Submitted to Etiqa in Blue Pen*
- ☐ Complete statement of Medical Examiner (Medical Report)
- ☐ All Investigation Report(s) (e.g lab report, x-ray, MRI) if any
- ☐ Copy of Passport

Admission Guarantee Letter (GL) process



Student goes to
Panel Hospital.

**Download eTiQa+ App to
navigate to the nearest
Panel Hospital**



At admission counter, student informs he/she is covered by Etiqa & present:

- 1) NRIC/Passport
- 2) Sign on Guarantee Letter (GL) request form
- 3) Pay admission deposit if required by hospital

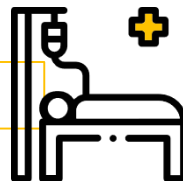


Hospital will process the Admission Guarantee Letter (IGL) request and upload the request to Etiqa Healthcare (EHC) via Etiqa's Provider Portal once doctor have filled up the GL request form.



- ✓ EHC will check validity of the policy/ certificate, medical condition and policy/ certificate terms and conditions.
- ✓ EHC to issue the admission GL (IGL), if case is coverable **within 30 minutes** upon receiving complete documents.
- ✓ If the case is not coverable, a Decline Guarantee Letter will be issued. Student to pay and file the claim for reimbursement consideration.
- ✓ Hospital will be able to track GL status and download GL from the Provider Portal.

Student to proceed with admission.



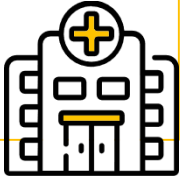
Discharge Guarantee Letter (GL) process



Student fit for discharge.

Hospital will process the Final Guarantee Letter (FGL) request and upload the request to Etiqa Healthcare (EHC) via Etiqa's Provider Portal once the below documents are ready:-

- ✓ Final bill
- ✓ All investigation reports
- ✓ Final Diagnosis



- ✓ Upon receiving the FGL Request, EHC to review/assess final bill and issue Final GL (FGL) **within 45 minutes** upon receiving complete documents.
- ✓ FGL issued will state the covered/ non –covered amount which need to be borne by member.
- ✓ Hospital will be able to track GL status and download GL from the Provider Portal.



Any non-covered amount will be deducted from the admission deposit paid.

Student can be discharged home.



Visitation at Etiqa Panel Clinic (Outpatient Clinical GP)



Student visit to nearest Panel Clinic



Student register at Panel Clinic by using Etiqa+ App



Student seek treatment at Panel Clinic on Cashless facilities



Student to pay for uncovered item if there is ANY.



Student get medication

IMPORTANT:

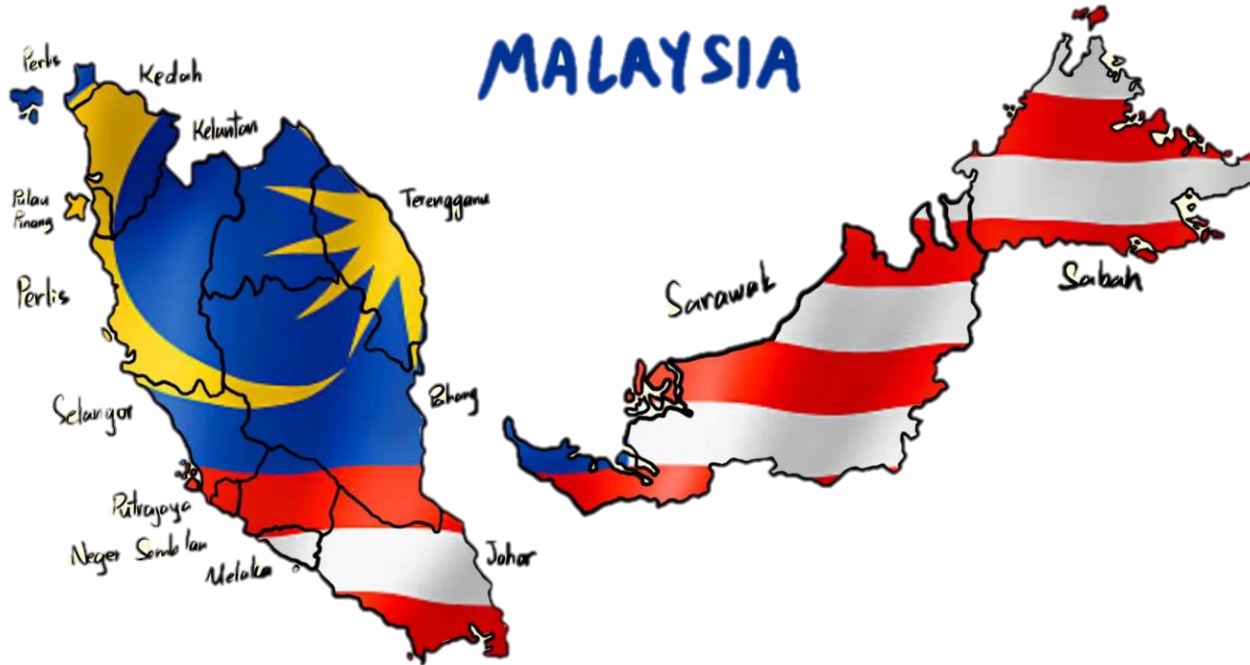
Outpatient Specialist Benefits does Not covered under this program.



NON CLAIMABLE HOSPITAL

The accessible number of Etiqa Panel Hospitals nationwide are more than **140 Hospitals**

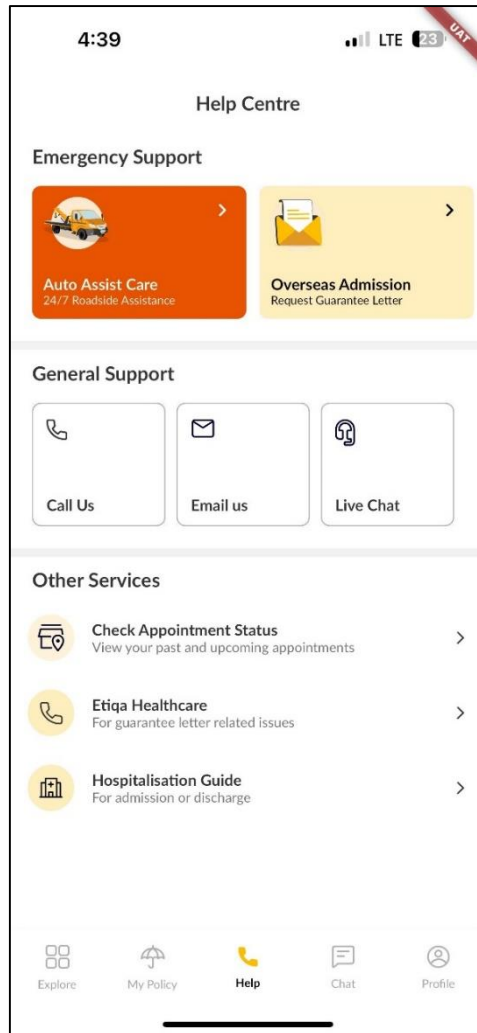
Note: Treatment or hospitalization at the following hospitals are **not claimable** under your Group Hospital and Surgical plan:



8 Non Claimable Hospitals as below:

- Prince Court Medical Centre Sdn Bhd
- KPJ Kajang Specialist Hospital
- KPJ Ampang Puteri Specialist Hospital
- Hospital Pantai Mutiara
- Damansara Specialist Hospital
- Gleneagles Kuala Lumpur
- KPJ Penang Specialist Hospital
- Gleneagles Medical Centre, Penang

Technical Support and 24 Hours Call Center



Any enquiry on eTiQa+
etiqamysupport@etika.com.my



Thank You

