



GETB X EMGS

**Great Eastern Takaful Berhad (GETB)
International Student Medical Takaful
Via**

Education Malaysia Global Services (EMGS)



**Mencapai
Kejayaan**

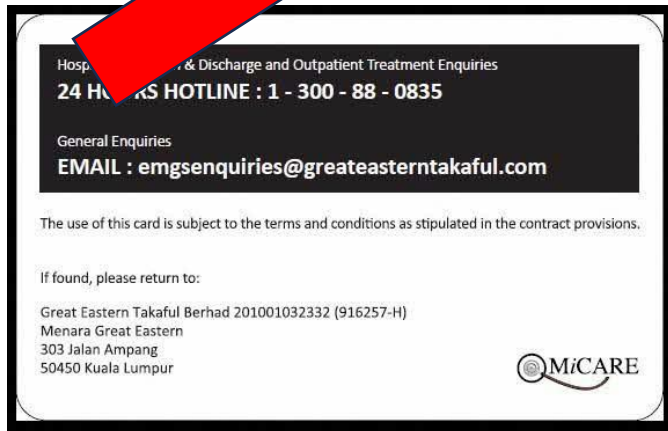
Great Eastern Takaful Berhad is a member of PIDM. The benefit(s) payable under eligible certificate/product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Great Eastern Takaful Berhad or PIDM (visit www.pidm.gov.my).

Healthcare Card

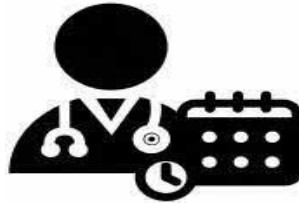


It is compulsory to use this Healthcare Card when seeking treatment at any Panel GP Clinic

Please inform EMGS immediately if you lose your Healthcare Card



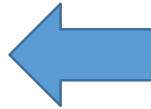
Process Flow for Issuance of Guarantee Letter (GL)



Member arrived at Panel Hospital (PH) & present Healthcare card. PH to verify member against online MiCare system

Member obtained appointment date for admission

Member to complete Pre-Authorization Form (PAF). PH to send the completed PAF to MiCare through email/fax

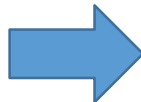


Member seek consultation and treatment

MiCare to validate and authenticate information upon receipt of the completed PAF from PH. Subject to approval from MiCare after all details have been verified, Initial GL will have issued to PH.

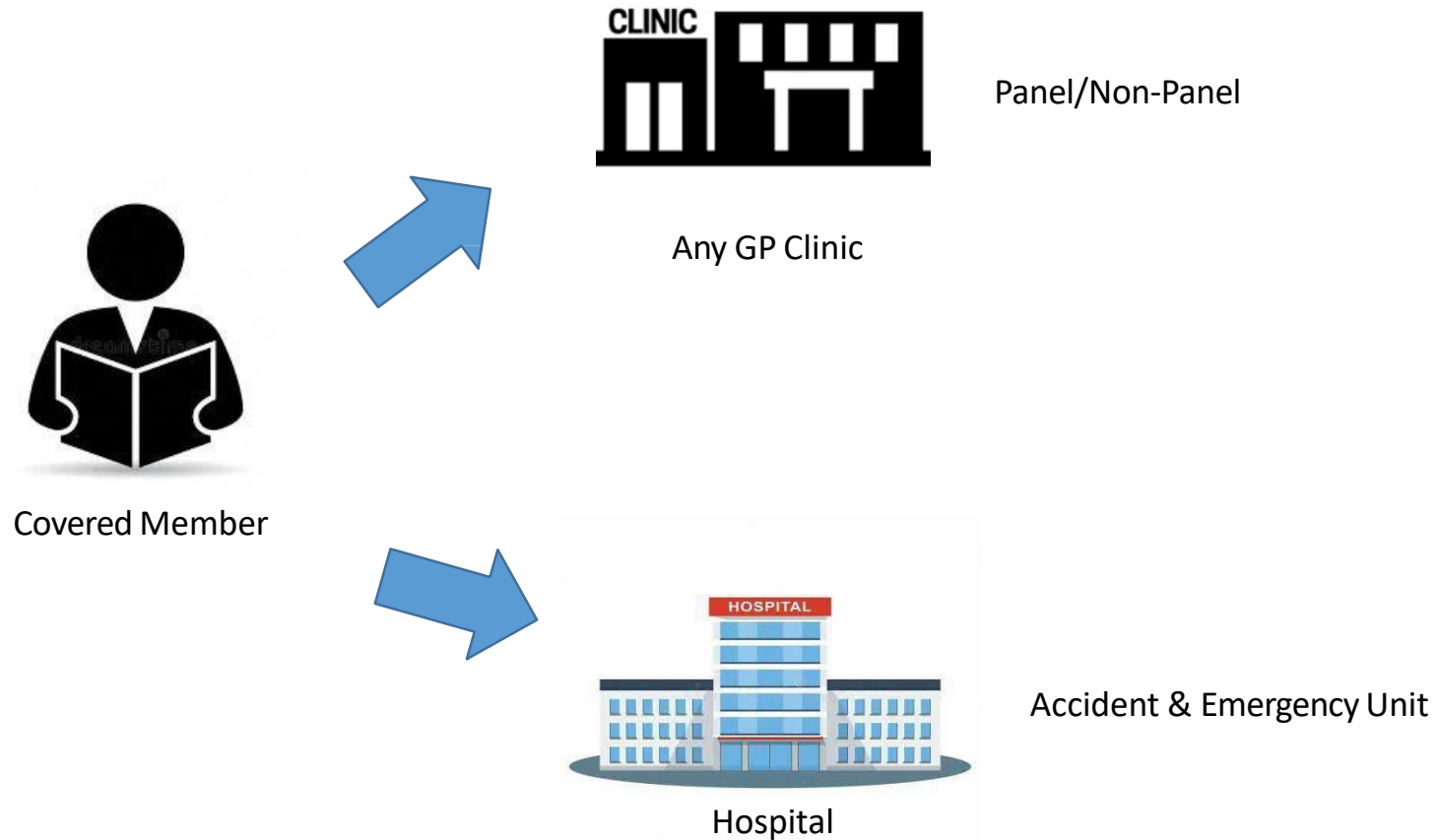


Upon discharge, Final GL will be issued to PH



For non payable item (if any), member to pay on his/her own

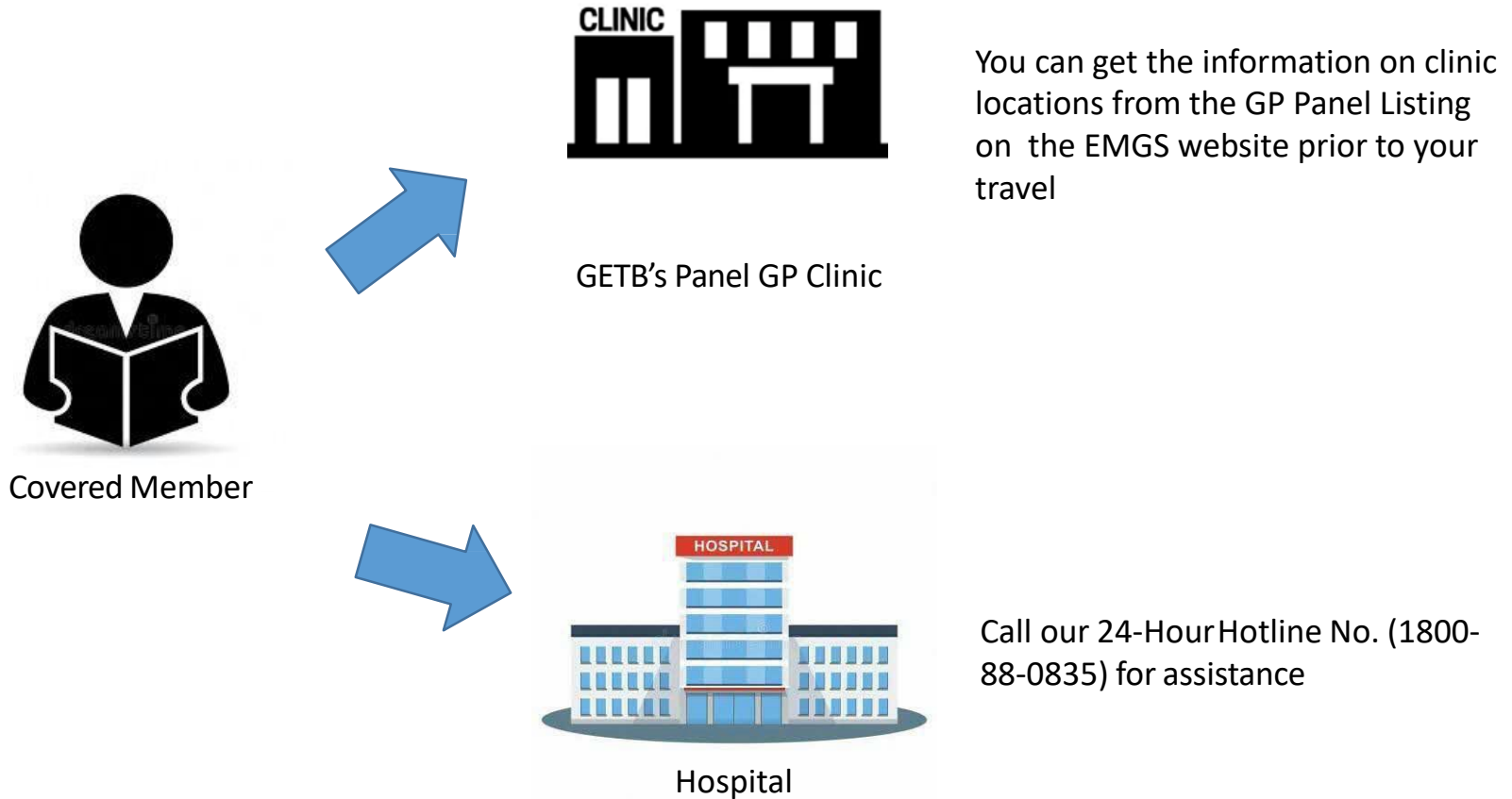
What to do during Emergency?



What constitute an Emergency?

Emergency is an illness or injury that is life or limb threatening which need immediate medical attention.

Seeking treatment when Travelling



Please note that treatment outside Malaysia is NOT COVERED under this EMGS benefits

Process Flow

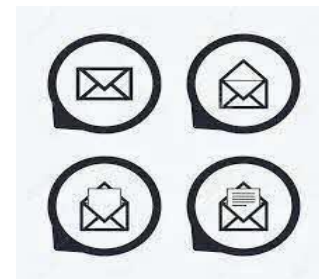
Reimbursement for Non-Panel GP Clinic Claims or Non-Issuance of GL for Inpatient Claims



Member fills in Claims Form



For GP and non issuance of GL, to attach Original Receipt, itemised Billing & medical report



Send the Claims Form together with the required documents* to GETB's address**



GETB's to process the claim

For Accepted case

Participant to receive Claim Approval Letter via e mail within 7 days and Hardcopy Letter within 14 days. Reimbursement amount to be credited to Member's Bank Account No. within one (1) month from the date of receipt.



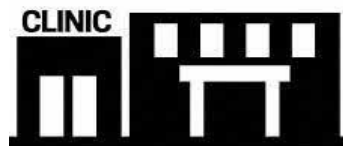
For Decline case

Participant to receive Claim Decline Letter via email within 7 days and Hardcopy Letter within 14 days

Visiting Panel GP Clinic



Covered Member



GETB's panel clinic



Member presents Healthcare Card + passport



Clinic staff verifies the healthcare card through MiCare online system



Member seek treatment

You can only visit a non panel clinic in an Emergency or there are no Panel GP Clinics within a 5km radius of your location. Log on to EMGS website for the Directory of Panel GP Clinics



Medical Benefits & Coverage

24 - Hour Hotline No.

1-800-88-0835

Issuance of Guarantee Letter (GL) MiCare

24 - Hour Hotline No.

1-800-88-0835



Email Address

emgsenquiries@greasterentakaful.com

Types of Claim

Reimbursable Claims	Non-Reimbursable Claims
<ul style="list-style-type: none">✓ Emergency Outpatient Treatment at Hospital Accident & Emergency Unit✓ Outpatient Government Hospital treatment✓ No Panel GP Clinics within 5 km of your location✓ Panel GP Clinic closed✓ Waiting for new Member ID Card / Loss of Member ID Card✓ Non Panel emergency claim	<ul style="list-style-type: none">✓ Non Covered or excluded services, treatments and medication✓ Claim from non-Panel GP Clinics✓ Panel Claims without Healthcare Card✓ Treatment done outside of Malaysia✓ Specialist claims without referral letter from panel clinic

THANK YOU