

Great Eastern Takaful Berhad (GETB) International Student **Medical Takaful Via Education Malaysia Global** Services (EMGS)

GETB X EMGS



Great Eastern Takaful Berhad is a member of PIDM. The benefit(s) payable under eligible certificate/product is (are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits.

Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Great Eastern Takaful Berhad or PIDM (visit www.pidm.gov.my). You may obtain a copy of the PIDM's TIPS Brochure from Great Eastern Takaful Berhad official website: (https://www.greateasterntakaful.com/content/dam/corp-site/takaful/geltk/brand-comms/footer/getb-bcd-hp-pidm-brosur-tips.pdf)

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



Member seek consultation and treatment





Upon discharge, Final GL will be issued to PH



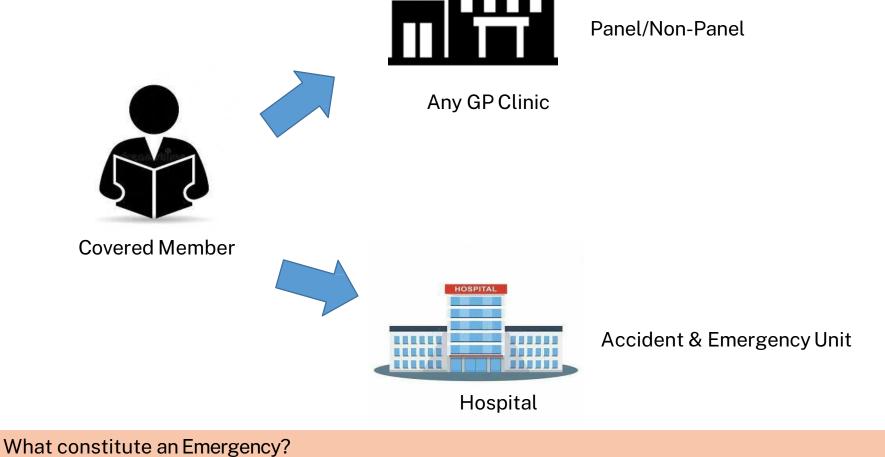


MiCare to validate and authenticate information upon receipt of the completed PAF from PH. Subject to approval from MiCare after all details have been verified, Initial GL will have issued to PH.



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

What to do during Emergency?



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

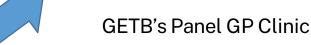
Private and Confidential

Seeking treatment when Travelling



You can get the information on clinic locations from the GP Panel Listing on the EMGS website prior to your travel







Call our 24-Hour Hotline No. (1800-88-0835) for assistance

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



OICE



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**

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.

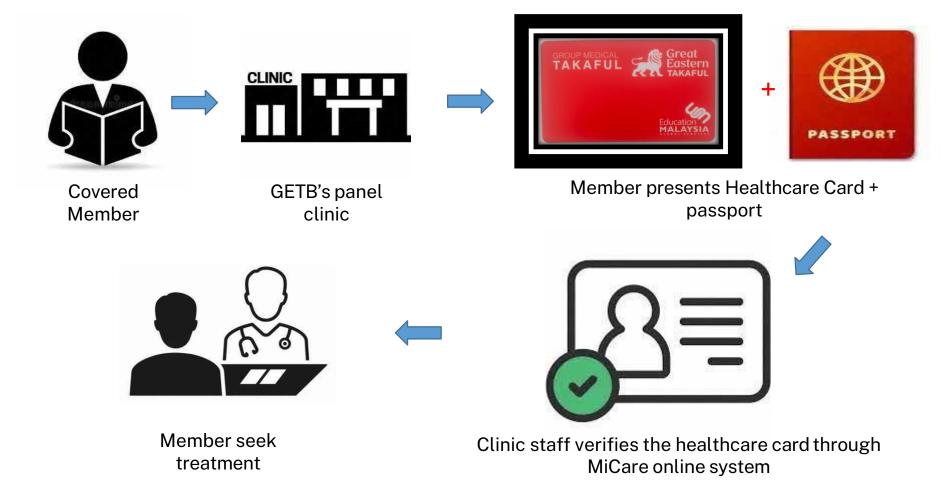
GETB's to process the claim



For Decline case

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

Visiting Panel GP Clinic



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

Enquiries



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@greateasterntakaful.com

Types of Claim

Reimbursable Claims	Non-Reimbursable Claims
Emergency Outpatient Treatment at Hospital Accident & Emergency Unit	Non-Covered or excluded services, treatments and medication
Outpatient Government Hospital treatment	Claim from non-Panel GP Clinics
No Panel GP Clinics within 5km of your location	Panel Claims without Healthcare Card
Panel GP Clinic closed	Treatment done outside of Malaysia
Waiting for new Member ID Card/Loss of Member ID Card	Specialist claims without referral letter from panel clinic
Non-Panel emergency claim	

