

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

2019

AIA confidential and proprietary information. Not for distribution.



HEALTHIER, LONGER,  
BETTER LIVES

# Group Hospitalization Benefits

2019



HEALTHIER, LONGER,  
BETTER LIVES

# Group Hospitalization Benefit

IN-HOSPITAL CARE	Silver	Gold	Platinum
Hospital Room & Board (i) Ordinary Room -(Up to max 120 days per disability)	200	250	300
(ii) Intensive Care Unit (Up to max 20 days per disability)	350	350	350
Hospital Supplies & Services	As Charged		
Surgical Fees	As Charged		
Anaesthetist Fees	As Charged		
Operating Theatre Charges	As Charged		
In-Hospital Physician's Visit - (For non-surgical disability, max 2 visit per day, Up to maximum 120 days per disability.)	As Charged		
Malaysian Government Hospital Daily Cash Allowance (Up to max 120 days per disability)	100	100	100
Overall Maximum Limit for Malaysian Government Hospital Admission.(Not subjected to any limit except for Room & Board limit and overall maximum limit per disability)	20,000	30,000	50,000
Hospital Service Tax (On eligible Room & Board charges paid)	As Charged		

# Group Hospitalization Benefit

IN-HOSPITAL CARE	Silver	Gold	Platinum
Pre-Surgical/Medical Diagnostic Services (Max per disability within 60 days prior to hospitalization)	As Charged		
Pre-Surgical/Medical Specialist Consultation (Max per disability within 60 days prior to hospitalization)	As Charged		
Second Surgical Opinion	As Charged		
Post Hospitalization Treatment (Up to 60 days maximum per disability following discharge from hospital)	As Charged		
Emergency Out-Patient Accidental Treatment (Max per disability within 24 hours after the accident & follow-up treatment up to 60 days)	3000		
Accidental Dental Treatment (Max per disability within 24 hours after the accident & follow-up treatment up to 14 days)	500		
Daycare Procedure - (Inclusive all incidental costs)	As Charged		
Ambulance Fees (Emergency & Non-emergency Services)	250		
Emergency Out-Patient Treatment (from 10:00pm to 8.00am)	100		
Medical Report Fee Reimbursement	100		
<b>Deductible Amount per Claim</b>	<b>25</b>		
<b>Overall Limit PER DISABILITY (Per member)</b>	<b>20,000</b>	<b>30,000</b>	<b>50,000</b>
<b>Premium Per Annum (RM)</b>	<b>540</b>	<b>951</b>	<b>1112</b>



# Group Hospitalization Benefit – Additional Benefits

Categories	Silver	Gold	Platinum
<b>A2) Extended Benefits</b>			
Compassionate Allowance (All Causes)	2,000	2000	2000
Reimbursement of Tuition Fees	10,000	12,500	15,000
Compassionate Visitation Benefit	5,000	7,500	12,500
<b>A3) Long-Term Care</b>			
Kidney Dialysis (Hosp/Dialysis Ctr/Home)	10,000	15,000	25,000
Drug Therapy (Radiotherapy/Chemotherapy)	10,000	15,000	25,000
<b>B) Outpatient Benefits</b>		Medical Card	
Outpatient GP Treatment	UL	750	1,250
Deductible per Claim	25	50	50
<b>C) Other Benefits</b>			
Emergency Medical Evacuation/Repatriation	100,000	200,000	300,000
Accidental Death & Disablement	20,000	30,000	50,000



# Important Notes



- ▶ Any medical costs exceeding the benefit limit provided by EMGS will be borne by the student/member.
- ▶ For scheduled appointments, kindly arrange for Letter of Guarantee 1 or 2 days in advance by emailing referral letter to [members@aia.com](mailto:members@aia.com).
- ▶ Claims must be submitted to AIA within 30 days from the date of consultation or service. Please refer to the AIA Procedures.
- ▶ Chronic illness not covered (Diabetes, High Blood Pressure, Asthma, Hep B & C carriers, nerve disorders, endometriosis, transverse myelitis, etc)
- ▶ Excluded Specialist / Hospitals (please refer to list in page 13)

# Passport to Preferred Care Program

## Member ID Card

**Must** be used when seeking care at any Panel GP Clinic

### Front



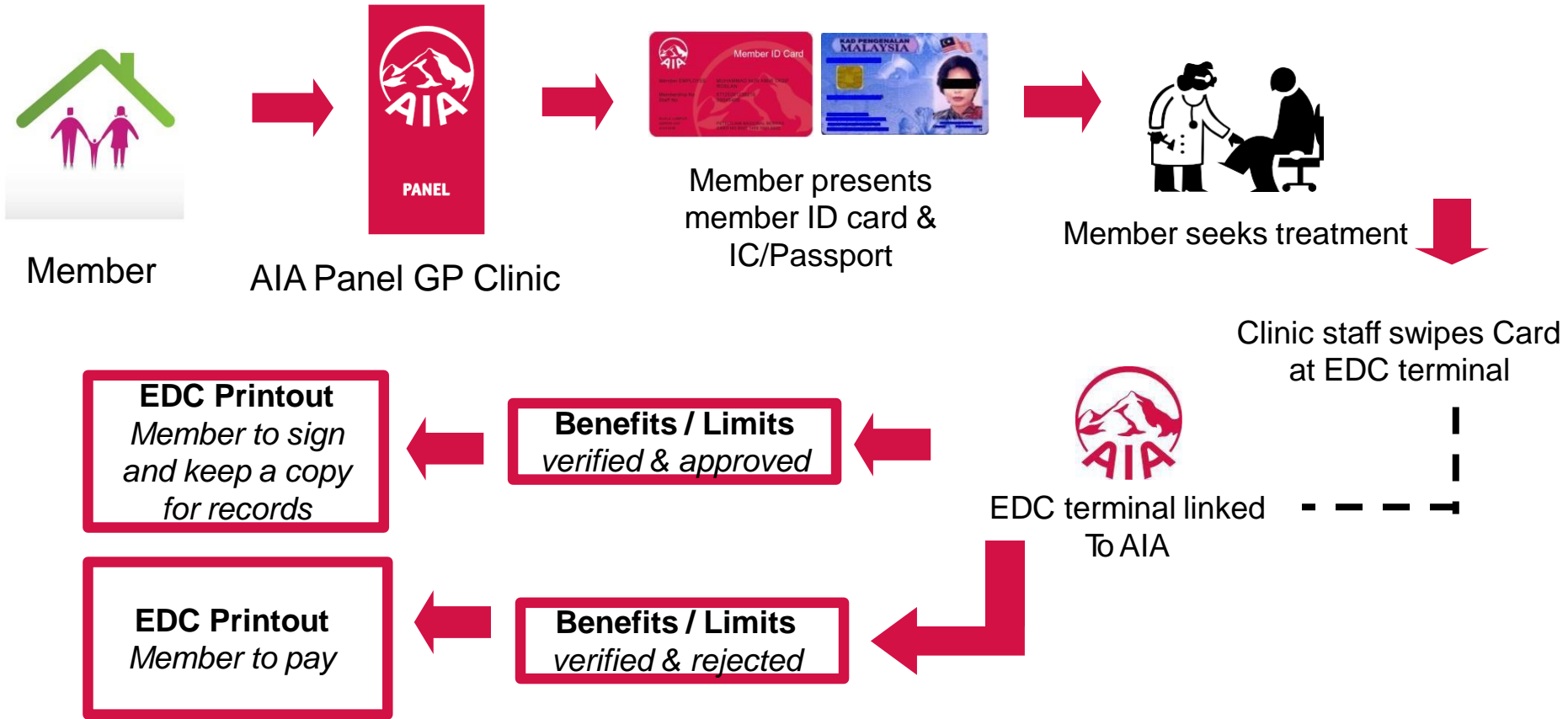
### Back



If you lose your Member ID card, inform EMGS immediately

There will be a RM5 replacement fee except in cases of loss with police report or faulty card (cannot be read by EDC Terminal)

# Visiting Panel GP Clinic



You can only visit a non-Panel clinic in an Emergency or there are no Panel GP Clinics within a 5 km radius of your location

Log on to EMGS for the Directory of Panel GP Clinics or download AIA LOCATOR App from Playstore or Appstore

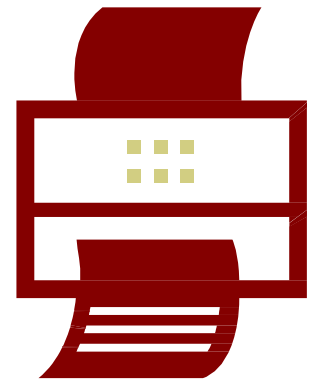




24 hour Call Centre  
**1300 8888 60/70**

- Enquiries on medical benefits & coverage
- Letter of Guarantee (LOG) issuance
- 24 Hour Toll Service
- e-mail: [members@aia.com](mailto:members@aia.com)
- IVR option to self serve & reduce waiting time

**Fax No: 1300 8888 90**



# Interactive Voice Response (IVR) service

## Step by step guide to the information / services provided



Call  
1300 8888 60/70



1 for English  
2 for Bahasa



1 If you are AIA Member or Intl Student  
2 If you are Specialist Centre  
3 If you are GP Clinic Staff



• Membership Number  
or **EMGS Application Number**

For service



Status of Referral Letters & Letter of Guarantee (LOG)



Request to re-fax of LOG,  
Enquiry on Room & Board entitlement  
and Balance of Utilization



Request for Letter of Guarantee (LOG) & Other enquiry

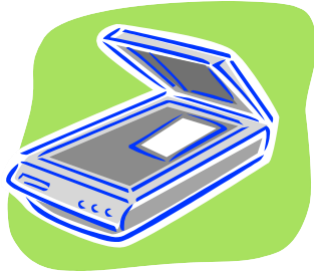


Call **03-2056 1111 ext 7885** for :-

- Claims enquiries,
- Member ID Card enquiry,
- Monday to Thursday  
from 8.30am to 5.30pm  
Friday from 8:30am to 4:30pm

# Request For Letter Of Guarantee (LOG)

Please submit your request for **LOG IN ADVANCE**



Scan Referral /  
Admission Letter

Email the Referral /  
Admission Letter to  
[members@aia.com](mailto:members@aia.com)  
**one (1) day before  
your appointment**

LOG will be issue within  
**24 hours** and LOG status  
will be informed via SMS if  
member provide their  
handphone number.

Indicate **your name, AIA membership  
number** and **contact number** clearly on  
your fax. AIA will fax the LOG to you  
within **24 hours before your  
appointment**

**The LOG is valid for 14 days from the  
date of issue. Hospitalisation:** One  
admission plus all related follow up visit  
within 60 Days

# Excluded Specialist Centres/Hospitals

AIA will **not** be covering for any visits or admissions to these Excluded / Restricted Medical Centers. However, members can continue to visit the rest of Panel Hospitals with LOG cashless coverage.

Full list of Panel Hospital can be obtained in EMGS portal.

State	Restricted Provider Network	Alternative	KM
KUALA LUMPUR	COLUMBIA ASIA HOSPITAL SETAPAK	AL-ISLAM SPECIALIST HOSPITAL	6.8
	GLENEAGLES KUALA LUMPUR	PANTAI HOSPITAL AMPANG	5.4
	HOSPITAL PUSRAWI	SENTOSA MEDICA CENTRE	2.8
	KPJ AMPANG PUTERI SPECIALIST HOSPITAL	PANTAI HOSPITAL AMPANG	4.9
	PANTAI HOSPITAL CHERAS	HOSPITAL UNIVERSITI KEBANGSAAN MALAYSIA	3.6
	PANTAI HOSPITAL KUALA LUMPUR	ASSUNTA HOSPITAL	5
	PRINCE COURT MEDICAL CENTRE	AL-ISLAM SPECIALIST HOSPITAL	3.8
		TUNG SHIN HOSPITAL	4
		SENTOSA MEDICAL CENTRE	5.1
		DAMAI SERVICE HOSPITAL (HQ)	5.2
	PUSAT PAKAR TAWAKAL SDN BHD	AL-ISLAM SPECIALIST HOSPITAL	3.9
	SUNWAY MEDICAL CENTRE	KPMC PUCHONG SDN BHD	7.1
COLUMBIA ASIA MEDICAL CENTER PUCHONG		7.2	
SELANGOR	AVISENA MEDICAL CENTER (FORMERLY DEMC SPECIALIST HOSPITAL)	SHAH ALAM SPECIALIST HOSPITAL	4.9
		COLUMBIA ASIA HOSPITAL BUKIT RIMAU	12.4
	COLUMBIA ASIA HOSPITAL PETALING JAYA	ASSUNTA HOSPITAL	4.5
		KELANA JAYA MEDICAL CENTER	6.3
	KPJ DAMANSARA	KELANA JAYA MEDICAL CENTER	7.7
	KPJ KAJANG SPECIALIST HOSPITAL	ASSUNTA HOSPITAL	8.5
		KAJANG MEDICAL CENTRE	0.5
	PANTAI HOSPITAL KLANG	SRI KOTA SPECIALIST MEDICAL CENTER	3.4
	SUBANG JAYA MEDICAL CENTRE SDN BHD	KPMC PUCHONG SDN BHD	9.9
		COLUMBIA ASIA MEDICAL CENTER PUCHONG	10
THOMSON HOSPITAL KOTA DAMANSARA (FORMERLY TROPICANA MEDICAL CENTER)	KELANA JAYA MEDICAL CENTER	7.2	
	ASSUNTA HOSPITAL	18.9	

# Excluded Specialist Centres/Hospitals

AIA will **not** be covering for any visits or admissions to these Excluded / Restricted Medical Centers. However, members can continue to visit the rest of Panel Hospitals with LOG cashless coverage.

State	Restricted Provider Network	Alternative	KM
N.SEMBILAN	KPJ SEREMBAN SPECIALIST HOSPITAL	COLUMBIA ASIA HOSPITAL SEREMBAN	2.1
PENANG	GLENEAGLES PENANG	PENANG ADVENTIST HOSPITAL	3.2
		HOSPITAL LAM WAH EE	7
	PANTAI MUTIARA	HOSPITAL LAM WAH EE	10
	KPJ PENANG	BAGAN SPECIALIST CENTRE	9.5
JOHOR	GLENEAGLES MEDINI HOSPITAL JOHOR	COLUMBIA ASIA HOSPITAL NUSAJAYA	9.6
		PUTERI SPECIALIST HOSPITAL (JOHOR) SDN BHD	17.3
	KPJ JOHOR SPECIALIST HOSPITAL	PUTERI SPECIALIST HOSPITAL (JOHOR) SDN BHD	4.5
		COLUMBIA ASIA HOSPITAL NUSAJAYA	16.3

Full list of Panel Hospital can be obtained in EMGS portal.



# During an Emergency



Member



OR



Any GP Clinic



Hospital

Panel or Non Panel

Accident & Emergency Unit

**Emergency** – An illness or injury that is life or limb threatening which needs immediate medical attention.

# When Travelling



Member

OR



AIA Panel GP Clinic

Obtain information on clinic locations from the GP Panel Listing in EMGS prior to travel.



Hospital

Call the AIA Call Centre Toll Line (1300 8888 60/70) for assistance

**Please note that treatment outside of Malaysia is **NOT covered** under EMGS benefits**

# Documents Required for Outpatient Claim ( Clinics )

1. AIA Claim Form
2. Itemized billing
3. Original receipt (scanned or photostat copy is not acceptable)
4. Referral Letter from Panel Clinic (specialist visit will be covered under pre-hospitalization prior to admission )
5. Please indicate the reason for Pay Claim in the claim form for Panel or Non-Panel GP

\*Claims can be delivered to:

Level 23, Menara AIA, 99 Jalan Ampang, 50450 KL



# How to Submit a Claim

e-Payment & e-Notification on member claims



Fill in AIA Claim Form & Epayment Form from EMGS portal  
P/s: keep a copy



Receipt and Itemised Billing



For GP, to attach Original Receipt & itemised Billing (if claim is > RM50)



Send claims to AIA Bhd.  
Level 23, Menara AIA, 99  
Jalan Ampang, 50450 KL



AIA processes claims.



AIA sends email to individual members on claim status and submit payment request to Bank.



BANK credits payment to Member's bank account through MEPS.

Reimbursements for complete claims will be credited into members account within **1 month** from date of receipt. To check claims email to [my.customer@aia.com](mailto:my.customer@aia.com)

All claims will be reimbursed according to benefit entitlements, subject to the 13th Fees Schedule of the Private Healthcare Facilities and Services Regulations 2006

**Note: Specialist Claims Not Covered**



# Types of Claims

## Reimbursable claims

- 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

## Non reimbursable claims

- Non Covered or excluded services, treatments and medication
- Claim from non-Panel GP Clinics
- Panel Claims without AIA identification
- Treatment done not in Malaysia
- Specialist claims (unless followed up by admission to hospital)

# What's Not Covered under the Insured Program?

- ❌ Cosmetic surgery or treatment
- ❌ Experimental procedures
- ❌ Substance abuse
- ❌ Injuries sustained during crime or under influence of drug
- ❌ Private nursing care
- ❌ Sexual dysfunction or infertility
- ❌ Circumcision
- ❌ Pregnancy
- ❌ Sexually transmitted diseases
- ❌ Alternative therapies
- ❌ Vitamins/supplements (prescribed/over-the-counter)
- ❌ Soaps/shampoo/creams
- ❌ Psychotic, mental or nervous disorders
- ❌ Congenital or hereditary illnesses
- ❌ Disability of newborn within the first 14 days
- ❌ Routine physical examination
- ❌ Allergy testing
- ❌ Refractive errors
- ❌ Dental
- ❌ Use of all medical appliances (hearing aids/artificial limbs)
- ❌ Effects from radiation
- ❌ War/riot/rebellions
- ❌ Organ transplant
- ❌ Sleep disorders
- ❌ Chronic illness (Diabetes, High Blood Pressure, Asthma, Hep B & C carriers, nerve disorders, endometriosis, transverse myelitis, etc)



# AIA Contact List

Matters	Contact No.	Email	Requirements in email Please provide:
Letter of Guarantee/ Benefit Utilisation	1300 8888 60 1300 8888 70 (24 hours)	members@aia.com  <b>(Please request LOG 24 hours before appointment)</b>	<ul style="list-style-type: none"> <li>• Full name</li> <li>• Application no.</li> <li>• Referral letter</li> <li>• Emergency: Produce EMGS card and Passport</li> </ul>
Claims Card Issue Other matters	03-2056 1111 ext 7885 (Working hours only)	My.customer@aia.com (Turnaround time at 3 days)	<ul style="list-style-type: none"> <li>• Full name</li> <li>• Membership no. (IC no.)</li> <li>• Claim no.</li> <li>• Visit date</li> <li>• Claim amount</li> </ul>
Card replacement	-	enquiry@emgs.com.my	T: +603 2782 5888 F: +603 2711 8533



- Download our latest MyAIA Mobile App  
(Panel hospital to refer to separate list, some hospitals in app are restricted in EMGS insurance)



Thank You for your attention.

