



# UST GLOBAL (MALAYSIA) SDN. BHD.

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**Group Hospital & Surgical**

# **UST GLOBAL (MALAYSIA) SDN. BHD.**

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**Effective Date : 1<sup>st</sup> March 2019 to 29<sup>th</sup> February 2020**

**Eligibility :-**

- Provide cover to all full time and active employees only.

**Overall age limit :-**

- **Employees** : Max entry age 64, up to 69 years old
- **Spouse** : Max entry age 64, up to 69 years old (Legally married)
- **Children** : 15 days to 19 years old
  - (can extend till 23 if still unmarried, unemployed & full time student)

# **UST GLOBAL (MALAYSIA) SDN. BHD.**

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- ❖ **Group Hospital & Surgical Coverage**
- ❖ **Group Outpatient Clinical Coverage**
- ❖ **Outpatient Specialist Coverage**

# Summary Of Benefits – Group Hospital & Surgical

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<b>Hospitalization Benefits</b>	
<b>In-Hospital Care</b>	
• Hospital Room & Board (Max. 180 days)	250
• ICU (Max. 30 days)	500
• Hospital Supplies and Services	
• Surgical Fees	
• Anesthetic Fees	
• Operating Theatre Charges	
• In-Hospital Physician Visit (Max. 180 days)	As Charged
• Government Hospital Daily Cash Allowance (max. 180 days)	100

# Summary Of Benefits – Group Hospital & Surgical

Hospitalization Benefits	
<b>Ambulatory Care</b>	
• Pre-Surgical/Medical Diagnostic Services (within 60 days preceding hospital admission)	
• Pre-Surgical/Medical Specialist Consultation (within 60 days preceding hospital admission)	
• Second Surgical Opinion	
• Post Hospitalization Treatment (Max 60 Days after discharged from hospital )	
• Daycare Procedure	
• Emergency Outpatient Accidental Treatment (within 24 hours after the accident & follow-up treatment up to 60 days)	3500
• Accidental Dental Treatment (within 24 hours after the accident & follow-up treatment up to 14 days)	500
• Ambulance Service	250
• Emergency Outpatient Treatment (10.00pm to 8am)	100

# Summary Of Benefits – Group Hospital & Surgical

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<b>Hospitalization Benefits</b>	
<b>Ambulatory Care</b>	
• Medical Report Fee Reimbursement	100
<b>Overall Limit (Maximum per annum)</b>	<b>100,000</b>
Extended Benefits	
<b>Compassionate Allowances Benefit</b>	<b>5,000</b>

# Summary Of Benefits – Outpatient Clinical

Clinical Coverage	
<b>Outpatient General Practitioner Care (GP)</b>	
<ul style="list-style-type: none"><li>• Routine Consultation</li><li>• Medication</li><li>• Injection</li><li>• Diagnostic Lab / X-Ray Procedures</li><li>• Outpatient Surgical Procedures</li><li>• Oversea Treatment*</li></ul>	AIA Panel clinic  As Charged  *RM40 per visit
<b>Outpatient GP Overall Limit</b>	<b>Unlimited</b>

# Summary Of Benefits – Outpatient Specialist

<b>Specialist Coverage</b>	
<b>Outpatient Specialist Care</b>	With Panel GP Referral
<b>Outpatient Paediatric Care</b>	Direct Access
<ul style="list-style-type: none"> <li>• Consultation</li> <li>• Medication</li> <li>• Injection</li> <li>• Diagnostic Lab / X-Ray Procedures</li> <li>• Outpatient Surgical Procedures</li> <li>• Oversea Treatment*</li> </ul>	As Charged      *RM150 per visit
<b>Outpatient GP Overall Limit</b>	<b>Unlimited</b>

# Summary Of Benefits

BENEFIT	ALL EMPLOYEES
Medical Examination	(Employee & Spouse)
▪ Annual Health Screening	RM 700 ( <i>per annum</i> )
Optical Care	(Employee Only)
▪ Optical Care ▪ Eligible Expenses - Examination - Prescribed Lenses And Frames - Contact Lens	RM 500 ( <i>per annum</i> ) Covered
Maternity Care (Max. Per Pregnancy)	(Employee & Spouse)
▪ Hospital Benefit - Hospital Room & Board - Hospital Services & Supplies ▪ Obstetrical Benefit - Normal Delivery - Caesarean Section - Abdominal Operation For Extra-Uterine Pregnancy - Miscarriage / Abortion ▪ Antenatal Benefit	RM 25,000 ( <i>per annum</i> )  Covered

# Important Notes

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- ▶ Any medical costs exceeding the benefit limit provided by your company will be borne by the member.
- ▶ Claims must be submitted to AIA within 30 days from the date of consultation or service. Please refer to the AIA Procedures.
- ▶ Some hospitals do not include meal allowances under the Room & Board Limit.
- ▶ Some hospitals require deposit upon admission and it is refundable upon discharge.
- ▶ Long term medications will only be issued on a monthly basis.

# Admission To Hospital



Member/Hospital obtain the Pre-Authorization Form (PAF) from Specialist

Member/Hospital to Fax the PAF to AIA

Member/Hospital to follow up with a call

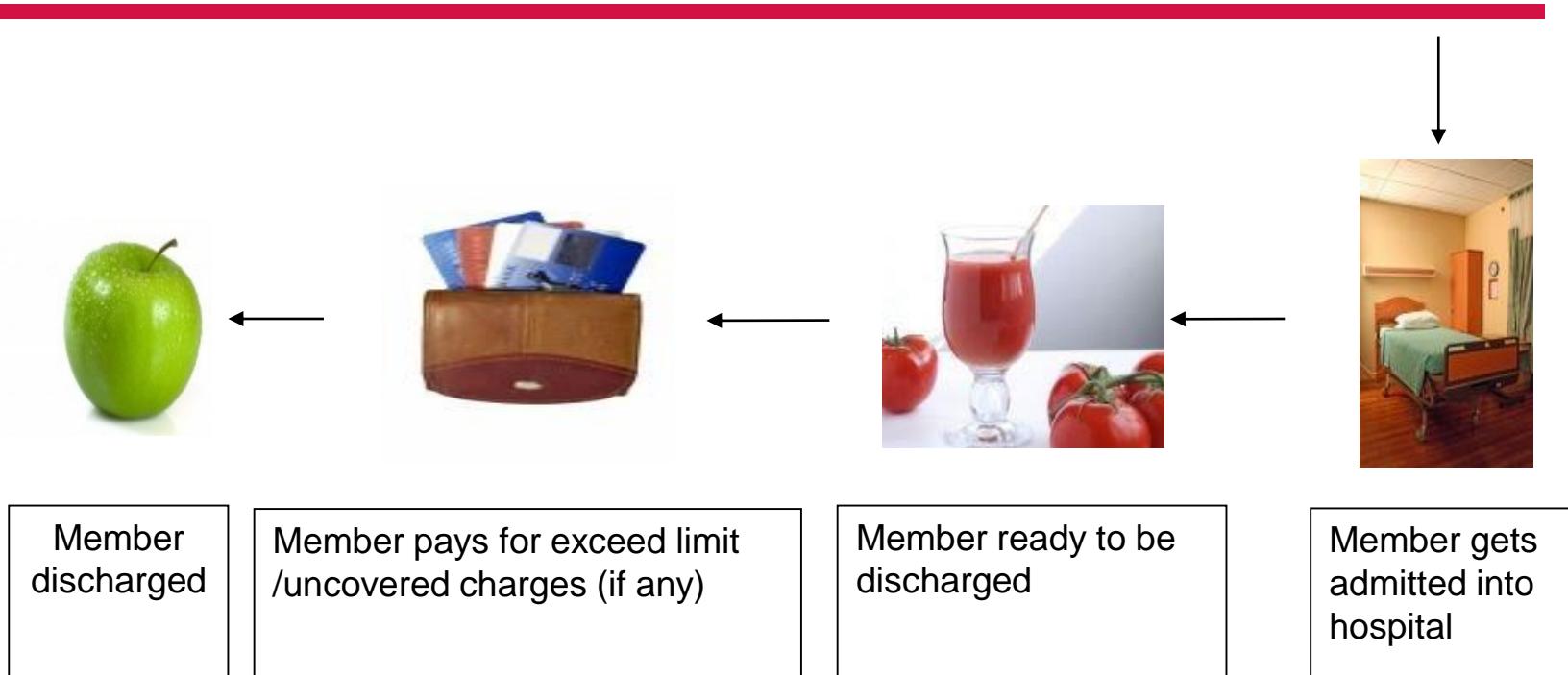
AIA Call Center validates & authenticate info, issues LOG within 60 mins upon receipt of completed documents

AIA will also send a confirmation SMS once the LOG has been issued

**Important Note : Pre-Authorisation Form (PAF) needs to be completed by your attending Doctor and submitted to AIA Call Centre before we could proceed to issue LOG**

**Note : Hospital may collect provisional deposit although LOG is issued as per the Hospital regulation for ineligible expenses.**

# Admission To Hospital



- Government Hospital required Original LOG. Please send your request at least One day earlier in order for AIA to send the Original LOG via courier/dispatch to be delivered to the hospital.
- The Hospitalization LOG covered One Admission plus all related follow up visit within 60 days and it is valid for 14 days from the date of issue.

# Important Notes

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-  Members have to ***pay and claim*** if LOG is not arranged in advance for non-emergency cases.
-  For emergency (i.e. life & limb threatening) cases, AIA will give immediate approval to the hospital.



**CALL 1300 8888 60/70 for LOG enquiries and all other enquiries**

# Important Notes

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## Non-Cashless Specialist

AIA Letter of Guarantee (LOG) will **not** be issued to Non-Cashless Specialists or Medical Centers. However, if any member wishes to seek consultation at Non-Cashless Specialists or Medical Centers, please pay first and submit your claim for reimbursement for covered services.



# What's Not Covered under the Insured Program?

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- ☒ Plastic/Cosmetic surgery
- ☒ Experimental, investigative, unproven services
- ☒ Injuries sustained while committing a crime under the influence of alcohol or narcotics
- ☒ Smoking cessation
- ☒ Private nursing care
- ☒ Contraceptive, infertility, sexual dysfunction, sterilization
- ☒ Child birth, pregnancy
- ☒ Sex transformation and sex hormone therapy
- ☒ Circumcision
- ☒ Sexual transmitted disease & communicable disease required quarantine by law
- ☒ Alternative therapies
- ☒ Vitamins/supplements, over the counter purchases of medicines
- ☒ Psychotic, mental or nervous disorders
- ☒ Congenital, hereditary or developmental
- ☒ New born child (within the first 14 days)
- ☒ Allergy testing
- ☒ Hospitalization for investigative purpose
- ☒ Speech and occupational therapy
- ☒ External appliances
- ☒ Radiation
- ☒ War, riot, rebellions, insurrection, civil commotion explosion of war weapons, terrorism related activities
- ☒ Services of non-medical nature (eg TV, phone)
- ☒ Preventive vaccination (except child vaccination stated under the guideline of Ministry of Health Malaysia)
- ☒ Donation of body organ
- ☒ Investigation and treatment of sleep and snoring disorders

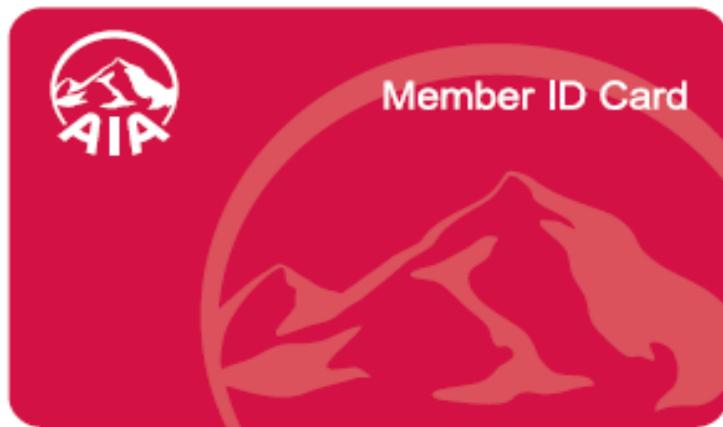
Please refer to the Policy for Details

# Passport to the Preferred Care Program

## Medical Card or eMedical Card

Must be used when seeking care at any Panel GP Clinic

### AIA Member ID Card



If you lose your Medical Card, inform HR Department immediately

There will be a RM10 replacement fee except in cases of loss with police report or faulty card (cannot be read by EDC Terminal)

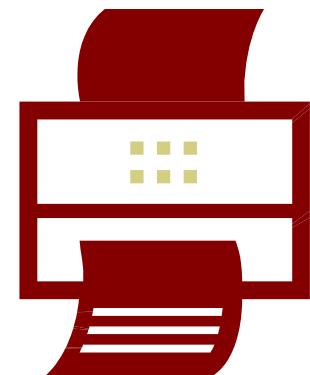


24 hour Call Centre

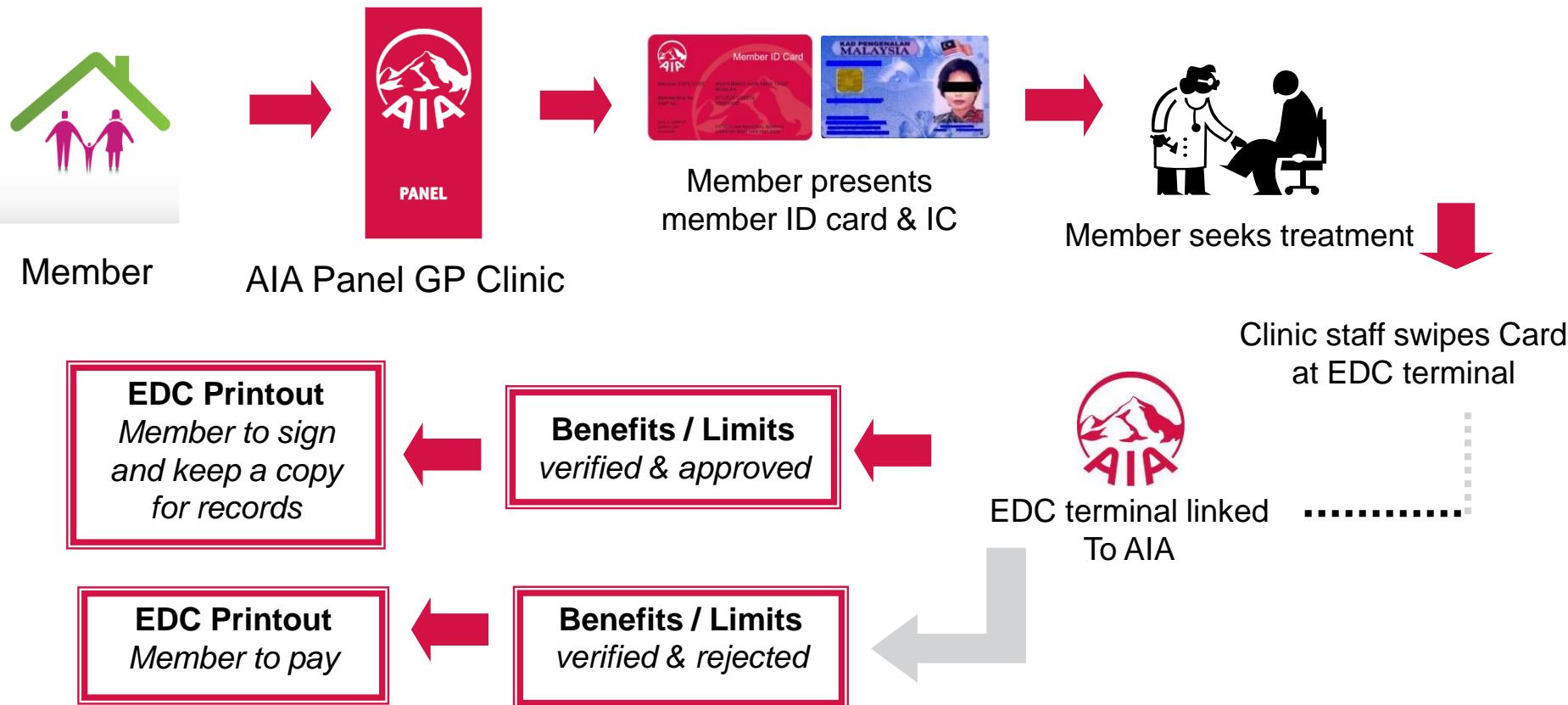
**1300 8888 60/70**

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

**Fax No: 1300 8888 90**



# Visiting Panel GP Clinic

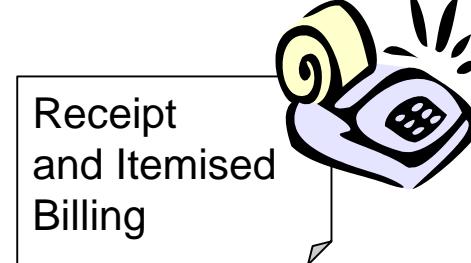


# How to Submit a Claim

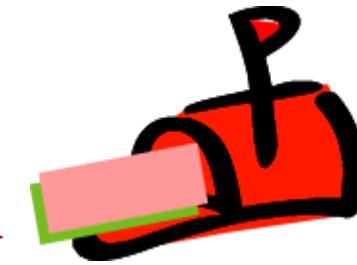
e-Payment & e-Notification on member claims



Fill in AIA Claim Form.



Receipt and Itemised Billing



Place Claim Form & attachments in AIA's Claim Box.



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 14 working days from AIA date of receipt.

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

# Documents Required for Outpatient Claim

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In the event you have to pay first for your admission treatment or Emergency/Accidental Outpatient Treatment at Accident & Emergency Unit of a hospital, please submit the followings to AIA

- Original receipt
- Itemized bill
- AIA Claim Form
- Please indicate the reason for Pay & Claim in the claim form

## **Helpdesk**

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For more information, you may contact  
AIA Helpdesk at:

**03 – 2056 11 11 Ext. 7885**

**or**

**email to [my.customer@aia.com](mailto:my.customer@aia.com)**

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*Thank you*