

REVISED MEDICAL BENEFIT POLICY FOR IIUM STUDENTS 2016

1. PREAMBLE

- 1.1 This policy is aimed to provide medical benefits to all students subject to their eligibility as determined by the University.

2. DEFINITION

- 2.1 “Academic Status” means the academic status of a student as appeared in the Student Information System of the University.
- 2.2 “Student” means a full-time student of the University
- 2.3 “University” means the International Islamic University Malaysia.
- 2.4 “University Clinic” means the IIUM Health and Wellness Centre, Family Health Clinic, SASMEC and any other IIUM health facilities established by the University providing similar health facilities, at its various campuses.
- 2.5 “Hospital” includes any government and public university hospitals.
- 2.6 “Medical Officer” means a Medical Doctor registered with Malaysian Medical Council with valid Annual Practice Certificate (APC).
- 2.7 “Medical Sub-Committee” refers to a committee established by University to cater for matters related to medical benefits and medical policies.
- 2.8 “Pre-admission medical condition”– any disease in nature which is found in the student prior to student’s admission and is likely to affect the student during their study in the University.
- 2.9 “Disabled student” : Malaysian - registered with the relevant ministry and International - to be certified by relevant authority of the respective country in line with the Malaysian ministry guideline).

3. APPLICATION AND ELIGIBILITY

- 3.1 All students are eligible for the benefits under the IIUM Student Medical Benefit Policy.
- 3.2 All students are required to make a declaration of his health status in a specified form provided by the University during enrolment.

- 3.3 A student may obtain medical or dental treatment from the University clinics or any government/public university hospitals provided that the student has been referred to such clinics or hospitals as the case referred by the dentist of IIUM or the Chief Medical Officer of the University.
- 3.4 Dependent family members are not covered for any medical and dental treatments. However, they may seek treatment at the University clinic but payment will be charged accordingly.
- 3.5 Students who are on study leave are not eligible under the Student Medical Benefit Policy except those on medical grounds certified by the Chief Medical Officer.
- 3.6 Study leave due to maternity reasons is not considered as leave on medical grounds.

4. TREATMENT AT GOVERNMENT/PUBLIC UNIVERSITY HOSPITALS

- 4.1 The University will pay treatment charges imposed by the government/public university hospital provided that the referral was made by the University Clinic and a guarantee letter is obtained prior to the treatment.
- 4.2 Student is entitled for admission to a second-class ward at a government/public university hospitals subject to availability of bed. If admission is to a higher class ward at the student's choice, the difference of ward charges shall be borne by the student.

5. REIMBURSEMENT

- 5.1 The University may reimburse the amount of charges for treatment in the following conditions: -
 - 5.1.1 Online transaction (e-payment) or maybe direct cash payment made by student to government/public university hospitals; provided the visits are upon referral by IIUM health facilities (emergency cases for international student) according to the insurance policy including accident and emergency.
 - 5.1.2 Accident and emergency cases for international students are not covered in this scheme as it is already covered in their insurance policy.
 - 5.1.3 Purchased of prescribed medication that is supposedly available but cannot be provided (not in stock) by the hospitals/public university clinic. Prescription must come from IHWC, government/public university hospital.
 - 5.1.4 Any treatment received outside Malaysia is not covered by this policy. Exception may be given in the case of a student who has been deputed by the University for an official purpose and the University bears all the travelling and other expenses of the student during stay abroad (except for the pre-existing illness).
 - 5.1.5 Pre-admission chronic medical conditions which include any disease of chronic, hereditary or congenital in nature prior to student's admission are not covered under this policy.

6. TREATMENTS AND APPLIANCES NOT COVERED

6.1 The University will not bear the following costs:-

- 6.1.1 Treatment and surgery for cosmetic purposes
- 6.1.2 Non-conventional medical treatment or procedures except those treatment that are available at Government Hospital
- 6.1.3 Alternative therapies
- 6.1.4 Routine health check-ups unless prescribed by University Clinic or approved by University.
- 6.1.5 Appliances like orthopedics aids, artificial limb, spectacles, contact lenses, dentures and disposable items.
- 6.1.6 LASIK treatment
- 6.1.7 Dental treatment outside the University Clinic prior to obtaining referral letter as the case may be referred by IIUM dentist or by the Chief Medical Officer of the University.
- 6.1.8 Any family planning and infertility procedures.
- 6.1.9 Specialist treatment for minor condition which does not endanger patients life such as skin diseases, pimples etc.
- 6.1.10 Health diet and supplements
- 6.1.11 Injury or diseases obtained as a result of intentional acts that endanger oneself such as drug and substance abuse, alcohol consumption and any other immoral activities.
- 6.1.12 Pregnancy related charges.
- 6.1.13 Pre-admission medical condition and complication thereof.

7 EMERGENCY CASE

In any emergency case or life threatening condition a student may be referred to or seek treatment at the nearest competent treatment centre.

If this centre happens to be a private one, the University Clinic must be informed as soon as possible for arrangement to transfer the student to a Government/Public University Hospitals as soon as the student's condition permits.

The University may not bear the cost of treatment if the University Clinic is not being notified for advice of such transfer and the student chooses to remain at the private medical centre.

8 REFERRAL TO NATIONAL HEART INSTITUTE (INSTITUT JANTUNG NEGARA (IJN))

- 8.1 A student with heart ailments may be referred for treatment at IJN by a Physician/ Cardiologist of Government/Public University Hospitals through the University Clinic.
- 8.2 The Physician/ Cardiologist of Government/Public University Hospitals must certify that such treatment is not available there. In such cases full payment may be considered by the University.
- 8.3 A student with pre-existing heart ailment may not be considered for the benefits under this policy.

9 ELIGIBILITY ACCORDING TO STATUS OF STUDENTS

NO.	ACADEMIC STATUS	ELIGIBILITY FOR MEDICAL BENEFIT AT IUM HEALTH FACILITIES
1	Active	Eligible
2	Deceased	Not Eligible
3	Disciplinary Action	Not Eligible
4	Defer	Not Eligible
5	Dismissed	Not Eligible
6	Study Period Expired	Not Eligible
7	Graduated	Not Eligible
8	Missing in Action (KIV)	Not Eligible
9	Medical Leave	Eligible
10	Not Matriculated	Not Eligible
11	Not Registered	Not Eligible
12	Readmission	Eligible
13	Leave of Absence	Not Eligible
14	Not Come After Study Leave	Not Eligible
15	Suspension of Study	Not Eligible
16	Missing in Action - Dismiss	Not Eligible
17	Withdraw	Not Eligible
18	Withdraw Before Enroll	Not Eligible
19	Withdraw Offer	Not Eligible
20	Exchange Programme	Eligible

10 INTERNATIONAL STUDENTS & INSURANCE

- 10.1 Compulsory Group Hospitalization and Surgical Insurance for all international students of University beginning from Semester 3 2009/2010 as directed by the Ministry of Higher Education, Malaysia.
- 10.2 Students can be referred for inpatient treatment at any hospitals or medical centres as determined by the appointed insurance company.

- 10.3 This scheme is exclusively for student only and the benefits of the scheme are not extended to their dependents.
- 10.4 Expenses incurred for inpatient treatment must be within the limit of their insurance plan. Should the expenses exceed the insurance plan limit, it will be borne by the student.

11 APPLIANCES/EQUIPMENT – IMPLANT

- 11.1 If the total cost incurred is less than RM20,000 the approval authority will be from the Chief Medical Officer and for above RM20,000 the approval authority will be from the IIUM Medical Sub-Committee.
- 11.2 Application for implants such as ACL reconstructions repair, Scoliosis, bone cancer, etc. may be covered by the University subject to approval from the Chief Medical Officer or the IIUM Medical Sub-Committee.
- 11.3 The University may cover the cost of injuries incurred in high risk activities such as football, rugby, etc, if as a result of representing the IIUM team and confirmed by the Sports Development Centre.
- 11.4 The University may cover the cost ranging from 50% or ceiling amount of total bill from the companies.

12 MEDICAL CERTIFICATE

- 12.1 Student who fall sick and not being well to attend classes or examination needs to obtain Medical Certificate (MC) from a registered medical practitioner, and to submit the MC to his respective lecturer as soon as possible.
- 12.2 Student who are not able to attend classes or examination due to personal reasons and not due to medical reasons will not be entertained for issuance of a MC.

13 MEDICAL REPORT

- 13.1 For any issuance of medical report by IIUM Health and Wellness Centre to the third party (K/C/D/I/O or any other agencies), it has to be consented by the student.
 - 13.1.1 There will be no charges for any issuance of medical report to K/C/D/I/O. There will be charges incurred i.e. RM40.00 if the request is for personal use, RM80 for insurance purposes and free of charge for disabled student registered under the authority.
 - 13.1.2 Other IIUM Health Facility may have their structured rate. Therefore, students will follow the rate as imposed by the health facilities.