



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

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**THE REAL LIFE  
COMPANY**

# Group Hospitalization Benefit



In-Hospital Care	Silver	Gold	Platinum
(a) Hospital Room & Board (Private/Government)	200	250	300
(i) Ordinary Room (Max 120 days per disability)			
(ii) Intensive Care Unit (Max 20 days per disability)	350	350	350
(b) Hospital Supplies and Services	As Charged		
(c) Surgical Fees			
(d) Anesthetist Fees			
(e) Operating Theatre Charges			
(f) In-Hospital Physician's Visit			
(For Non-Surgical disability, max 2 visit per day, up to 120 days per disability)			
(g) Malaysian Government Hospital Daily Cash Allowance (Max 120 days per disability)		100	
(h) Goods & Services Tax (On eligible Room & Board charges paid)		0%	

# Group Hospitalization Benefit



Ambulatory Care	Silver	Gold	Platinum
(a) Pre-Surgical/Medical Diagnostic Services (within 60 days)	As Charged		
(b) Pre-Surgical/Medical Specialist Consultation (within 60 days)			
(c) Second Surgical Opinion			
(d) Post- Hospitalization Treatment (Max 60 days after discharged from hospital)			
(e) Emergency Out-Patient Accidental Treatment (within 24 hours, Max 60 days follow-up per disability)	3,000		
(f) Accidental Dental Treatment (Max 14 days follow-up/ per disability)	500		
(g) Daycare Procedure (inclusive all incidental costs, pre- daycare visits up to 60 days and post-daycare visits up to 60 days)	As Charged		
(h) Ambulance Fees (Emergency & Non-emergency services/ Max per Disability)	250		
(i) Emergency Out-Patient Treatment ( from 10.00pm to 8.00am / Max per disability)	100		
(j) Medical Report Fee Reimbursement (applicable for In-Hospital Care and Ambulatory Care)	100		
(j) Deductible Amount per Claim	25		
<b>Overall Limit Per Disability Limit (Per Member)</b>	<b>20,000</b>	<b>30,000</b>	<b>50,000</b>
<b>Premium per annum</b>	<b>400</b>	<b>710</b>	<b>830</b>

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# Additional benefits



Categories	Silver	Gold	Platinum
<b>Extended benefits</b>			
(f) Compassionate Allowances (All causes)	2,000	2,000	2,000
(g) Reimbursement of Tuition Fees	10,000	12,500	15,000
(h) Compassionate Visitation Benefit	5,000	7,500	12,500
<b>Long-term Care</b>			
(j) Kidney Dialysis (Hospital/Dialysis Centre/Home)	10,000	15,000	25,000
(j) Drug Therapy (Radiotherapy/Chemotherapy)	10,000	15,000	25,000
<b>Outpatient Benefits (Specialist visits not covered)</b>			
(j) Outpatient GP Treatment	Unlimited	750	1,250
(j) Deductible per Claim	25	50	50
<b>Other Benefits</b>			
(j) Emergency Medical Evacuation/Repatriation	100,000	200,000	300,000
(j) 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)

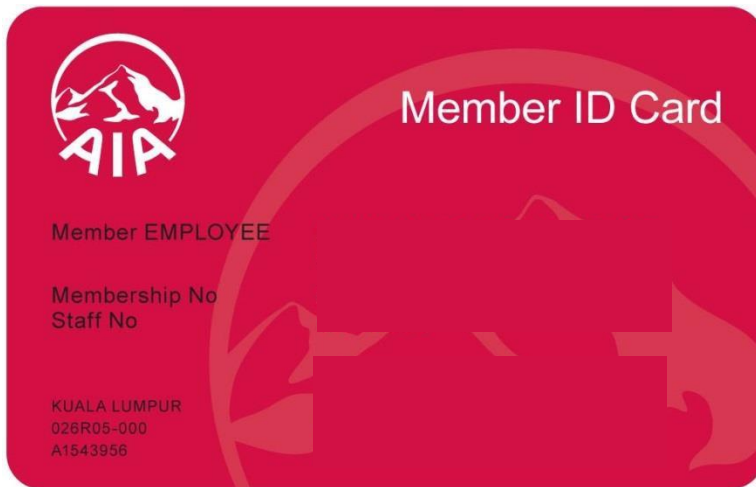
# Passport to the Preferred Care Program



## Member ID Card

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

### Front



### Back

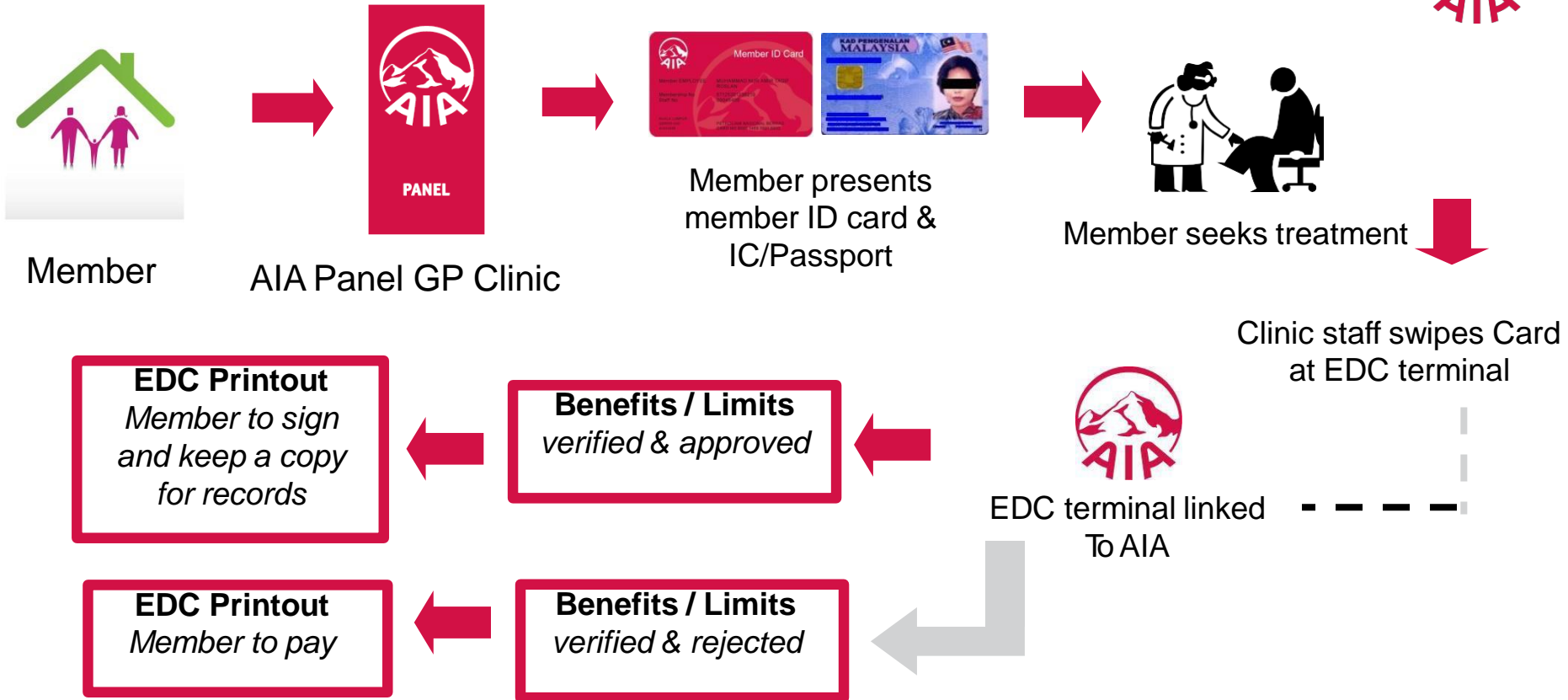


If you lose your Member ID card, inform EMGS immediately

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

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# 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

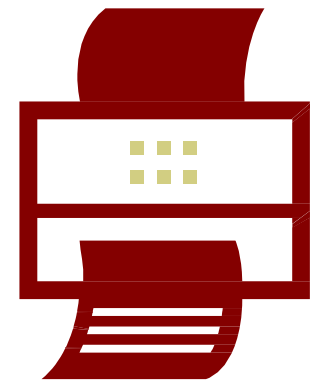
Log on to EMGS for the Directory of Panel GP Clinics or download AIA LOCATOR App from Playstore or Appstore



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**



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# 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

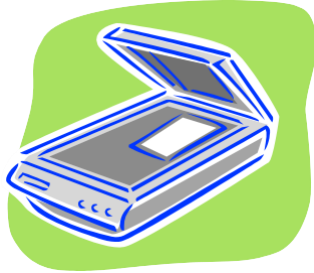
Friday from 8:30am to 4:30pm

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# 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

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# Note: 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 other 98 Panel Hospitals with LOG cashless coverage.

Full list of Panel Hospitals can be obtained in EMGS portal

Restricted and alternative hospitals include:

Area	Exclusion	Alternative	Distance (KM)
KL, Selangor	Gleneagles	Pantai Hospital Ampang	5.4
	Ampang Puteri	Pantai Hospital Ampang	4.9
	KPJ Damansara	Alpha Specialist Centre	5.7
		Tropicana Medical Centre	7.3
		Assunta Medical Centre	8.3
	KPJ Kajang	Kajang Medical Centre	0.5
	Prince Court	Al-Islam Specialist Hospital	3.8
		Hospital Pusrawi	4.2
		Tung Shin Hospital	4.2
		KPJ Tawakkal Specialist Hospital	4.9
		Sentosa Medical Centre	5.1
		Damai Service Hospital (HQ)	5.2
	Penang	Gleneagles	Penang Adventist Hospital
Hospital Lam Wah Ee			7
Pantai Mutiara		Hospital Lam Wah Ee	10
KPJ Penang		Bagan Specialist Centre	9.5

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# During an Emergency



**Member**



**OR**



**Any GP Clinic**

**Panel / Non-Panel**



**Hospital**

**Accident & Emergency Unit**

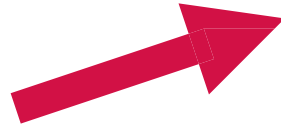
**Emergency** – An illness or injury that is life or limb threatening which needs immediate medical attention.

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# When Traveling



Member



AIA Panel GP Clinic

OR



Hospital

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

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

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# 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

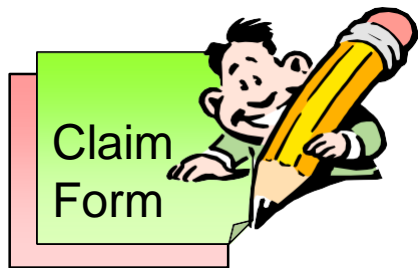
\*Claims can be delivered to:  
Level 23, Menara AIA, 99 Jalan Ampang, 50450 KL

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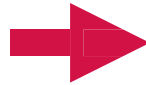
# How to Submit a Claim



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 Kuala Lumpur



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

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## 1. 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 (Prime Plan)
- Panel Claims without AIA identification
- Treatment done not in Malaysia
- Specialist claims (unless followed up by admission to hospital)

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# What's Not Covered under the Insured Programme?



- ❌ 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)

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# 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)	<a href="mailto:members@aia.com">members@aia.com</a> <b>(Request GL 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)	<a href="mailto:My.customer@aia.com">My.customer@aia.com</a> (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	-	Kindly request from EMGS	<b>T: +603 2782 5888</b> <b>F: +603 2711 8533</b> <b>Email:</b> <a href="mailto:enquiry@emgs.com.my">enquiry@emgs.com.my</a>



- Download AIA Locator to locate nearest

(Panel hospital to refer to separate list, some hospitals in app are restricted in EMGS insurance)





**Thank you**