

Group Insurance



For USM International Student

Trust | Dedication | Legacy

Schedule of Benefits

Insured Benefits		RM	
1	Hospital Room and Board - Max per day (up to 120 days)	200	
2	Hospital Intensive Care - Max per day (up to 120 days)	200	
3	Hospital Ancillary Services	As Charged	
4	Surgical Fees		
5	Anaesthetic Fees		
6	Operating Theatre Fees		
7	In-Hospital Physician's Fees - up to 120 days		
8	Pre-Admission Diagnostic Services (Including consultation) - within 31 days preceding confinement		
9	Post-Hospital Physician Treatment - within 31 days preceding confinement		
10	Emergency Accidental Outpatient Treatment (Follow up treatment up to 14 days)		
11	Emergency Accidental Dental Treatment (Follow up treatment up to 14 days)		
12	Day Surgery/Daycare Procedure		
13	Ambulance Fees (By road)		
14	Government Service Tax (Room & Board only)		
15	Daily Cash Allowance at Government Hospital (up to 120 days)		60
16	Medical Report Fees Reimbursement		50
Limit Per Disability for Item 1 to 16 – (with RM500 Deductible Per Disability)			20,000

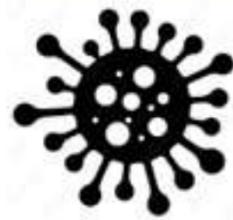
Schedule of Benefits - Cont

Insured Benefits		RM
17	Reimbursement of Tuition Fees- max per semester	10,000
18	Compassionate Visitation Benefit (per Annual Limit)	5,000
19	Outpatient Cancer Treatment (per Annual Limit)	10,000
20	Outpatient Kidney Dialysis Treatment (per Annual Limit)	10,000
21	Emergency Medical Evacuation/Repatriation up to	100,000
22	Accidental Death & Disablement up to	20,000
23	Funeral Expenses	2,000
24	Outpatient GP Treatment (per Annual Limit, with RM50 Deductible per Visit)	500

Group Hospitalisation & Surgical (GHS) Exclusion



Substance abuse



New communicable
diseases



Suicide or intentionally
self-inflicted injury



War



Private flights



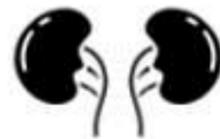
Sexual
dysfunction, Sex
changes



Infertility, Birth
Control



Hazardous or
extreme sports



Expenses
incurred for
donation of any
body organ



Sexual Transmitted
Disease – AIDS / HIV



Ionising
radiation or
radioactivity



PRE-EXISTING
ILLNESS

For full list of Exclusions, please refer to the policy contract

Group Hospitalisation & Surgical (GHS) Exclusion



Cosmetic surgery or procedures



Experimental procedures



Allergy tests



sleep and snoring disorders



Alternative therapies



Psychotic, mental, or nervous disorders



Pregnancy / Miscarriage related



Congenital or hereditary illnesses



Routine physical examination



Refractive errors



Dental



Vitamin supplements

For full list of Exclusions, please refer to the policy contract

PANEL CLINIC & VISITATION PROCESS

Panel Clinic Visitation

Visitation Process:

Present your Passport, Student ID for validation purposes

To pay deductible: RM50.00

Example:

Total medical bill = RM120.00

Self-Pay = RM50.00

Insurance Pay = RM70.00

Panel Clinics Details:

Klinik Health Plus

Address :

725-U, Jalan Sungai Dua, Gelugor, Pulau Pinang

Contact Number: +604-6577750

Operating Hours

Monday – Sunday : 8am – 8pm

Qualitas Health Klinik Aman – Gelugor

Address :

11, Jalan Sultan Azlan Shah, Gelugor, Pulau Pinang

Contact Number: +604-6581361

Operating Hours

Monday – Sunday (including Public Holiday) : 24 HOURS

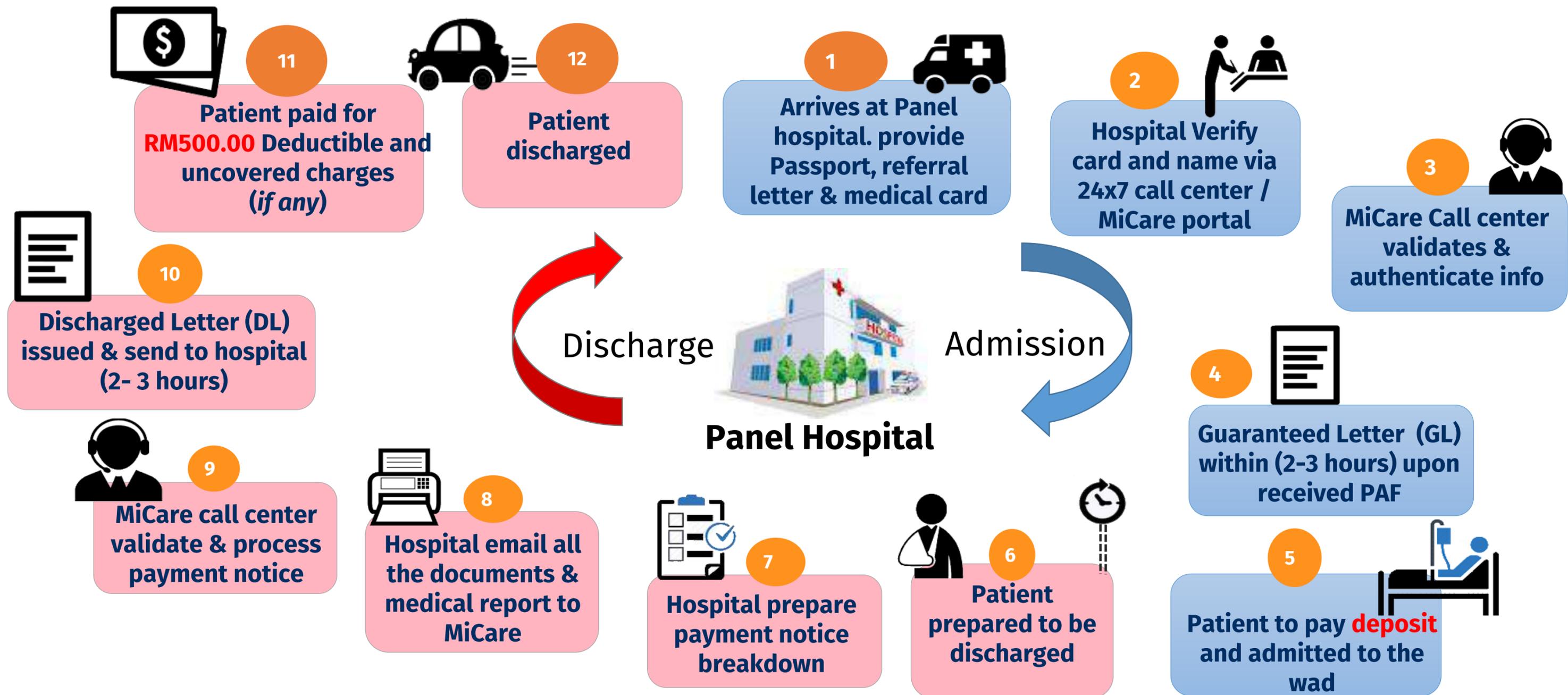
HOSPITAL ADMISSION & DISCHARGE PROCESS

Excluded LIST OF Hospital (NON-PANEL)

STATE	HOSPITAL NAME
PENANG	GLENEAGLES PENANG
	PANTAI MUTIARA
	KPJ PENANG
	ISLAND HOSPITAL
KUALA LUMPUR	GLENEAGLES KUALA LUMPUR
	HOSPITAL PUSRAWI
	KPJ AMPANG PUTERI SPECIALIST HOSPITAL
	PANTAI HOSPITAL CHERAS
	PANTAI HOSPITAL KUALA LUMPUR
	PRINCE COURT MEDICAL CENTRE
	KPJ TAWAKKAL SPECIALIST HOSPITAL
	KUALA LUMPUR SPORTS MEDICINE CENTRE (KLSMC)
SELANGOR	AVISIENA MEDICAL CENTRE (FORMELY DEMC SPECIALIST HOSPITAL)
	THOMSON HOSPITAL KOTA DAMANSARA (FORMERLY TROPICANA MEDICAL CENTRE)
	KPJ DAMANSARA
	KPJ KAJANG SPECIALIST HOSPITAL
	PANTAI HOSPITAL KLANG
	SUNWAY MEDICAL CENTRE
N.SEMBILAN	KPJ SEREMBAN SPECIALIST HOSPITAL
JOHOR	GLENEAGLES MEDINI HOSPITAL
	KPJ JOHOR SPECIALIST HOSPITAL

Group Hospitalisation & Surgical

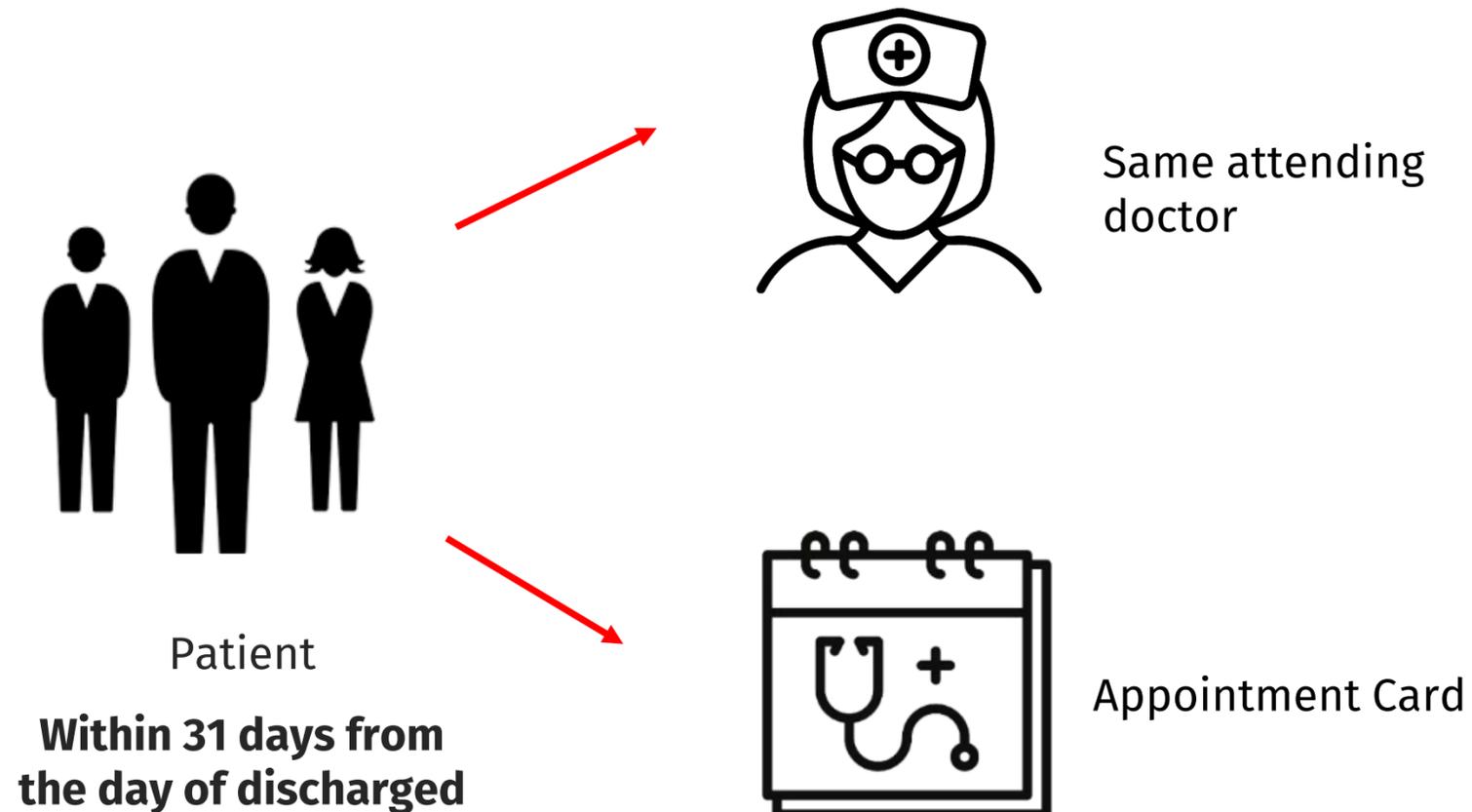
Admission & Discharge Process – Refer MiCare Mobile Apps for panel hospital network



Group Hospitalisation & Surgical

Post-Hospital Physician Treatment (Cashless)

FOLLOW UP TREATMENT (WITHIN 31 DAYS)



Request for GL from Micare Mobile apps (with appointment card)

❖ Payment is on cashless basis

Types of Claims

Reimbursement Claims	Non-Reimbursement Claims
Emergency treatment at clinics or Hospital Accident & Emergency Unit	Outpatient Specialist visitation, consultation, diagnostic test and medication (Except for Pre-hospitalisation and Post-hospitalisation)
Government Hospital	Excluded services, treatments and medication
	Exceeded entitled limit
	Medical cost incurred in Oversea

Claims Reimbursement Procedure

(III) Hospitalisation Benefit / Hospital Income Benefit / Hospital & Surgical Claim

(i) Claim Forms:

- a) Hospitalisation Benefit / Hospital Income / Hospital & Surgical / Personal Accident / Dismemberment Claim / Loss of Travelling Documents Application Form duly completed by the person entitled to the policy moneys.
- b) Medical Attendant's Report on Hospitalisation Benefit / Hospital Income / Hospital & Surgical / Personal Accident / Dismemberment Claim duly completed by a registered medical practitioner at the Claimant's own expenses.

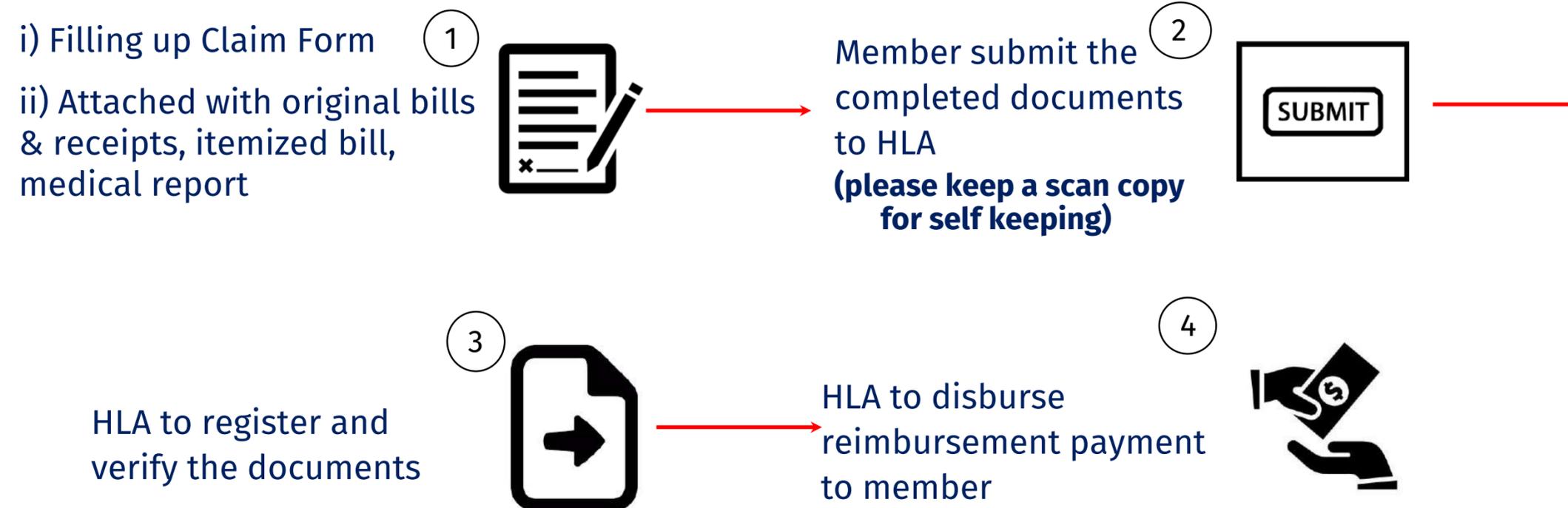
(ii) Supporting Documents:

- a) Original itemised hospital bill for Hospital & Surgical claim.
- b) Original official receipts for Hospital & Surgical claim.
- c) Confirmation letter on incurred expenses being reimbursed by other party i.e. SOCSO, other Insurer, Employer (if applicable).
- d) Original sighted copy of Police Report* if the cause of disability was due to accident and if a report has been lodged to the police.
- e) A photocopy of event person's Birth Certificate / Identity card (for non-foreigner) / Passport (for foreigner) / Patient Card.

Group Hospitalisation & Surgical

Claims Reimbursement Procedure

Claims Reimbursement Procedure



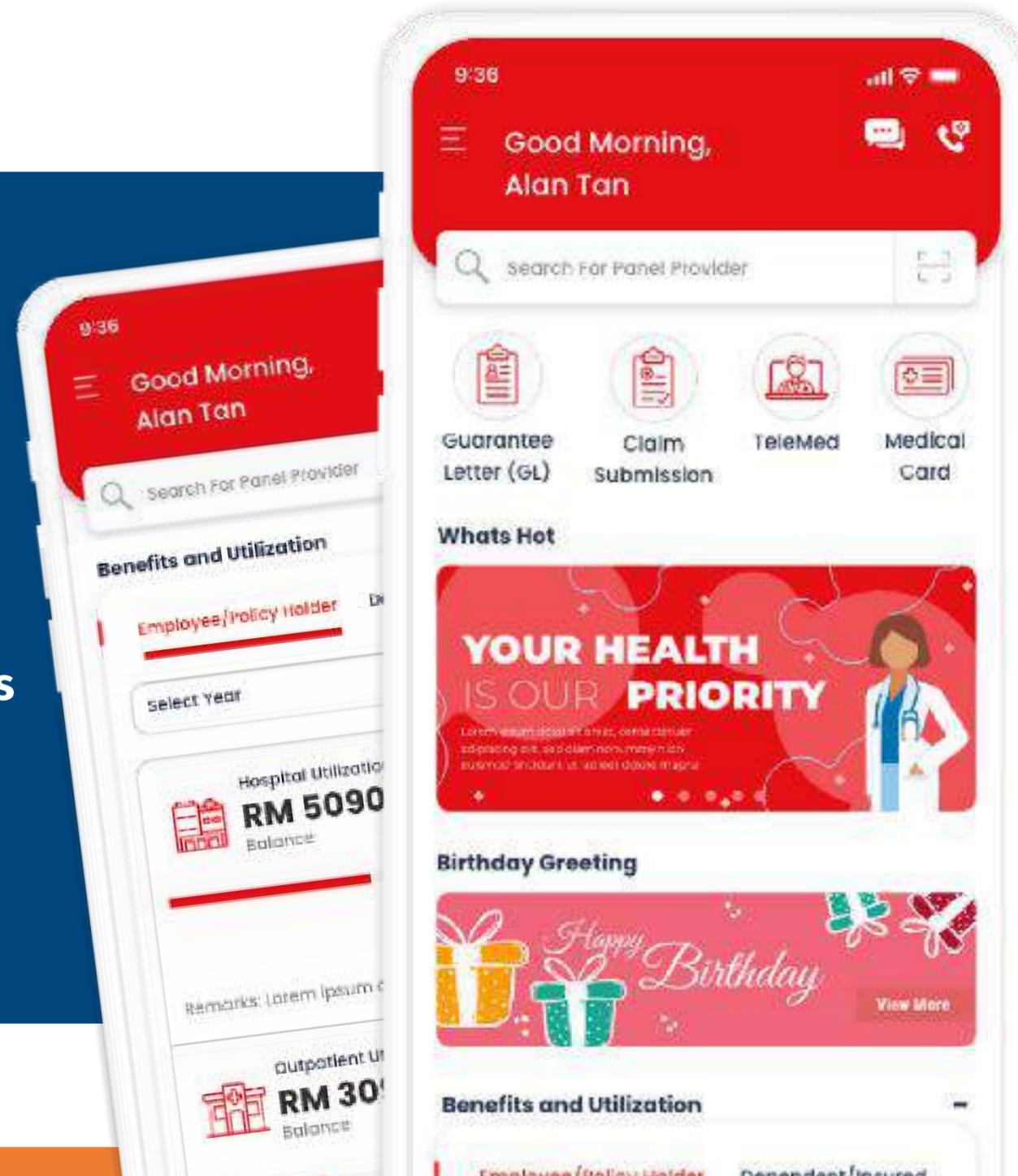
MiCare MyMed Mobile App Features



✓ E-Medical Card

✓ Locate Panel Providers

✓ View GL Status



✓ View Claims History

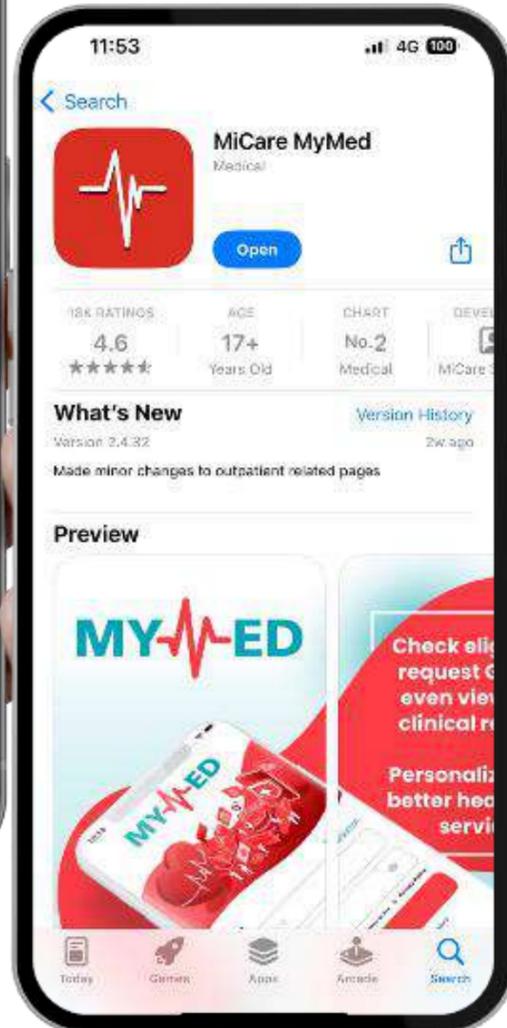
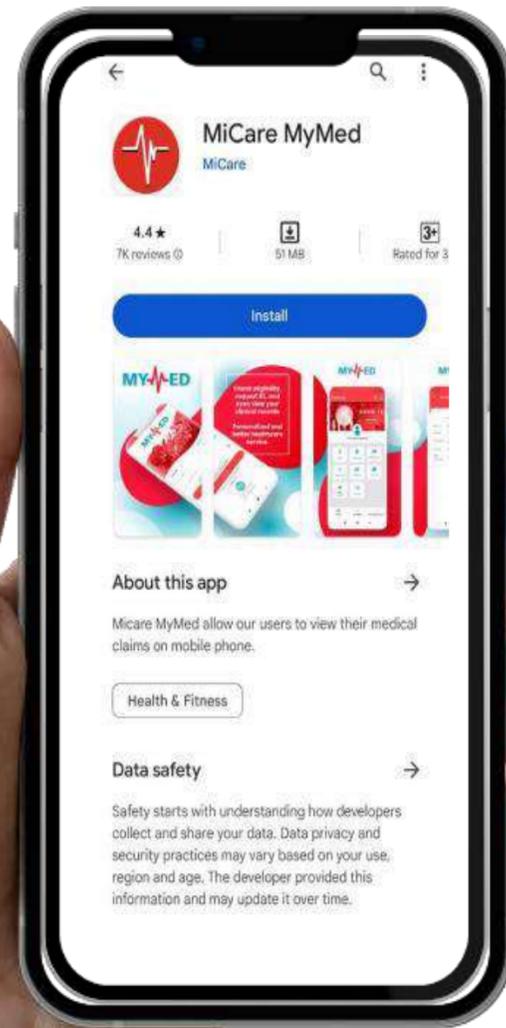
✓ View Claims Utilization

✓ View Benefits

MiCare Mobile App

Download the apps once receive welcome email

Open Google Play / Apps Store / App Gallery on the phone & find “MiCare MyMed” or scan the QR Code to download the MyMed app



Login MyMed App

If you forgot your user ID or password, please contact MiCare via callcenter@micaresvc.com or call our toll free No [1300-88-6638](tel:1300886638), for assistance.

Login Details

User ID : USMH+Student Passport No.

Password : DOB
(Format: ddmmyyyy)

Sample:

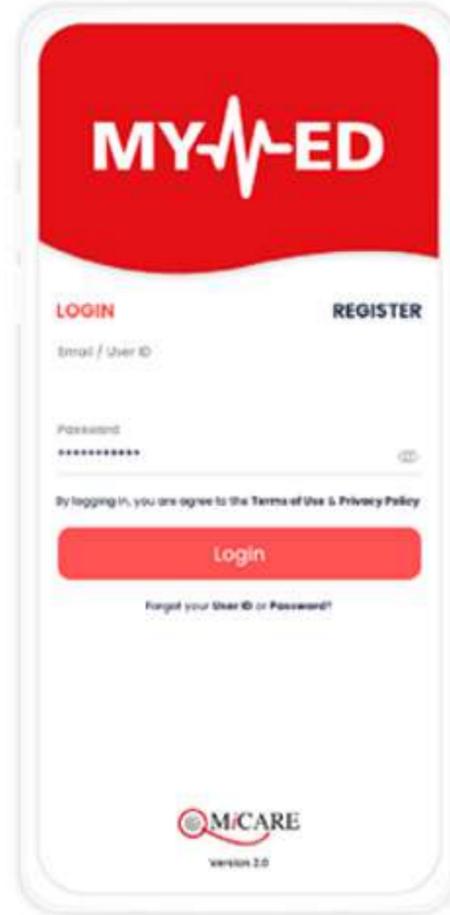
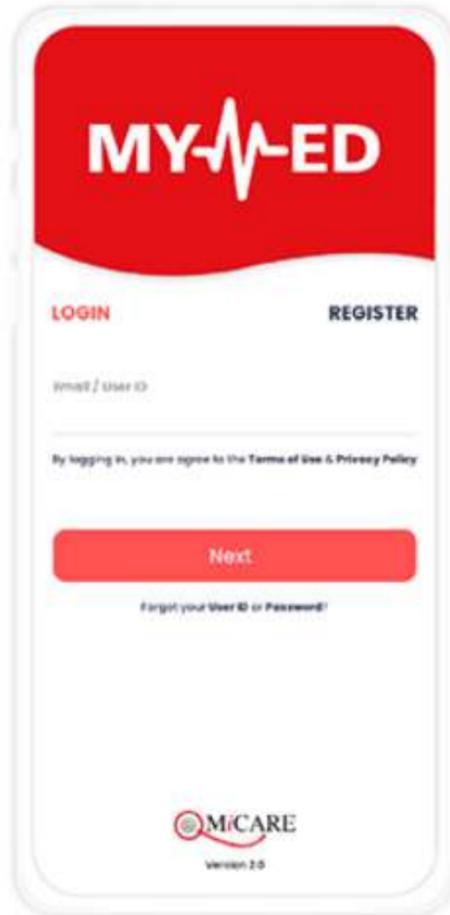
User ID: **USMHE56781234**

Password: **25021988**

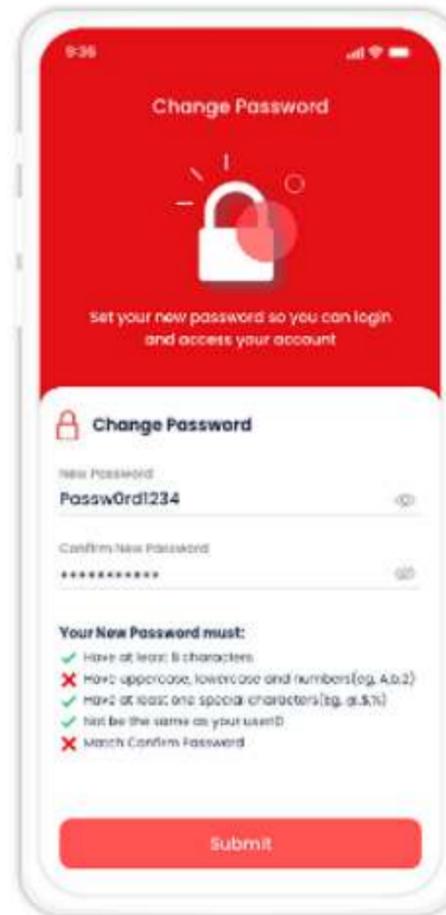


Login Page

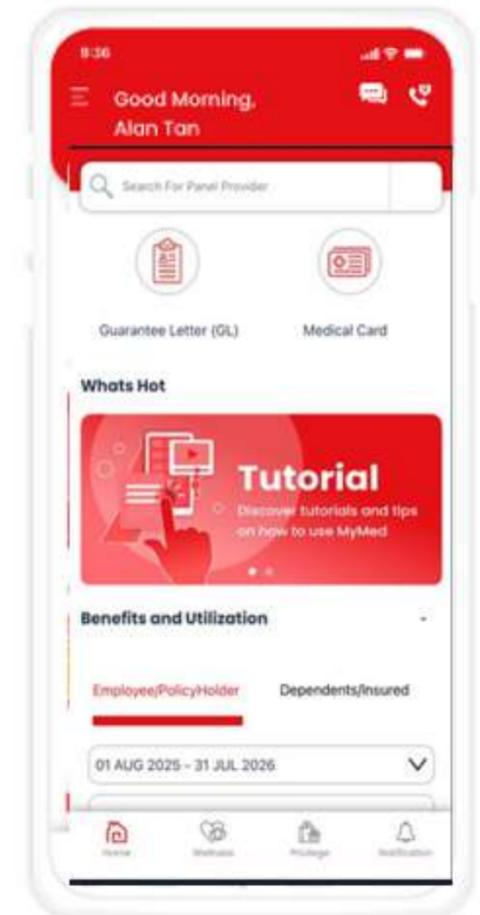
*Login with the User ID and password provided
No registration required*



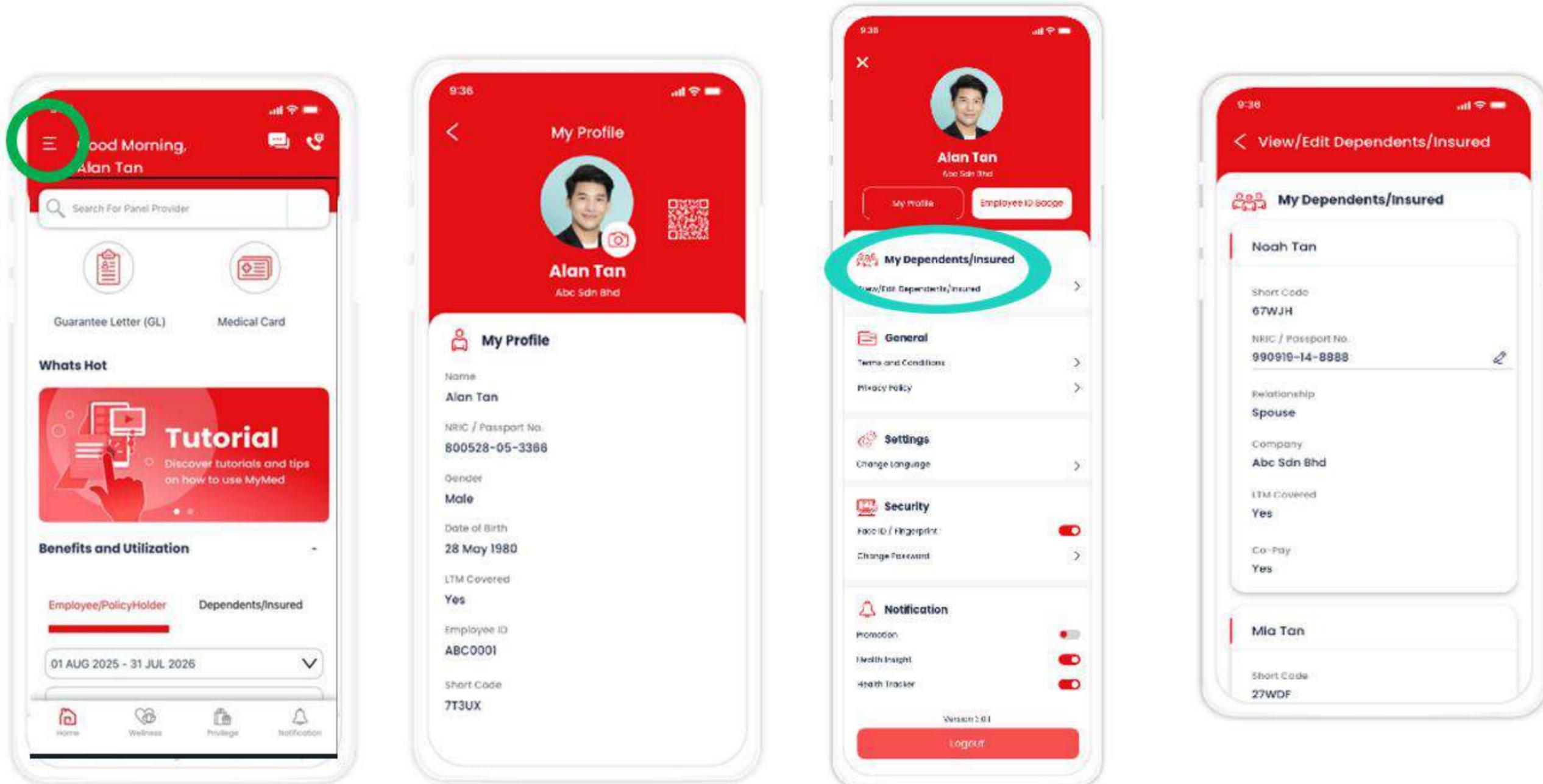
*Change Password
(First timer only)*



*Welcome Page
(First timer only)*



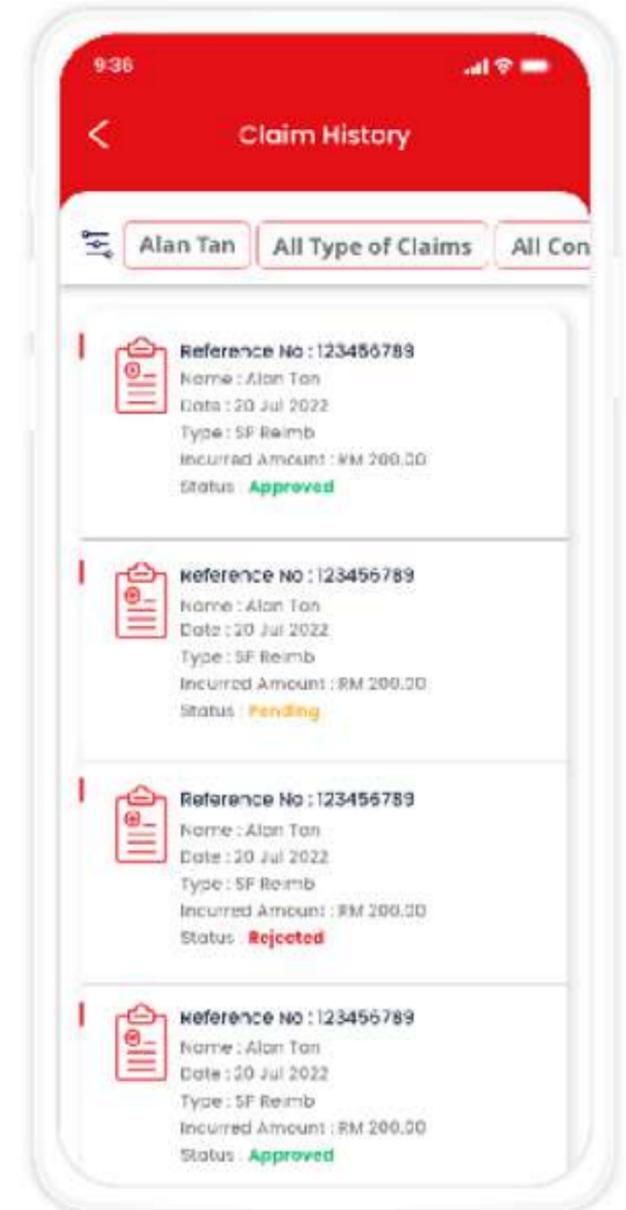
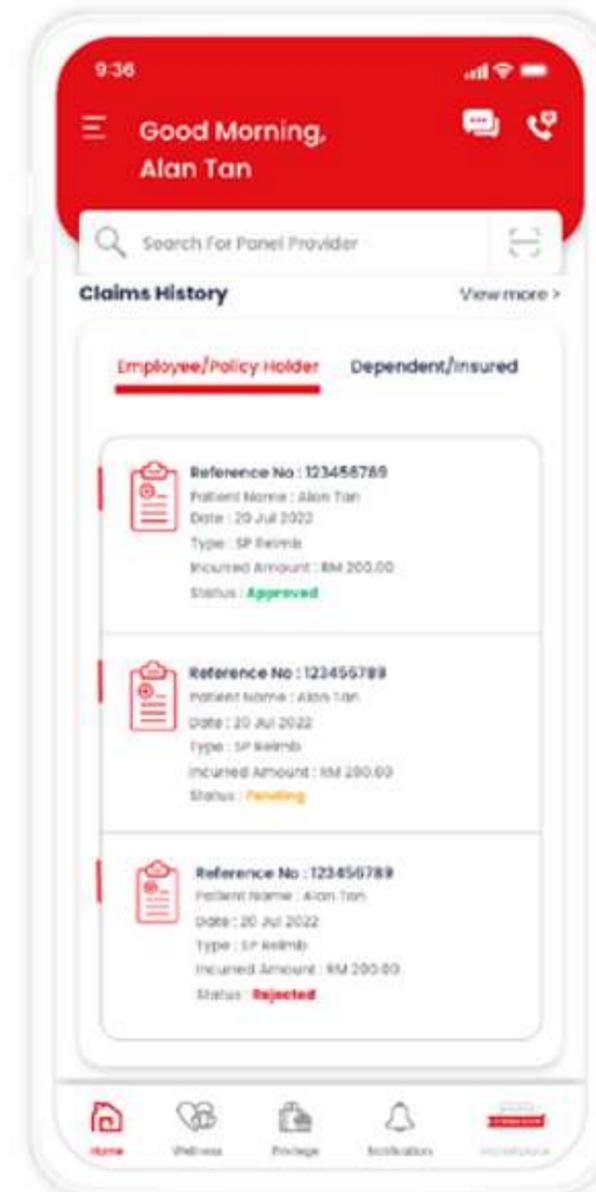
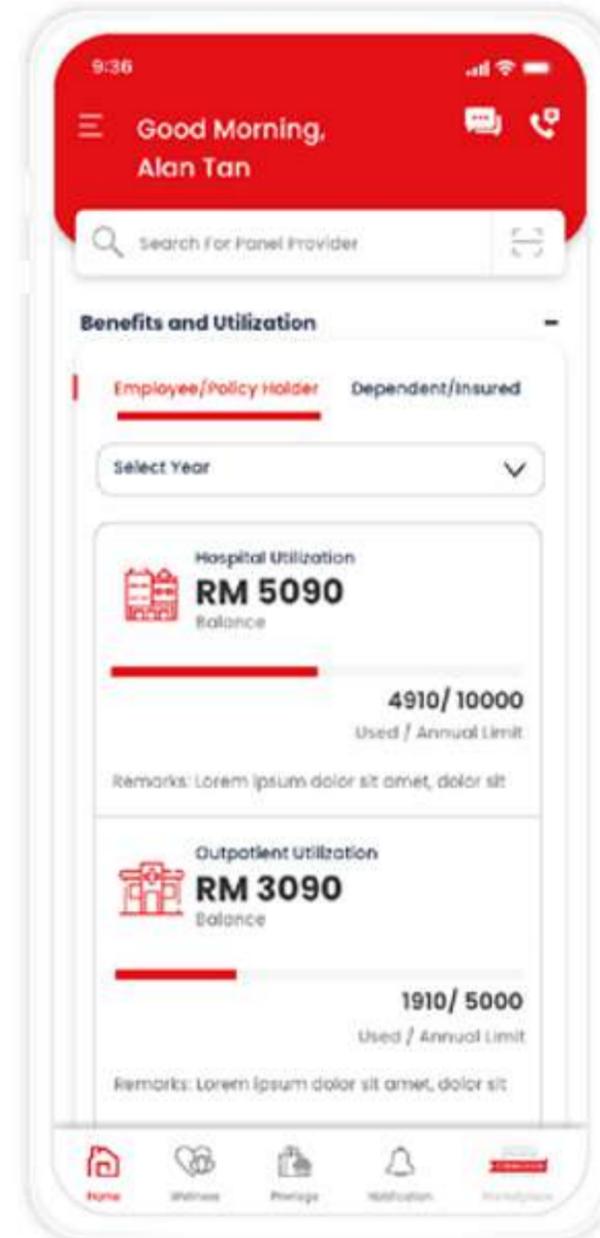
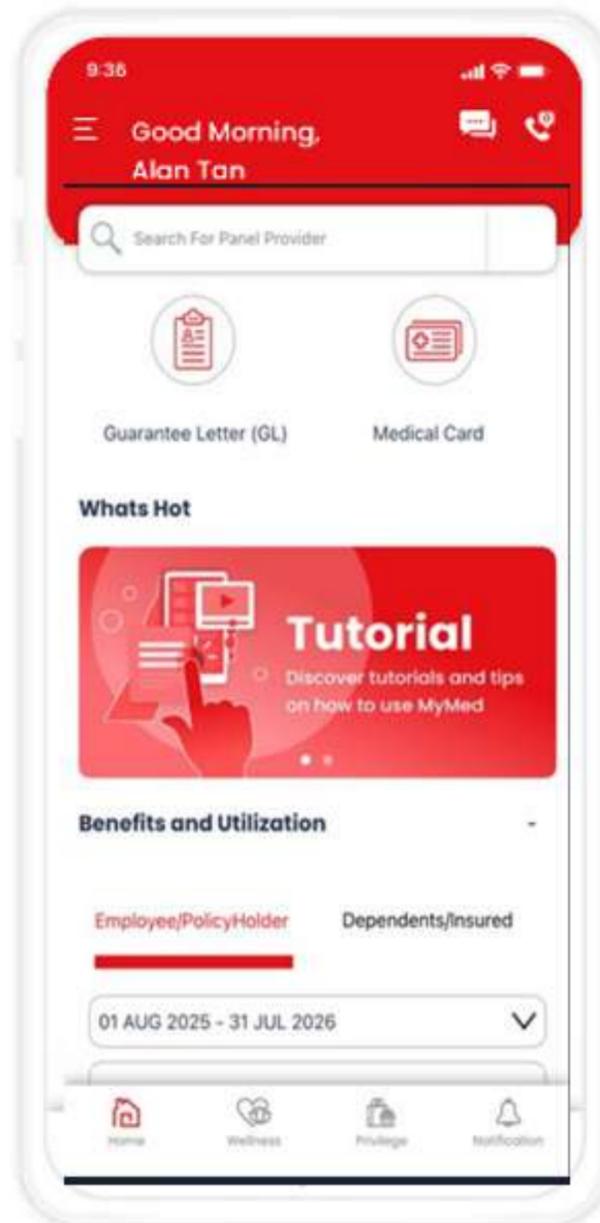
My Profile & Dependent Info



Medical Card

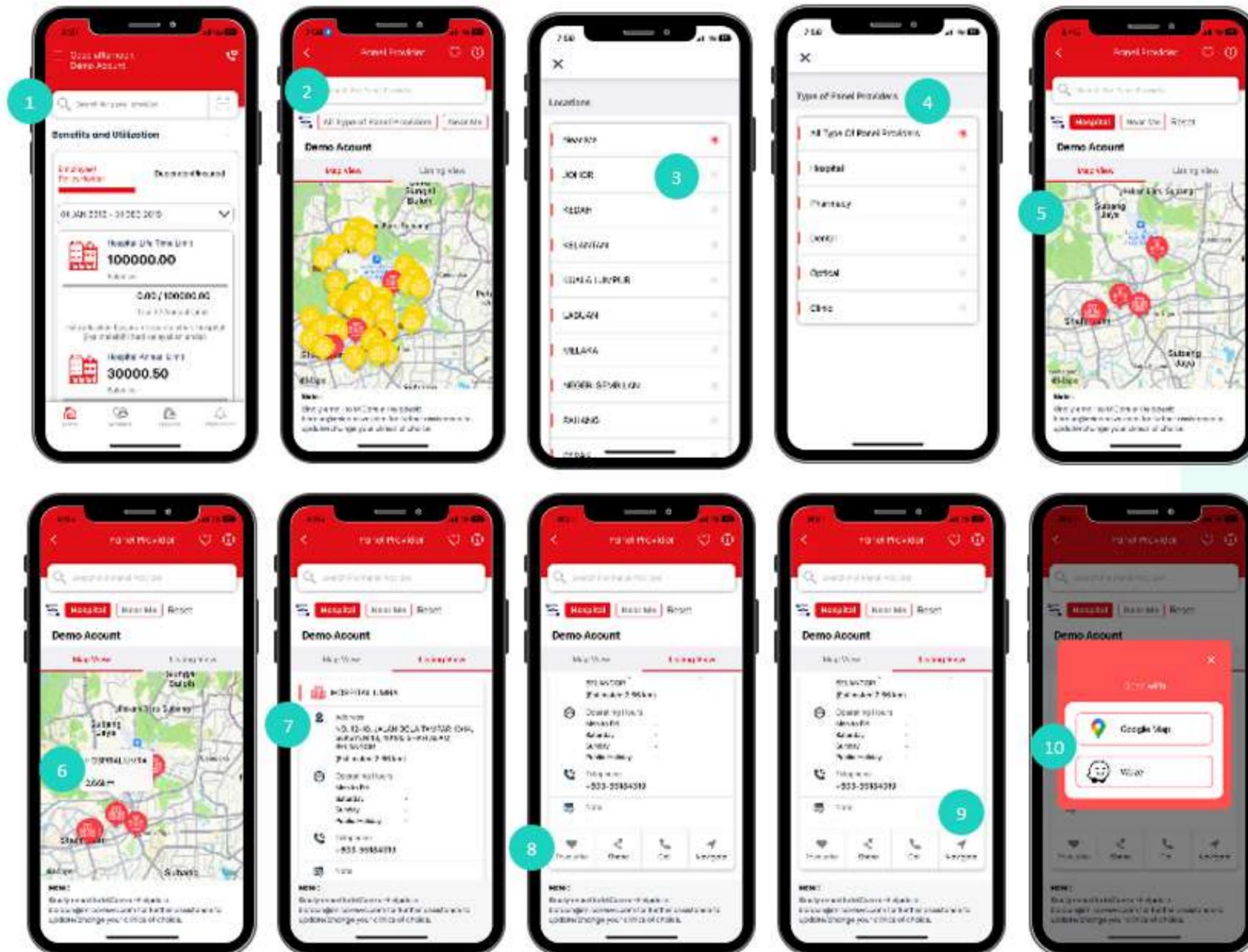


Dashboard – Utilization & Claim History



Panel Locator

How to Find and Choose a Panel Provider



- 1 Go to the home screen and click on the "Search for Panel Provider" tab.
- 2 Filter locations and types of panel providers according to your preferences.
- 3 Use the Locations filter to search by proximity or state preference.
- 4 Utilize the Type of Panel Provider filter to narrow down your options, such as by choosing Hospital.
- 5 The map displays the nearest hospitals.
- 6 Select your preferred hospital.
- 7 View the hospital's details in the listing, including its address, operating hours, and telephone number.
- 8 You can favorite, share, or call the hospital directly.
- 9 Finally, navigate to the hospital by choosing directions.
- 10 Pick Google Maps or Waze for navigation.

CONTACT US

Hospital Admission Hotline:

1800-88-7940
(24/7 Medical Helpline (Toll-Free))

callcenter@micaresvc.com

HLA Person In charge:

Chen Mun Wah +6019-2279974
MWChen@hla.hongleong.com.my

Lim Sook Yee +6012-2149334
LimSY@hla.hongleong.com.my

HLA Customer Service Hotline: +603-7650 1288

THANK YOU

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17 December 2025