

MEDICAL BENEFITS SCHEME FOR IIUM STAFF 2017

1. Preamble

1.1 These regulations are meant for all staff members of IIUM who by nature of their positions are deemed qualified to be eligible for the benefits of the scheme. The regulations may be amended from time to time by the IIUM.

1.2 The word bearing the meaning of the male gender is also applicable to female gender.

2. Definitions

2.1 “Staff” member is defined as follows:-

2.1.1 Permanent, contract and temporary staff – status as per offer letter.

2.1.2 Staff on secondment – serving at IIUM.

2.2 Family members are as follows: -

2.2.1 Spouse:-

i) Malaysian:

a. Wife and husband.

ii) International staff:

a. Husband is not considered as dependent.

b. One wife only.

2.2.2 “Children” (biological, step, legally adopted children) defined as unmarried children who are:-

i) Under the age of 18 years old.

ii) Acquiring first degree undergraduate education up to 24 years old if receiving full time education in a recognised institution in Malaysia.

iii) Disabled children :

a. Malaysian - registered with the relevant ministry.

b. International - to be certified by relevant authority of the respective country in line with the Malaysian ministry guideline.

2.3 Parents defined as legal parents by Malaysian Laws (biological parent or step parent or adopted parent) for Malaysian only.

- 2.4 “IIUM/University” means International Islamic University Malaysia.
- 2.5 “Panel Clinic” - A clinic whose name appears in the current list of panel clinics appointed by the University.
- 2.6 “University Clinic” refers to the IIUM Health and Wellness Centre and IIUM Medical Centre or any other department/centre/unit established by the University providing similar health facilities, at its various campuses.
- 2.7 “Hospital” refers to any government hospitals including any university hospitals, government clinics and Federal Medical Institution (Yayasan Perubatan Persekutuan).
- 2.8 “Medical Officer” means a Medical Doctor or Dentist registered with Malaysian Medical/Dental Council
- 2.9 “Medical Sub-Committee” refers to a committee established by IIUM to cater for matters related to medical benefits and policies.

3. Coverage of treatment/Eligibility

- 3.1 Dependants who are residing and getting treatment in Malaysia while staff members are on official trip overseas, research leave, sabbatical leave, post-doctoral leave, etc.
- 3.2 Spouses and dependent children who are allowed to join the staff who is on study leave overseas will be given the benefit under Terms & Condition according to ‘Study Leave Agreement’.
- 3.3 Treatment for legal parents is restricted to Government/University hospitals **ONLY**. This facility however does not cover supply of orthopaedic aid or artificial limbs and similar equivalent medical gadgets. This coverage is during the service period of the staff only.
- 3.4 “Official Duty” – Staff member will be considered on official duty abroad if IIUM deputes him/her for a service to IIUM and bears the cost of his/her travel and stay abroad.

4. Sources of Treatment and Condition of Application

- 4.1 University Clinic
- All eligible staff of IIUM including their eligible dependants as defined.
(Husbands of international female staff may seek treatment at the University Clinics)
- 4.2 Panel clinic
- Staff, spouse and their children may seek treatment at any university panel clinic up to the maximum amount approved by IIUM.
- 4.3 Non Panel Clinic
- IIUM may reimburse treatment sought at non-panel clinic up to the maximum amount approved by IIUM.

- 4.4 Any Government/University Hospitals in Malaysia including IIUM Medical Centre as referred by University Clinic/panel clinics.
- 4.5 Staff member may be referred for primary infertility to Lembaga Penduduk dan Pembangunan Keluarga Negara (LPPKN) and IIUM Medical Centre subject to fulfilling the following criteria as in item no. 18.

5. Medical Certificate

Staff who falls sick and not being well to perform his duties needs to obtain Medical Certificate (MC) from a recognised medical practitioner, and to submit the MC to his head of department as soon as possible.

6. Treatment at Private Hospital

- 6.1 No guarantee letters for private hospitals shall be issued to the staff except for Maternity Package.
- 6.2 Staff may use IIUM Group Hospitalization and Surgical Insurance Scheme (GHSI) for treatment at Private Hospitals.
- 6.3 Staff member who seeks treatment from a private hospital (not using GHSI) may submit detailed bills with prescription and receipts for reimbursement. A maximum of 30% of the bill may be reimbursed in addition to ward charges which are according to eligibility.

7. National Heart Institute (Institut Jantung Negara (IJN))

A staff member and his/her eligible family members may be referred to IJN by:

- i) Physician/Cardiologist of Government/Private Hospitals through;
- ii) University Clinic

in cases where the Government Hospital or University Hospital certifies that such treatment is not available there and the patient needs to be referred to IJN. In such cases full payment may be considered by the University except the ward charges which will be based on the salary. In case the above conditions are not met, the University may as a special case reimburse an amount equivalent to the Government Hospital rate.

8. The Tun Hussein Onn National Eye Hospital (THONEH)

A staff member and his/her eligible dependents may be referred to THONEH by the University Clinics only. Payment will be covered based on eligibility.

9. Emergency Cases

Any accident of life threatening nature may be referred to 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 the doctors to consult the treating physician and suggest the transfer to an eligible medical centre as soon as the patient's condition permits. If the University Clinic is not informed or advised of transfer is not complied and the patient is kept further in the Private Medical Centre, Rule No. 6 applies.

10. Treatment and Appliances NOT COVERED

- 10.1 Treatment and surgery for cosmetic purposes
- 10.2 Non-conventional medical treatment or procedures except those treatment that are available at Government Hospital
- 10.3 Unproven alternative therapies
- 10.4 Routine health check-ups unless prescribed by physician of University Clinic or approved by University.
- 10.5 Appliances like spectacles, contact lenses, dentures and disposable items.
- 10.6 LASIK treatment
- 10.7 Dental treatment outside the University Clinic
- 10.8 Any family planning procedures
- 10.9 Specialist treatment for minor condition which does not endanger patients life such as skin diseases, pimples etc.
- 10.10 Health diet/Supplements
- 10.11 Injury or diseases obtained as a result of intentional act that endanger one such as drug abuse and alcohol consumption and any other immoral activities.
- 10.12 Any staff who is going abroad, may make arrangement on his own health insurance coverage during the period. Any treatment received by the staff or eligible dependants outside the country is not reimbursable. However, if the staff is on official duty as defined, all emergency medical expenses will be covered by the University for an acute illness where treatment cannot wait till his return to Malaysia.

11. Medical Facilities NOT PROVIDED for Parents

- 11.1 Treatment outside Malaysia
- 11.2 All medical appliances
- 11.3 Disease preventive treatment e.g. vaccination
- 11.4 All dental treatment
- 11.5 Routine health check up
- 11.6 Fertility treatment

12. Pre Existing Illness Prior to Joining IIUM

For pre-existing medical conditions which are **chronic and/or complicated**, the University will not cover any medical expenses for the first twelve (12) months of his / her employment in IIUM. This also applies to the staff's spouse and dependents.

13. Medical Check-ups

13.1 Staff of IIUM are allowed to seek for medical check-up (including X-ray) at the University Clinic or any Government Hospitals/Clinics on the following conditions:-

- 13.1.1 Appointment as a new staff at IIUM.
- 13.1.2 Renewal of employment contract at IIUM
- 13.1.3 Prior to pursue further studies locally or abroad which is approved by the University, including accompanying spouse and dependent children up to 3 only.
- 13.1.4 Attending courses/training approved by the University that require medical check-up.
- 13.1.5 Any other reason which is allowed by the University Authorities.
- 13.1.6 Thorough medical check-up for any staff who reaches the age 40 years old on the advice of a physician from the University Clinic.
- 13.1.7 Renewal of Public Service Vehicle (PSV) Licence, Malaysia – for University Drivers (any other clinics accepted by Jabatan Pengangkutan Jalan (JPJ) up to the rate of IIUM)

13.2 Children of staff enrol for admission as IIUM student shall be exempted from paying for the cost of X-ray at University Clinic only.

14. Ward Eligibility

The rates payable by the staff members admitted in the Government/University Hospital are as follows:

Group/Grade	Ward Entitlement
Top Management	1 st Class Single Bedroom
45-54	
31-44	1 st Class Two Bedroom
21-30	1 st Class Three Bedroom
1-20	2 nd Class

15. Charges Incurred Exceeding Eligibility

- 15.1 If a staff and eligible family member wish to be admitted into a ward higher than what he is eligible for, he will be required to pay all other charges in excess of the charges payable by the University to the same extent incurred by the Government/University Hospital.
- 15.2 For maternity package where both husband and wife are IIUM staff, guarantee letter will be issued under the name of either the husband or the wife. In the event the charges are more than the eligibility, the cost shall then be borne by the staff whose guarantee letter is issued.

16. Treatment Outside Malaysia

- 16.1 Staff or eligible family members may apply for treatment outside Malaysia subject to fulfilling the following:
 - 16.1.1 Certification by Medical Sub-Committee for special treatment required that is not available in Malaysia.
 - 16.1.2 Recommendation by Medical Sub-Committee.
 - 16.1.3 Approval by IIUM Standing Finance Committee.
- 16.2 Application for accompanying persons may be considered subject to recommendation by IIUM Medical Sub-Committee and IIUM Standing Finance Committee.

17. Charges

- 17.1 Charges for IIUM Staff at IIUM Medical Centre, are as follows:

No	Description	Eligibility		Remark
		Outpatient	Inpatient	
1	Self	Exempted	Exempted	Should any uncertainty arises from treatment cost/charges from the policy of IIUM Medical Centre, the Revised Medical Benefits Scheme for IIUM Staff (2013) should prevail as the reference for IIUM Staff and dependants.
2	Spouse	Exempted	Exempted	
3	Parent/Legal Guardian	Exempted	Exempted	
4	Dependent Children	Exempted	Exempted	
5	Non-dependent Children	Pay	Pay	
6	Children with special needs	Exempted	Exempted	

17.2 Maternity Package:

17.2.1 Each staff is eligible for only 5 maternity packages during tenure of service with the IIUM. Staff may choose any hospitals/clinics/centres for delivery.

17.2.2 In the case of multiple pregnancy;

17.2.2.1 The delivery can be considered as one package.

17.2.2.2 The coverage for additional baby is 30% of delivery entitlement.

17.2.3 The maternity package inclusive of delivery and medication are as follows:

<i>Type</i>	<i>Entitlement (Package)</i>
Normal	RM1,450.00
Forceps/Breech/Vacuum	RM1,700.00
Caesarean	RM2,300.00
Dilatation & Curettage (D&C)	RM400.00 or 30% (whichever is higher)

17.2.4 Ward charges will be based on staff eligibility as stipulated in Clause 14.

17.2.5 The differences of ward and delivery charges are to be borne by the staff.

18. Primary Infertility Treatment

18.1 The University shall bear the expenses of treatment at LPPKN/government hospitals/IIUM Fertility Centre and IIUM Medical Centre to staff who is seeking treatment for primary infertility i.e. staff/spouse who has never been pregnant or difficult to get pregnant or has never had a biological child.

18.2 The University may also consider any form of related treatment including investigation like HSG (Hysterosalpingogram), X-ray and surgery which is done in private hospital/clinics as a result of referral from a doctor of LPPKN whereby such treatment could not be provided at government hospital.

18.3 Primary infertility treatment can only be sought after at least 2 years of marriage.

18.4 The following treatments are **NOT COVERED**:

18.4.1 'IVF' (In Vitro Fallopian Transfer) process.

18.4.2 'GIFT' (Gamete Intra Fallopian Transfer) process.

18.4.3 'ICSI' (Intra Cytoplasmic Sperm Injection) process

18.4.4 Treatment to overcome 'Secondary Infertility' in which:

- i) Staff has borne child/children and decided to have another one.
- ii) Staff had pregnant before but experienced abortion.

19. Expenses for Medication Supply

- 19.1 The University may consider application for expenses of prescribed medication by a Medical Officer which could not be supplied by Government Hospitals/Clinics and University Clinic.
- 19.2 The maximum period of medication supply is three (3) months.
- 19.3 Application for food or food supplement or alternative medication is not covered even though recommended by the prescribing Medical Officer.

20. Dental Treatment

- 20.1 Staff and eligible family members shall seek dental treatment at University Clinic, Kulliyah of Dentistry and Government Hospitals/Clinics.
- 20.2 The University will cover basic/routine dental treatment only i.e. filling, extraction, scaling and relief of pain.

21. Guarantee Letter (GL) for Admission at Government Hospital

- 21.1 E-GL – staff for admission at Government Hospitals only
- 21.2 Manual GL – staff at University Hospitals
- 21.3 Manual GL – family members at Government/University Hospitals

22. Medical benefits while on leave during in service

- 22.1 Staff on Sabbatical leave abroad will have to refer to the Rules and Regulations of Sabbatical Leave currently in force.
- 22.2 Staff on Study leave / Sub-specialty will have to refer to the Rules and Regulations of Study Leave currently in force.
- 22.3 Staff on Post Doctoral Leave will have to refer to the Scheme of Post Doctoral Leave currently in force.
- 22.4 Staff on Industrial Attachment will have to refer to the Industrial Attachment Policy currently in force.
- 22.5 Staff on unpaid leave will receive the medical benefits currently in force.
- 22.6 Staff on Secondment will have to refer to Terms and Conditions of Secondment.