

(formerly
known as ACE Jerneh Insurance Berhad) (“Chubb”). Please note that this

Please be reminded that the Medical Cards given by us do not by itself serve as a guarantee payment from us under the Policy. Your claim is payable by us only if the terms and conditions under the Policy are fulfilled and it is not excluded by the Policy. For the full list of our panel clinics and panel hospitals please log on to <http://www.ucsiuniversity.edu.my/admission/international/listing.aspx>. You may have already received the 2 Medical Cards by now, if you are not or if there is an error on any of your Medical Cards, please contact the International Office of the university.

Schedule of Benefits

Benefit Summary

Out -Patient Benefits

I. Panel General Practitioner Clinic	
<ul style="list-style-type: none"> • Routine Consultation • Medication • Injection • Diagnostic Lab / X-Ray Procedures • Outpatient Surgical Procedures 	As charged (Co-payment 20 per visit)
II. Non -Panel General Practitioner Clinic	
<ul style="list-style-type: none"> • Emergency Accident 	Full Reimbursement
<ul style="list-style-type: none"> • Emergency Sickness- between 10pm to 8am only 	On Reimbursement (Co-payment 25 per visit)
<ul style="list-style-type: none"> • Overseas treatment for Emergency Accident 	40 (On Reimbursement Basis)
<ul style="list-style-type: none"> • Overseas treatment for Emergency Sickness (between 10pm to 8am only) 	40 (On Reimbursement Basis)
Overall Annual Limit (I & II)	500

Specialist Visit (with referral from Panel General Practitioner)

On Reimbursement
(Co-payment 50 per visit)

Overseas Specialist Visit (with referral from General Practitioner) –

Major Exclusions

No benefit shall be payable for any of the following services, products or condTTTr9.2

5. For the visit to the clinic, is there a limit as to how much I can claim for?

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- (e) During discharge, the hospital will prepare and send the bills and the necessary documents to MiCare;
- (f) Micare will issue a final guarantee letter if everything is in order;
- (g) You shall pay for all charges not covered under the Policy;