MSIG

IMU University

HOSPITAL & SURGICAL INSURANCE

HOSPITAL BENEFITS	Plan 60 (RM)
Hospital Room and Board, per day – up to 150 days	60
Intensive Care Unit, per day – up to 20 days	200
Daily-Cash Allowance at Government Hospital - daily allowance up to 150 days	15
Malaysian Government Service Tax	8% Eligible Paid Expenses
Hospital Supplies and Services	3,500
Anaesthetist Fee	3,200
PROFESSIONAL FEES & SERVICES	
Pre-Hospitalisation Diagnostic Tests - within 60 days preceding confinement	550
Surgical Fees & Post-Operative Care	8,000
Anaesthetic Fees	3,200
In-Hospital Physician Visit, per day up to 150 days	120
Post-Hospitalisation Treatment - within 60 days following discharge	250
Ambulance Fee	500
Medical Report Fees - Reimbursement	80
OUTPATIENT/EXTENDED BENEFITS	
Emergency Accidental Out-Patient Treatment - within 24 hours after the accident & follow-up treatment up to 14 days	1,500
Emergency Accidental Out-Patient Dental Treatment - within 14 days of the accident	500
Out-Patient Physiotherapy Treatment - Within 90 days following discharge	5,000
Annual Out-Patient Cancer Treatment	10,000
Annual Out-Patient Kidney Dialysis Treatment	10,000
SPECIAL GRANT	
In-Patient Treatment for Mental Illness - Annual Limit	2,500
In-Patient Treatment in Government Hospital	25,000

IMPORTANT EXCLUSIONS

This Policy does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partially, by any one of the following occurrences:

1. Specified Illnesses occurring during the first one-hundred and twenty (120) days of continuous cover.
   a) Hypertension, diabetes mellitus or cardiovascular disease;
   b) Growth of any kind including tumors, cancers, cysts, nodules, polyps;
   c) Stones of the urinary system and biliary system;
   d) Any disease of the ear, nose (including sinuses) or throat;
   e) Hernias, hemorrhoids, fistulae, hydrocele or varicocele;
   f) Any disease of the reproduction system including endometriosis; or
   g) Any disorder of the spine (including a slipped disc) or any knee conditions.

2. Any medical or physical conditions arising within the first thirty (30) days of the Insured Person's cover or reinstatement date, whichever is the later, except for accidental Injuries.

3. Plastic/cosmetic surgery, circumcision, eye examination and correction for visual impairment, external prosthetic appliances or devices, hearing aids, pacemakers and prescriptions thereof.

4. Dental treatment or oral surgery except as necessitated by accidental Injuries to sound natural teeth.

5. Injury or Hospitalisation due to drug abuse, addictive disorders from substance misuse or while under the influence of alcohol, venereal disease and any communicable diseases requiring quarantine by law.

6. Any treatment or surgical operation for congenital disorders/diseases or deformities including hereditary and developmental conditions.

7. Pregnancy or pregnancy related conditions including child birth, miscarriage, abortion, prenatal or postnatal care and surgical, treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilization.

8. Physical or medical examinations that are done routinely or are not incidental to treatment or diagnosis of a covered Disability, treatment or investigation of a Disability which is not Medically Necessary to be hospitalized.

9. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.

10. Expenses incurred for donation of any body organ by an Insured Person, costs of acquisition of the body parts or organs, blood or blood products and all costs incurred by the donor during organ transplant and its complications.

11. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy, stem cell therapy except hematopoietic blood disorders, alternative treatments such as chiropractic services, acupuncture, acupressure, reflexology, bone-setting, hyperbaric oxygen therapy, herbalist treatment, podiatry treatment, massage or aroma therapy or other alternative medicines.

12. Psychotic, mental or nervous disorders.

13. Costs/expenses of services of a non-medical nature, e.g. television, telephones, broadband services, electricity charges, admission/registration/record fee, admission kit/pack, and other ineligible non-medical items.

14. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports, winter sports, professional sports and illegal activities (any act committed by the Insured Person which is in violation of law or forbidden by law).

15. Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a licensed commercial airline) or aerial sports, e.g. skydiving, parachuting, bungee jumping, hand gliding or ballooning.

16. Expenses incurred for sex changes.

17. Care or treatment for behavioural or developmental delay or learning disabilities.

18. Experimental or pioneering or advanced medical and surgical techniques not commonly and customarily provided for the medical condition concerned in Malaysia except with the Company's prior approval in writing.

19. Second Opinion in respect of medical conditions which have already been diagnosed and / or treated at the date such Second Opinion are obtained unless considered by the Company's medical advisers to be reasonable and necessary having regard to the medical facts and circumstances.

Kindy refer to the Policy for the full list of Exclusions.