

STUDENT HEALTHCARE SERVICE SCHEME

UNIVERSITI MALAYSIA PAHANG

STUDENTS HEALTH CARE SCHEME UNIVERSITI MALAYSIA PAHANG

INTRODUCTION

Students Health Care Scheme is a healthcare facility provided by the university for eligible students who have met pre-defined criteria.

This scheme is provided to UMP students to ensure the welfare of students are well taken care of and are optimized for the duration of the students' years in UMP.

The scheme will allow systematic monitoring of students' health by University Medical Centre.

This scheme encompasses various aspect of students' healthcare such as outpatient treatment, emergency treatment, dental care, referral to government hospitals, ambulance service and payment claim subject to terms and conditions.

SECTION A DEFINITIONS

In these scheme, unless the context otherwise requires:

1. **“UMP Students Health Care Scheme”** refers to health and dental coverage for UMP students provided by the university upon joining the scheme.
2. **“University”** refers to Universiti Malaysia Pahang.
3. **“Vice-Chancellor”** refers to Vice-Chancellor of Universiti Malaysia Pahang.
4. **“Vice-Chancellor’s Representative”** refers to Director of University Health Centre.
5. **“Student”** refers to any individual registered as UMP students.
6. **“Student’s Family”** refers to the wife and children of a male students; the husband and children of a female students.
7. **“University Health Centre”** refers to a centre which provides health services and treatment to its members.
8. **“Government Hospital/Clinic”** refers to government hospitals and clinics, including military hospital in Malaysia.
9. **“Private Hospital”** refers to all private hospitals and clinics including ‘private wing’ at government hospital and university hospital.
10. **“University’s Medical Officer”** refers to qualified medical officer registered with Malaysian Medical Council and been appointed to serve with UMP.
11. **“Medical Officer”** refers to medical officer registered with Malaysian Medical Council and served with university hospital or Ministry of Health.
12. **“Medical Officer”** refers to medical officer registered with Malaysian Medical Council and served with private hospital.
13. **“Emergency Case”** refers to any serious life threatening cases if not treated immediately (REFER TO **APPENDIX 1 [CASES CLASSIFIED AS EMERGENCY]**).
14. **“Staff”** refers to a person employed by the university either full time, part time, contract or attachment staff.
15. **“Academic Year”** refers to academic year divided for each semester.

SECTION B ELIGIBILITY

1.0 ELIGIBILITY

1.1 ELIGIBLE

- 1.1.1 Students who have paid healthcare services fee for each particular semester.
- 1.1.2 Student who extend the study due to health problem endorsed by University's Medical Officer.
- 1.1.3 Amount to be paid endorsed by the university and is subject to change from time to time.

1.2 NOT ELIGIBLE

- 1.2.1 Students who defer study not due to health issue.
- 1.2.2 Students who have completed their study.
- 1.2.3 Students who withdraw from study.
- 1.2.4 Student who have been barred by the university.
- 1.2.5 Students who has been diagnosed with chronic diseases before registered as UMP student (as stated in **APPENDIX 2, CHRONIC DISEASES**).

SECTION C

MEDICAL FACILITIES IN GOVERNMENT HOSPITAL

1.0 TREATMENT AREA

Eligible students can seek treatment at:

- 1.1 Hospital/Government Health Clinic.
- 1.2 University Hospital except IIUM.
- 1.3 Military Hospital.
- 1.4 Public University Health Centre.

2.0 TREATMENTS COVERED BY UMP

UMP will only bear the treatment cost as mentioned in **SECTION D ITEM 2.0 (TREATMENTS COVERED)**, provided they are referred by University's Medical Officer or any other medical officer selected by the students, throughout their study period in UMP.

3.0 SPECIALIST TREATMENT

Cases referred by University or Government's Medical Officer to Specialist Doctor either at government or university hospital.

4.0 MEDICAL CHARGES COVERED BY UMP

- 4.1 Maximum cost covered by university is up to RM5,000.00 annually.
- 4.2 If exceed maximum cost, approval from UMP Vice-Chancellor is required.

5.0 ADVANCE PAYMENT

- 5.1 Advance payment for medical treatment paid by students can be claimed from the university by submitting original receipts to the University Health Centre for verifying and reimbursement process.
- 5.2 If the treatment cost paid by staff/fellow (not only from JHEPA), payment made can be claimed by submitting the original receipts to University Health Centre for verifying and reimbursement process.

6.0 WARD ADMISSIONS

6.1 For cases to be referred to government or university hospital, students are eligible for **second class** or **lower**.

6.2 UMP will not pay for any costs higher than second class ward admission.

7.0 GUARANTEE LETTER

7.1 Guarantee Letter for students or his/her next of kin can be obtained from Student's E-Community.

7.2 Guarantee Letter is valid for **three (3) month** from the date obtained.

7.3 Guarantee Letter can be used for **one treatment/ward admission** only.

7.4 Students who did not have Guarantee Letter upon ward submission will have to pay for the treatment cost and claim the cost paid by submitting the original receipts to University Health Centre for verifying and reimbursement process. However, this is applied to selected treatment only.

SECTION D
MEDICAL AND TREATMENT FACILITIES AT UNIVERSITY HEALTH CENTRE

1.0 MEDICAL CHECK UP FOR UMP STUDENTS

- 1.1 **Student's Medical Check Up** – A person who has been offered to pursue his/her study in UMP, is **COMPULSORY** to undergo a medical check up to verify on his/her health status.
- 1.2 Medical check up need to be done at University Health Centre and verified by University's Medical Officer.
- 1.3 Medical check up payment is not included in this scheme. Payment rates are subject to current rates set by the university.
- 1.4 Students who failed to do the medical check up within a month after registration is not allowed to sit for final examination.
- 1.5 Chest x-ray cost for international and post graduates student will be borne by the students themselves.
- 1.6 International student who is suspected to have infectious, chronic disease or serious illness, he/she will be referred to specialist for further check up. All costs pertaining this matter will be borne by the student.
- 1.7 UMP have the right to cancel the student's registration, if he/she is diagnosed with infectious or chronic diseases, as mentioned in **Appendix 2 (Chronic Disease)**.

2.0 TREATMENTS COVERED BY UMP

2.1 Out-patience Treatment

All students are entitled for treatment from University Health Centre following the schedule below:

Monday to Thursday	:	8.00 am until 4.45 pm (Break: 1.00 pm to 2.00 pm)
Friday	:	8.00 am until 4.45 pm (Break: 12.15 pm to 2.45 pm)
Saturday, Sunday and Public Holiday	:	Closed

2.2 Emergency Cases

- 2.2.1 Emergency cases treatment is also available in campus within the clinic operating hour. REFER TO **APPENDIX 1: CASES CLASSIFIED AS EMERGENCY.**
- 2.2.2 For emergency cases occurred after office hour, University Health Centre will respond/take the responsibility, if:
 - i) Happens to the students who stay in the campus.
 - ii) Accidents occurred involving sport activities/club/societies taken place within the campus area.
 - iii) Accidents occurred within campus area.

2.3 Medical Laboratory Facilities

- 2.3.1 Laboratory test will only be done with the advice or suggestion from University's Medical Officer.
- 2.3.2 Charges for laboratory test will be borne by the university **EXCEPT** test for health screening and medical check up since it is not covered under this scheme.

2.4 Isolation Room (Quarantine)

- 2.4.1 **Contagious Disease**
COMPULSORY for all patients confirmed to have contagious disease to remain in isolation room until clearance is given by University's Medical Officer.
- 2.4.2 **Extra Care Patient**
Suggestion can be made by University's Medical Officer for any high risk patients who need observation and special treatment to be treated in observation room.
- 2.4.3 **Preparation of An Isolation Room**
A fully equipped isolation room that meets the general requirement for a standard medical-surgical patient room, must be provided by the management of residential college.

2.5 Ambulance

2.5.1 Emergency Vehicle

UMP provides transportation for all emergency cases 24 hours per day depending on the availability of the ambulance as mentioned in **SECTION D ITEM 2.2 (EMERGENCY CASE TREATMENT)**.

If the ambulance is being used for another emergency cases, please call 999 for emergency aid.

2.5.2 Transportation Charges

UMP will not pay for any other transportation charges, except for university's official transport. Either being used with or without intention.

2.5.3 Need for Ambulance

University Health Centre ambulance is governed by Emergency Treatment and Ambulance Usage Policy by University Health Centre. Should there be any cases not mentioned in the policy, approval from Director of University Health Centre is required.

2.6 Observation Room

2.6.1 University Health Centre Observation Room is open from 8 am to 5 pm, Monday to Friday only.

2.6.2 Students who need to be observed after office operating hour will be referred to the hospital.

2.7 Oral Health/Out-Patience Follow-up Treatment

Student who come for an out-patience treatment will be sent to the nearest government hospital/clinic using university's official transport subject to the availability of the transport and staff.

2.8 Physiotherapy Treatments

Physiotherapy treatment is available at University Health Centre and performed by qualified staff.

2.9 Medical Certificate (MC)

- 2.9.1 Medical Certificate can be obtained from government clinic/hospital and from University Hospital. Medical Certificate from University Health Centre can only be issued by Medical Officer and Assistant Medical Officer to the eligible student.
- 2.9.2 Medical Certificate issued by private clinic can not be verified by University's Medical Officer.
- 2.9.3 During the period of examination, the rules for student's medical certificate are subject to the Academic Regulations.

2.10 Treatment Certification Letter (Time Slip)

- 2.10.1 Time slip will only be issued if the student is not eligible for Medical Certificate and is given discretionary by Medical Officer and Dentist.
- 2.10.2 Time Slip is used as a confirmation of student attendance for treatment at the clinic.

3.0 TREATMENT NOT COVERED BY UMP

- 3.1 All charges for treatment covered under Student Insurance Scheme can be referred at <http://saffad.ump.edu.my>.
- 3.2 Treatments for student's family member.
- 3.3 Existing chronic disease treatments before enrolling as students as stated in **Appendix 1**.
- 3.4 Medication and equipment for birth controls, sterility and fertility.
- 3.5 Tools and equipments for cosmetic purposes.
- 3.6 Medication and surgery for cosmetic and ritual purposes, except in a situation where University's Medical Officer believes the treatment is necessary to minimize the risks to the patient.
- 3.7 Treatment and check up relating to normal or abnormal pregnancy and delivery.
- 3.8 Immunisation either for regular or for compulsory immunisation before going abroad, immunisation during epidemics, except ATT injection that is given free and others that has been identified eligible by the university.

- 3.9 Organ transplant treatment, such as heart transplant, kidney, cornea etc.
- 3.10 Expenses for alternative treatment (acupuncture, *bekam*, etc).
- 3.11 Treatment charges from private hospital.
- 3.12 Treatment charges from overseas.
- 3.13 Medicine bought from pharmacy.
- 3.14 Orthodontic treatment from government hospital or private clinic.
- 3.15 Health supplement.
- 3.16 Drug rehabilitation treatment.
- 3.17 Treatment caused by self-inflicted injury or from direct involvement in demonstration, riot and protest.

SECTION E OTHERS

1.0 MEDICAL INSURANCE

- 1.1 It is **COMPULSORY** for all international students to take medical insurance for medical coverage at government and private hospitals other than medical treatment received at the University Health Center. **(Refer to <http://io.ump.edu.my>)**

2.0 UNIVERSITY'S JURISDICTION

- 2.1 The Vice-Chancellor shall have the **POWER TO DECIDE** on an unspecified condition or grant exemption to the student for any provision in this scheme.
- 2.2 Any timely confusion arises regarding the interpretation of any provision in this scheme shall be subjected to the University Health Center.
- 2.3 The University's Management reserves the right to amend, vary, cancel or add any or all of the scheme at any time at its sole discretion.

CASES CLASSIFIED AS EMERGENCY

1. Faint / unconscious caused by falling, bleeding.
2. Severe asthma.
3. Other injuries that cause great wound and severe bleeding such as wounds caused by sharp-edged objects.
4. Severe stomach ache.
5. Diarrhea or vomiting which causes the student to be inanimate and dehydrated (less fluid in the body).
6. Heart disease.
7. Severe cramps.
8. Epilepsy.
9. Unmanageable or lose consciousness that can not be restored with a call.
10. Difficulty in breathing or strangulation.
11. Dislocated or broken bones.
12. Deep cut and severe bleeding.
13. Head injuries that resulted in sluggish, vomiting, bleeding (ears, nose or mouth) or unusual behavior.
14. Chest, abdominal, waist, backbone or neckbone injuries.
15. Fall from high altitude.
16. Poisoning caused by toxic gas inhalation or excessive drug intake resulting in unconsciousness and respiratory distress.
17. Severe allergy attack.
18. Drowning.
19. Burn injuries.
20. Giving birth.

CHRONIC DISEASE

A disease that lasts longer than 3 months and generally can not be treated with immunization or healing with medication, and the disease will remain.

Listed below are types of chronic diseases:

1. Diabetes.
2. Heart disease.
3. High Blood Pressure.
4. Hypercholesterolaemia.
5. Kidney disease.
6. Cancer.
7. Schizophrenia.
8. Epilepsy.
9. Arthritis.
10. Stroke.
11. Chronic Obstructive Pulmonary Disease (Smoking related).
12. Viral diseases (HIV/AIDS, Hepatitis B, C).
13. Other diseases that have been confirmed by University's Medical Officer as a chronic disease.