

Hai-O Group - Hospitalization & Surgical Insurance (H&S Policy)

Internal Control Measures and Guidelines

The following control measures and guidelines are recommended to ensure the Group H&S policy is in place for a sustainable benefit to the employees.

(1) Advance Notification

Employee(s) must notify company in advance should there be any hospitalization including admission for Day Care Procedure, except for cases of emergency or accident.

For cases due to emergency or accident, the employee or his / her immediate family shall notify the company as soon as practicable or immediately after the admission.

(2) Pre-approval

For non-critical illness (Cataract, Arthritis etc), the employee must seek consultation from at least two (2) doctors / clinic specialist / hospitals and submit the application form to Group HR department before admission.

(3) Classes of Hospital

Employees may refer to the list of hospital recommended by MiCare (medical card service centre) that deem to charge reasonable medical fee (Refer list attached). For hospital not within the recommended list, the Company may if appropriate, to advise the medical claim by the employee on a re-imburement basis, subject to the respective entitled limit of the said employee. Exclusion for treatment which is not available by the recommended list of hospital or in a case where recommended by your specialist / doctor that the treatment shall be made at other/ specific hospital. Prior notification and application (refer item 2) is required.

(4) Day Care Procedure

Minor surgeries and procedures are advised to complete by "Day Care Procedure" as to minimize the high admission & surgical cost.

(5) Encourage to claim on re-imburement basis (use Credit Card)

Employee who has a personal credit card is encouraged to charge at their own credit card at time of admission to avoid higher medical cost charges. Medical cost will be reimbursed to the employee upon the claim release by the insurance company after receipt the complete set of claim documents from the said employee, subject always refer to the entitled claim limit of the said employee.

(6) Cataract surgery cost

Claim limit is set at RM10,000 per employee (for 2 eyes). Any surgical cost exceeding the claim limit, the excess of it will be borne by the said employee.

(7) Review of coverage plan

Company reserves the right to periodically review the employee coverage plan of the respective employees and if necessary to exercise its right to safeguard the group medical insurance benefit as a whole. The disciplinary actions including penalty but not limited to downgrade or terminate the coverage plan in the event of breach of policy.

Note: The above-said control measures & guidelines shall be reviewed annually.