Group Hospitalization Scheme (GHS)

This health insurance can protect refugees and asylum seekers against paying the cost of medical bills if they are admitted to hospital due to an illness or accident. By December 31st, 2014 all UNHCR card holders should have insurance.

UNHCR has negotiated two insurance plans with TUNE Insurance. The main plan UNHCR has negotiated two insurance holders should have insurance.

**Group Hospitalization Scheme (GHS)**

**How much does GHS cost?**
- **Individual:** RM 120 per year
- **Family:** RM 140 per year

A family can include:
- A married man and woman
- A married man and woman and up to three children under the age of 18
- A single parent and up to three children under the age of 18

Aside from the husband and/or wife, any family member 18 years and older would need to buy their own policy.

Families must pay an additional RM20 per child if they would like to enroll more than three children.

**GHS Coverage**

- Treatment when you are admitted to hospital (in-patient).
- **The following services are covered:**
  1. Room/board for up to 25 days
  2. Intensive care for up to 12 days
  3. Hospital supplies and services
  4. Operating theatre
  5. Surgical fees (not organ transplant)
  6. Anesthetist’s fee
  7. In-hospital physician visits (up to 25 days)
  8. In-hospital specialist consultation (up to 25 days)
  9. Ambulance fees & medical reports

For individuals and families with up to five members enrolled on one GHS policy, these services are covered up to **RM 10,000 maximum** for all people (aggregate amount).

For families with six or more members on one GHS policy, these services are covered up to **RM 12,000 maximum**.

- There is a 60 day waiting period. The following conditions, occurring within the first 60 days of insurance, are not covered:
  - Hypertension, cardiovascular disease, and diabetes.
  - All ear, nose and throat conditions.
  - All tumors, cancers, cysts, nodules, polyps, and stones of urinary and biliary systems.
  - Hernias, hemorrhoids, fistulae, hydrocele, varicocele.
  - Endometriosis and diseases of the reproductive system.
  - Vertebro-spinal disorders and knee conditions.

- **Duration of coverage:** Insurance lasts one calendar year from the date payment is made.
- **Claims:** For questions about claims and/or reimbursement, please contact PRA assist (contact details are on reverse).
- **Purchasing insurance:** It is the UNHCR card holders’ responsibility to purchase the insurance and renew it. However, if you are facing exceptional difficulties, please contact UNHCR IAD at 012-3306469.

**Please Note:**
- Outpatient treatment is NOT covered.
- People cannot buy this insurance unless they are refugees or asylum seekers with UNHCR cards.
- Some conditions are excluded from this insurance. These include (but are not limited to) the following:
  - Pregnancy, childbirth, miscarriage
  - Hospitalization primarily for investigatory reasons
  - Attempted suicide
  - Psychotic, mental, or nervous disorders
  - Devices such as artificial limbs, implanted pacemakers, glasses and more

For information about exclusions, you may call the IAD hotline.

- **Premiums are non-refundable in any circumstances.**

**More Information About GHS**

- **Where can people receive treatment?** All Government hospitals in Malaysia (not private). For questions about dialysis please contact the IAD insurance hotline (+6 012 330 6469).

- **Duration of coverage:** Insurance lasts one calendar year from the date payment is made.

- **Claims:** For questions about claims and/or reimbursement, please contact PRA assist (contact details are on reverse).

**Group Personal Accident Insurance (PA)**

**What is PA and who should have it?**
- PA provides extra protection for cases of accidental injury, dismemberment, disability, and death.
- PA may be especially helpful for people who could be injured at work (such as factory and construction workers).

**How much does PA cost?**
- RM 11.50 per person, per year

**What are the benefits of PA?**
- In cases of accidental death or total permanent disability, PA provides the insured person (or their next of kin) with payment of up to RM 23,000 as well as bereavement benefit (RM 2,000) and medical expenses (RM 2,000)
- When you sign up for PA, you will have to provide the name, phone number, and UN number (if applicable) of the person you would like to nominate as your beneficiary.

**Exclusions include:** accidents occurring while the insured person is intoxicated; murder; acts of war/terrorism; pre-existing physical defects/infirmity/HIV; and pregnancy. See the information booklet for the complete list.

When you buy GHS, you should also buy extra protection through the PA plan. PA can only be purchased as an add-on to GHS, it cannot be purchased on its own.
WHY BUY INSURANCE?

- Some refugees in Malaysia become seriously injured or ill and cannot afford to pay for hospital treatment. The cost of treatment can be very high, and this can cause financial problems and stress.

WHO CAN JOIN?

- Refugees and asylum seekers with UNHCR cards. At this time those holding an asylum seeker letter cannot buy insurance.
- For GHS: Refugees and asylum seekers between 16 days and 64 years old
- For PA: Refugees and asylum seekers between 18 years and 64 years old.

HOW DO YOU ENROLL?

- Visit one of the TUNE offices listed here. You will be asked to fill out an enrolment form and provide payment in full.
- You must bring valid UNHCR cards for EVERY family member you plan to enrol on insurance.

WHAT TO DO IF YOU ARE ADMITTED TO HOSPITAL?

- Insurance will be linked to your UNHCR card. Present your UNHCR card and REMEDI card (if you have one) to the hospital when you are admitted, and inform them that you have health insurance. If you encounter issues during admission please call the PRA Hotline.
- If the medical treatment required is covered by insurance you need not have to pay for it up front, the insurance...