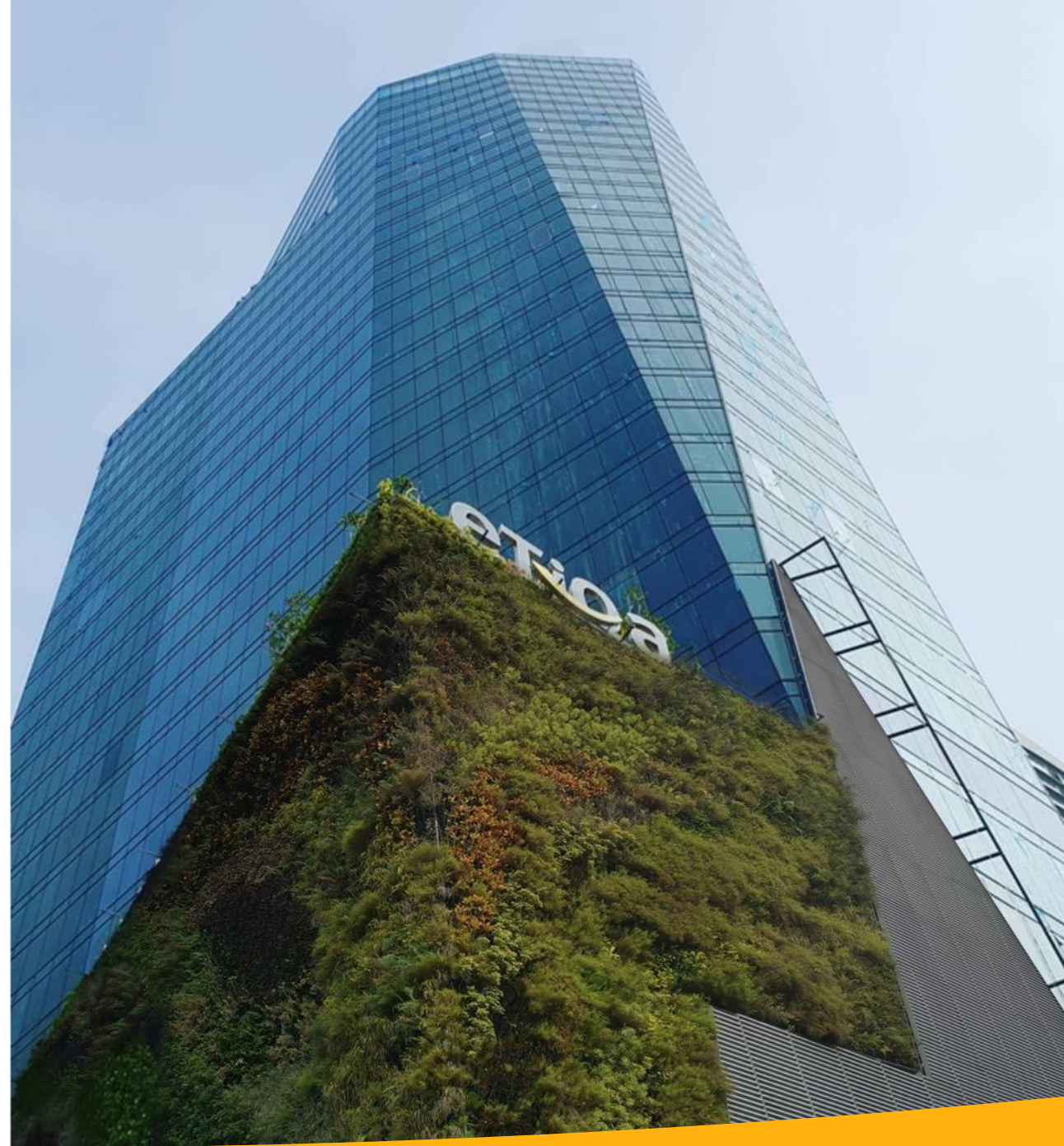




# **EMGS COVERAGE BRIEFING**

## **ETIQA FAMILY TAKAFUL BERHAD**



# PLAN AVAILABLE

| PLAN/<br>LIMIT                              | PLAN 1<br>(RM) | PLAN 2<br>(RM) | PLAN 3<br>(RM) |
|---|----------------|----------------|----------------|
| Hospitalization (Inpatient)<br>Annual Limit | 20,000         | 30,000         | 50,000         |
| Clinic (Outpatient)<br>Annual Limit         | 500            | 750            | 1,250          |

# **INPATIENT BENEFITS (Hospitalization)**



| DETAILS OF BENEFITS  | PLAN 1<br>(RM) | PLAN 2<br>(RM) | PLAN 3<br>(RM) |
|--|----------------|----------------|----------------|
| Room & Board   | 200            | 250            | 300            |
| a) Ordinary  |                |                |                |
| Daily maximum up to 120 days - Private Hosp.   |                |                |                |
| Daily maximum up to 120 days - Govt. Hosp.   |                |                |                |
| b) ICU   |                |                |                |
| Daily maximum up to 30 days  | 200            | 250            | 300            |
| Hospital Supplies & Services (Maximum per disability)                                      | as charged     | as charged     | as charged     |
| Surgical Fees (Maximum per disability)   | as charged     | as charged     | as charged     |
| Operating Theatre Fees   | as charged     | as charged     | as charged     |
| Anaesthetist Fees  | as charged     | as charged     | as charged     |
| In-Hospital Physician Visit (max of two (2) visits per day)                                | as charged     | as charged     | as charged     |
| Pre-Hospital Diagnostic Tests<br>(Within 31 days to hospitalization)                       | as charged     | as charged     | as charged     |
| Pre-Hospitalization Specialist Consultation<br>(Within 31 days to hospitalization)         | as charged     | as charged     | as charged     |
| Post-Hospitalization Treatment (Follow up within 31 days of discharge)                     | as charged     | as charged     | as charged     |
| Emergency Accidental Outpatient Treatment<br>(Follow up within 14 days of first treatment) | as charged     | as charged     | as charged     |

| DETAILS OF BENEFITS (cont.)  | PLAN 1<br>(RM)  | PLAN 2<br>(RM)  | PLAN 3<br>(RM)  |
|--|-----------------|-----------------|-----------------|
| Emergency Accidental Dental Treatment<br>(within 24 hours after the accident & follow-up treatment up to 14 days)      | as charged      | as charged      | as charged      |
| Ambulance Fees   | 150             | 200             | 250             |
| Government Hospital Cash Benefit Allowance   | 60              | 80              | 100             |
| Day Care Surgery & Services  | as charged      | as charged      | as charged      |
| Emergency Outpatient Sickness Treatment between 10pm to 8am only<br>(max per disability)                               | 100             | 100             | 100             |
| Reimbursement of Medical Report Fees   | 50              | 50              | 50              |
| Outpatient Cancer Treatment - Subject to Overall Annual Limit  | 10,000          | 15,000          | 25,000          |
| Outpatient Kidney Dialysis Treatment - Subject to Overall Annual Limit   | 10,000          | 15,000          | 25,000          |
| Reimbursement of tuition fees due to prolonged period of disability per semester<br>& Compassionate visitation benefit | 10,000          | 12,500          | 15,000          |
| <b>OVERALL ANNUAL LIMIT</b>  | <b>20,000</b>   | <b>30,000</b>   | <b>50,000</b>   |
| Funeral Expenses   | 2,000           | 2,000           | 2,000           |
| Emergency medical evacuation / repatriation  | Up to RM100,000 | Up to RM200,000 | Up to RM300,000 |
| Accidental death & disablement   | 20,000          | 30,000          | 50,000          |

# **OUTPATIENT BENEFITS (Clinic Treatment)**



| PLAN DESCRIPTION              | PLAN 1<br>RM                | PLAN 2<br>RM                | PLAN 3<br>RM                |
|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
| Consultation                  | As Charged<br>Cashless      | As Charged<br>Cashless      | As Charged<br>Cashless      |
| Medication                    |                             |                             |                             |
| Injection                     |                             |                             |                             |
| Diagnostic Lab/X-ray          |                             |                             |                             |
| Outpatient Surgical Procedure |                             |                             |                             |
| Non Panel (Emergency Only)    | As Charged<br>Reimbursement | As Charged<br>Reimbursement | As Charged<br>Reimbursement |
| OVERALL ANNUAL LIMIT          | RM500                       | RM750                       | RM1,250                     |

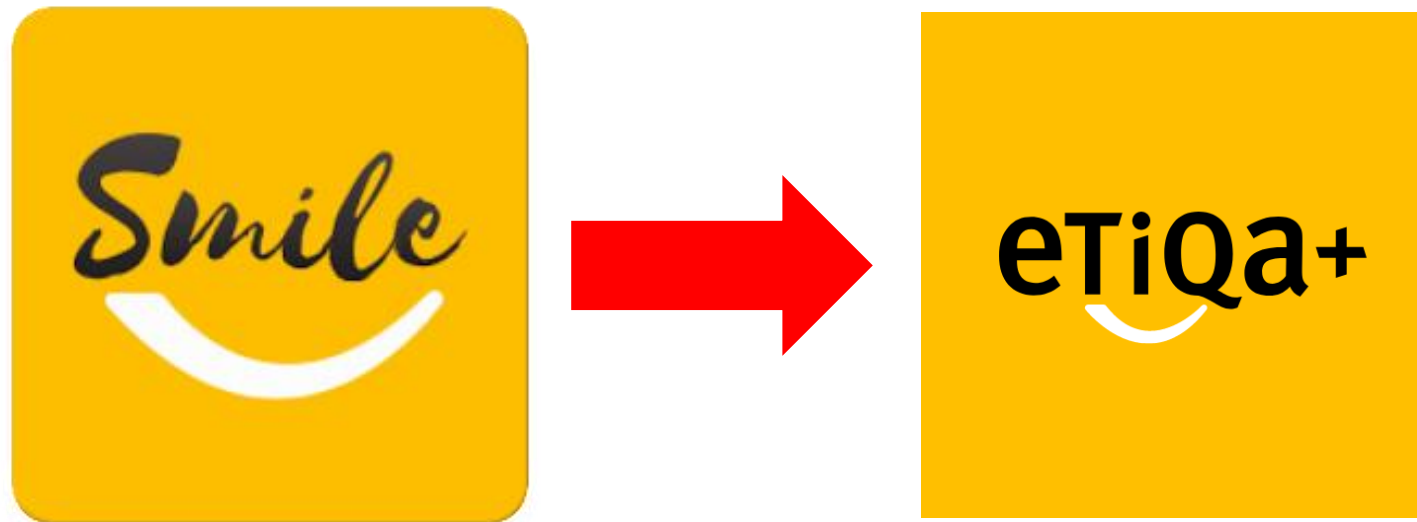
# STANDARD EXCLUSION

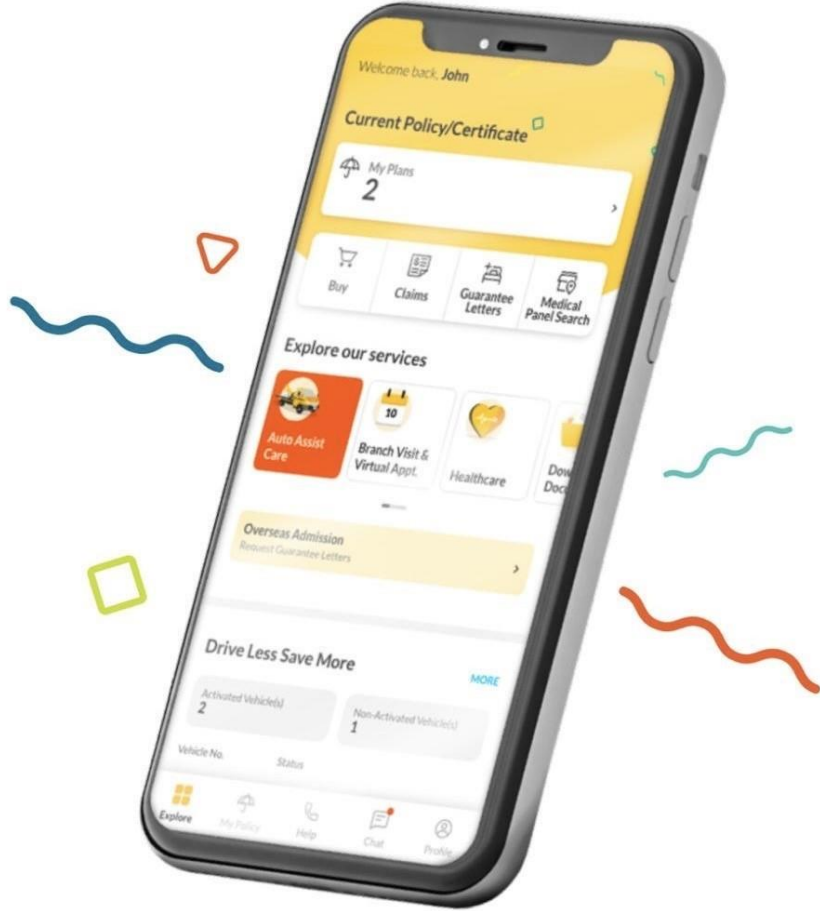
- Cosmetic surgery (i.e. Lasik, eye examination)
- Dental related (dental treatment or oral surgery)
- Congenital abnormalities
- Pregnancy related (i. e miscarriage, abortion)
- Suicide, attempted suicide
- AIDS and AIDS related and any communicable diseases (i.e Covid-19)
- Any act of war
- Investigation and treatment of sleep and snoring disorder
- Routine physical examination
- Experimental Procedure
- Psychotic, mental or nervous disorder
- Sexual dysfunction or infertility
- Alternative therapies
- Vitamins, food supplements

**Notes:** The list is non-exhaustive. Please refer to the **EMGS portal** for the full list of exclusions under this plan

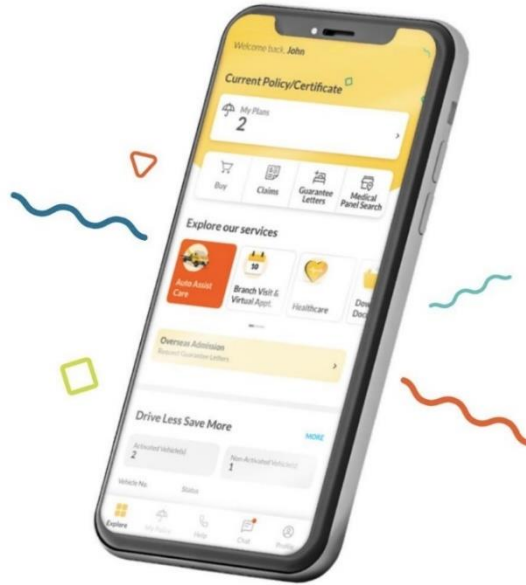
# The Etiqa + App

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# eTiQa+ Mobile App & Admission to Panel Hospital



## Welcome to Etiqa+

Featuring a cool new look and improved convenient features to provide you with an even better experience.

**View Annual Limit & Room Entitlement**

**Locate Panel Hospitals**

**Real-time Guarantee Letter (GL) Status**

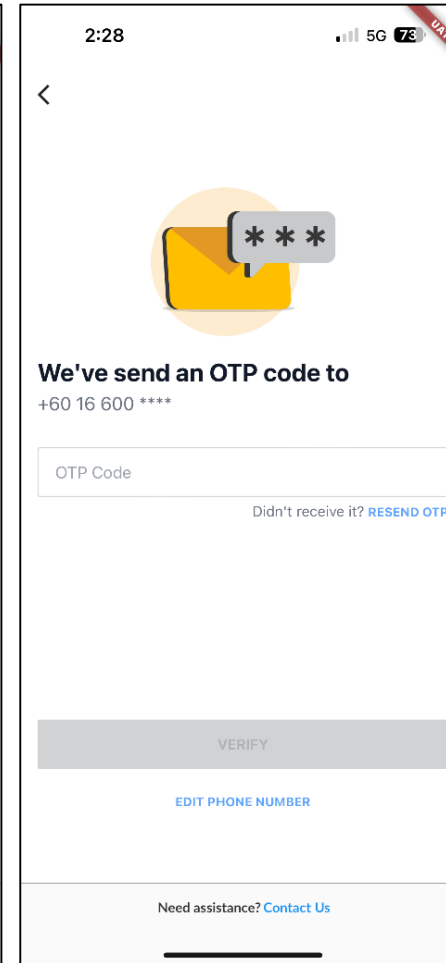
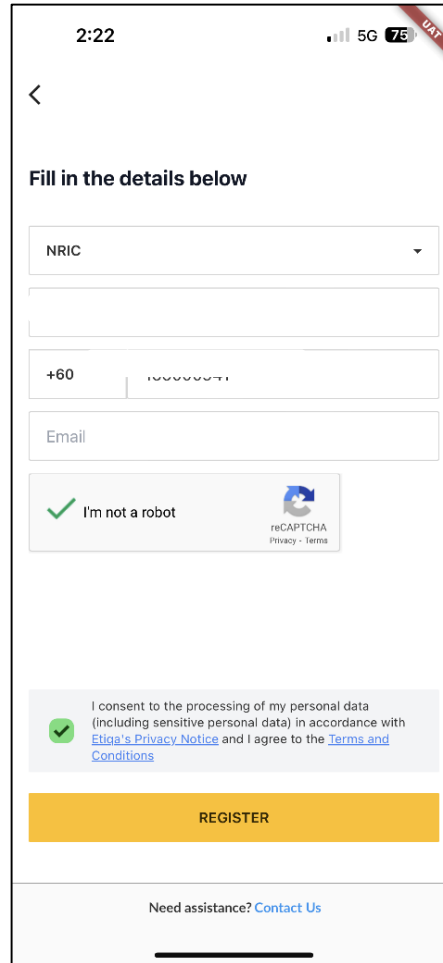
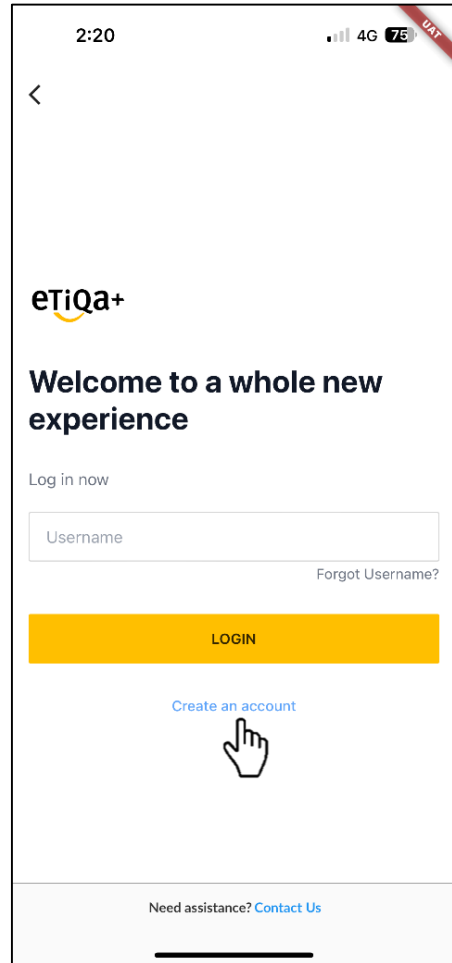
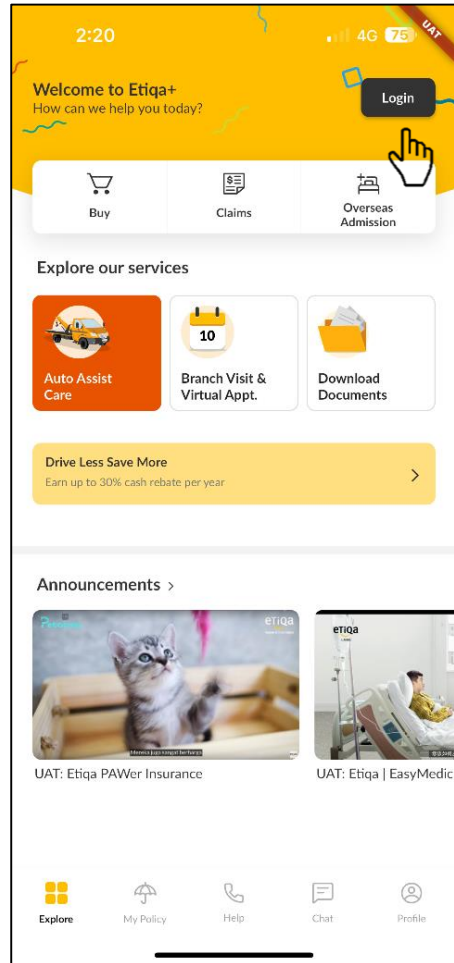
**Submission of Reimbursement Claims**

**View GL & Claims Records**

**View Admission & Discharge Process Guide**

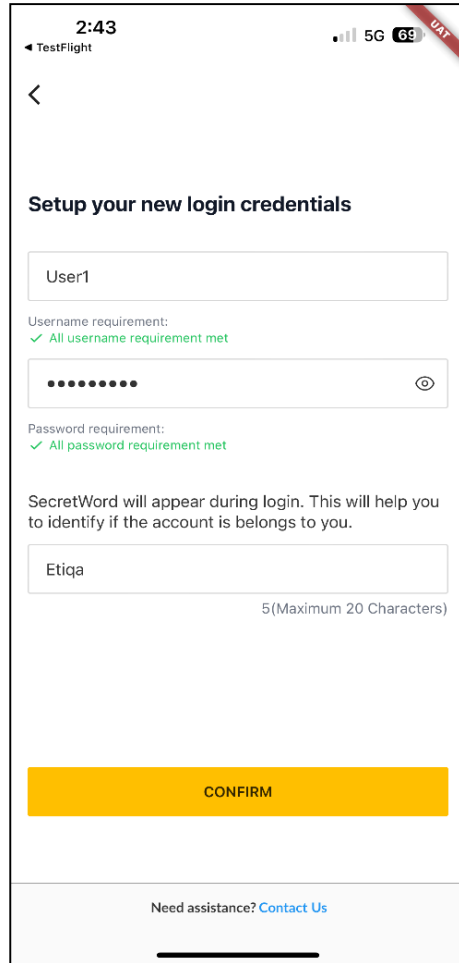
# Step 1

- Download the **eTiQa+** from the App Store, Play Store, or Huawei App Gallery.
- In order to Log in or Sign Up, you may tap on Login.
- It will direct you to the Login page
- If you are a first-time user, you are required to tap on **Create an account**.



## Step 2

- You may setup your new login credentials, such as username, password, and secret word
- Thereafter login to your email for verification
- You may then login eTiQa+ using your username and password



2:43  
TestFlight

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**Setup your new login credentials**

User1

Username requirement:  
✓ All username requirement met

.....

Password requirement:  
✓ All password requirement met

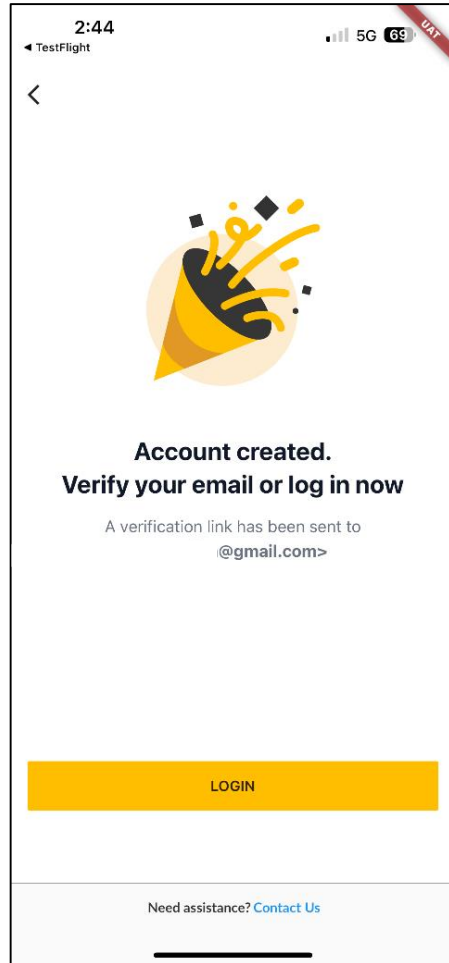
SecretWord will appear during login. This will help you to identify if the account is belongs to you.

Etiqua

5(Maximum 20 Characters)

**CONFIRM**

Need assistance? [Contact Us](#)



2:44  
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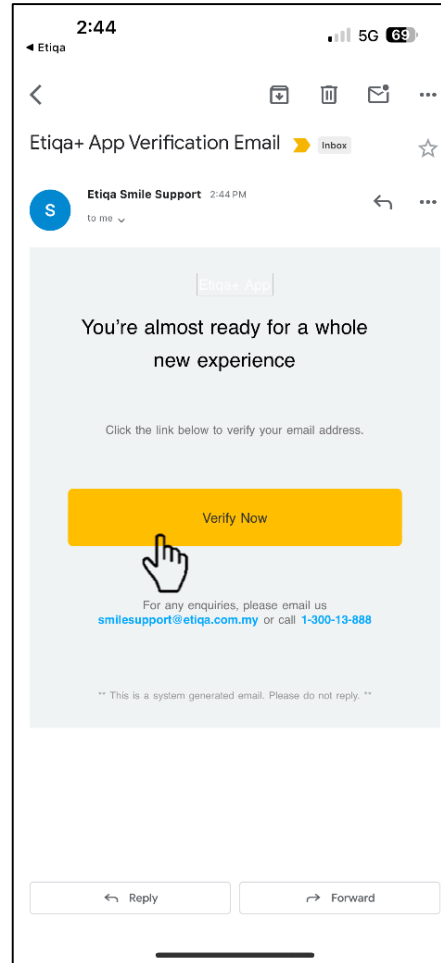
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**Account created.**  
**Verify your email or log in now**

A verification link has been sent to  
@gmail.com>

**LOGIN**

Need assistance? [Contact Us](#)



2:44  
Etiqua

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Etiqua+ App Verification Email

Etiqua Smile Support 2:44 PM

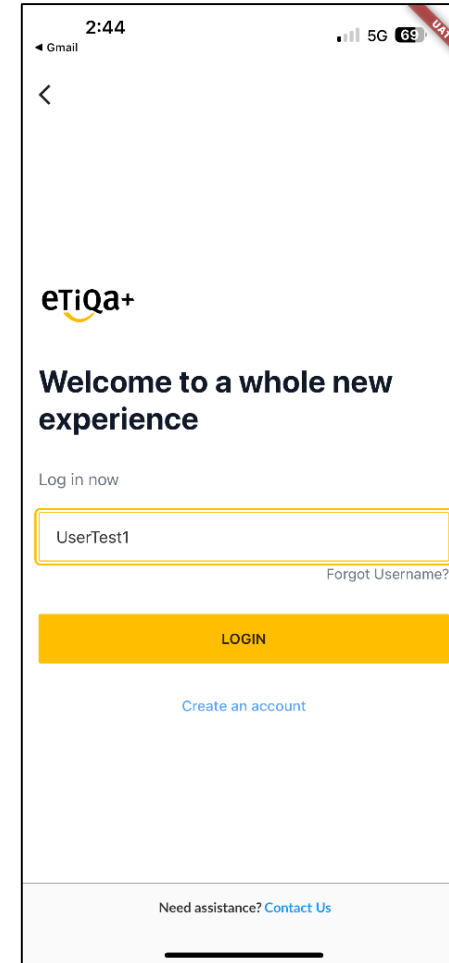
to me

**Verify Now**

For any enquiries, please email us  
[smilesupport@etiqua.com.my](mailto:smilesupport@etiqua.com.my) or call 1-300-13-888

\*\* This is a system generated email. Please do not reply. \*\*

Reply Forward



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Gmail

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**eTiQa+**

**Welcome to a whole new experience**

Log in now

UserTest1

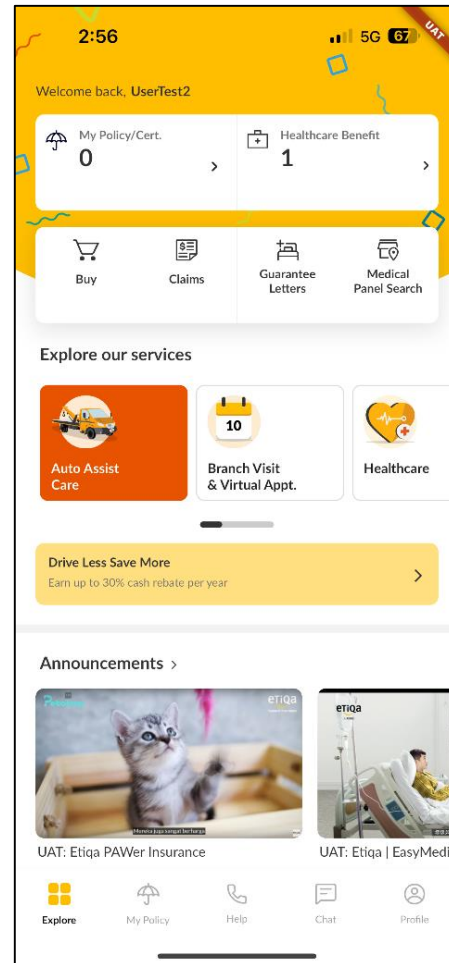
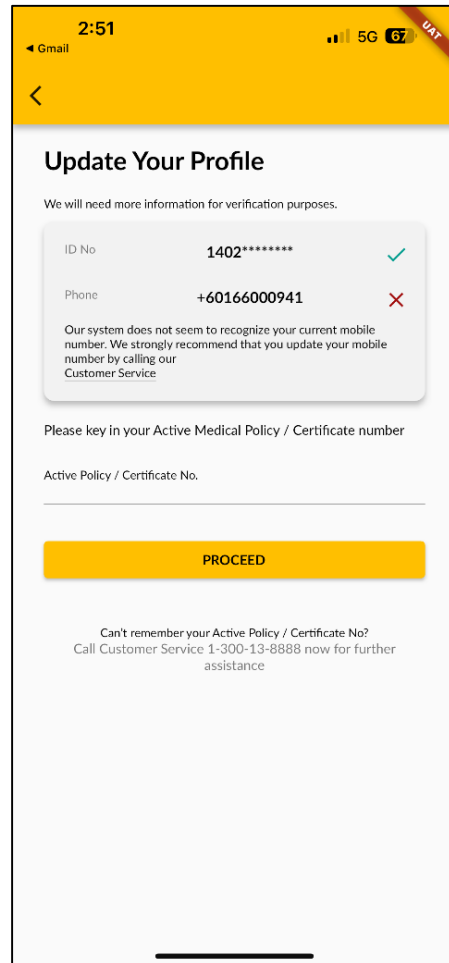
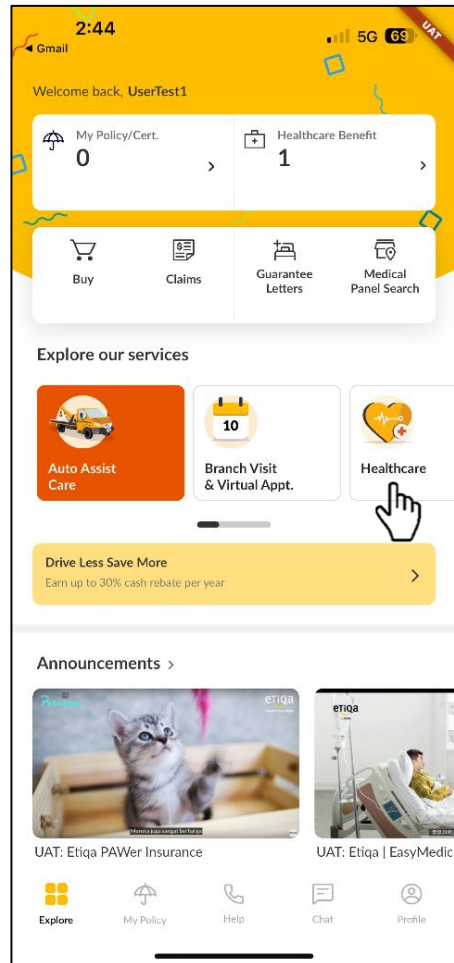
**LOGIN**

[Create an account](#)

Need assistance? [Contact Us](#)

## Step 3

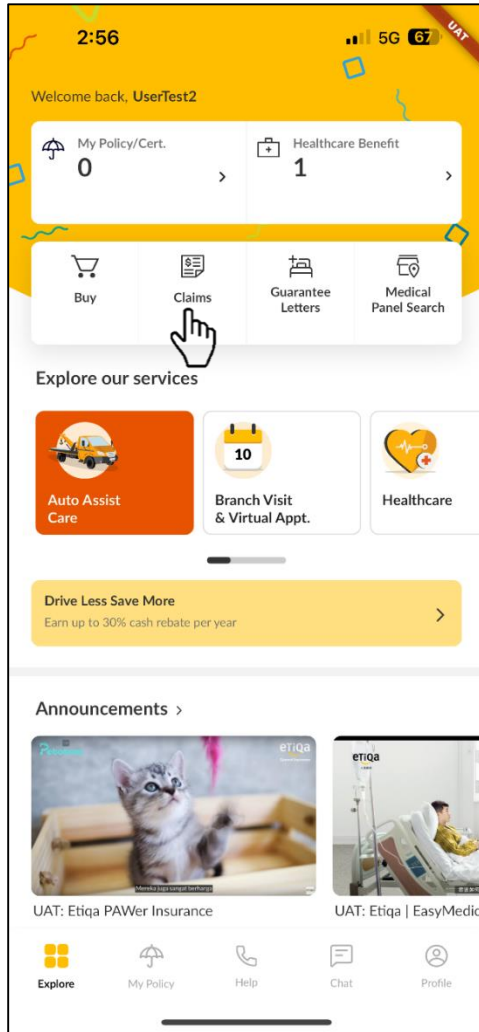
- Click on Healthcare
- Key in your Policy/Contract No
- Upon validation, you will be able to access Healthcare Module



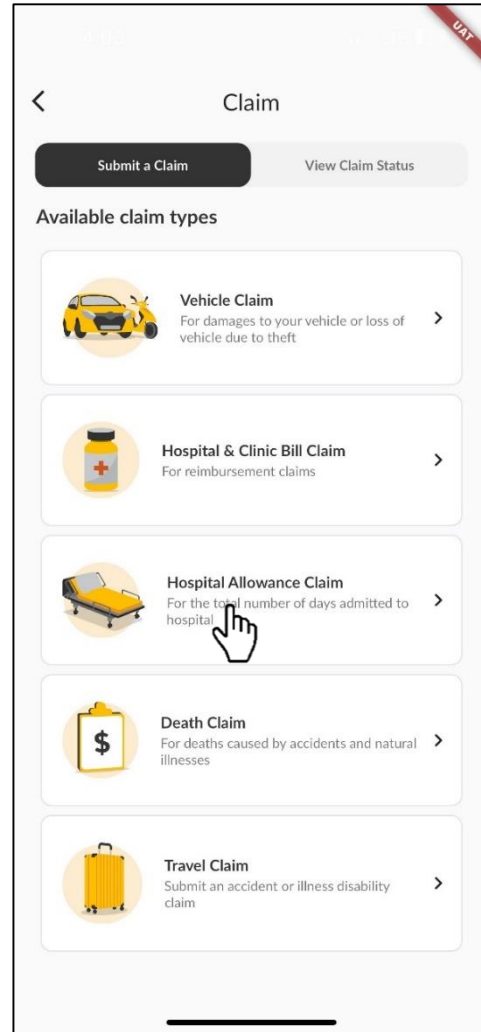
**POLICY NUMBER:**

1) 1/4/2024 onwards  
**TGWH001403**

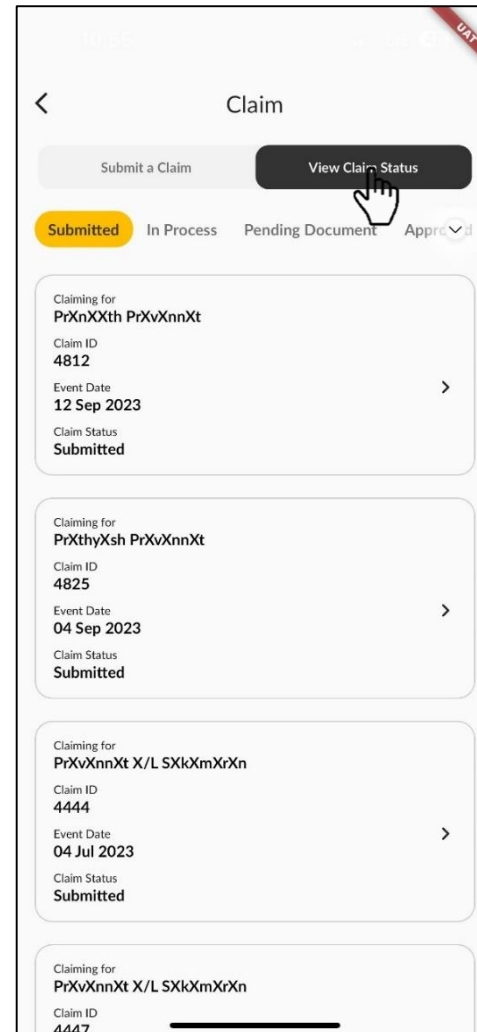
# Navigating the eTiQa+ for Healthcare Users



Click **Claims** for claim submission



Click to submit medical claim/ Government Hospital Cash Allowance

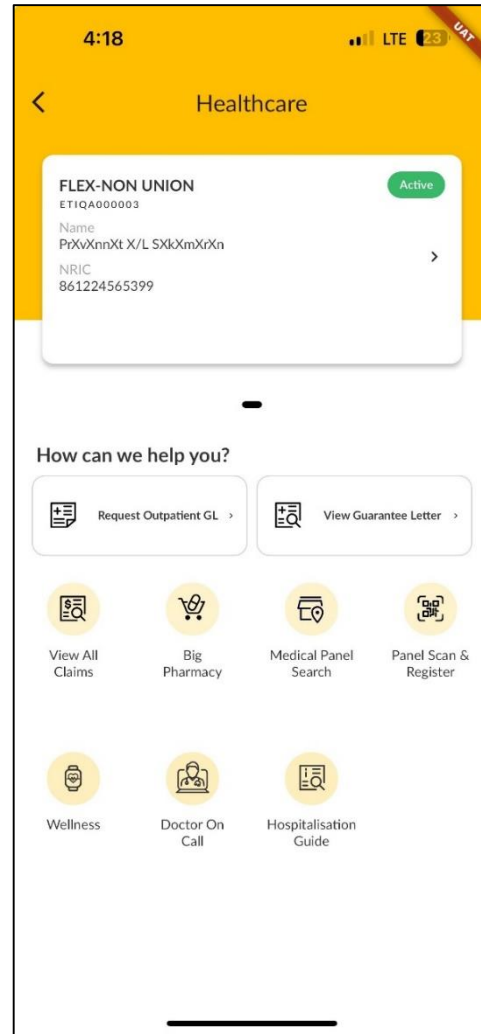
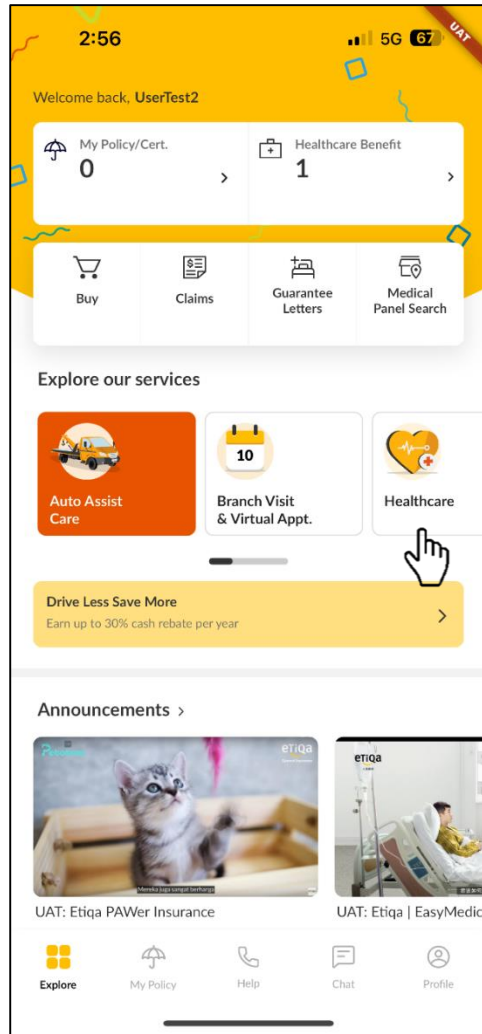


Click to view Claim Submission Status

Member to submit the following documents via eTiQa+ within 30 days from discharge date:  
Completed Medical Claim Form

- ☐ Original Bill(s) (with complete medication breakdown if the bill is above RM 500)
- ☐ Original Receipt(s) – *Indicate Submitted to Etiqa in Blue Pen*
- ☐ Complete statement of Medical Examiner (Medical Report)
- ☐ All Investigation Report(s) (e.g lab report, x-ray, MRI) if any
- ☐ Copy of NRIC

# Navigating the eTiQa+ for Healthcare Users



- Click to view covered member's (including dependents if covered) Annual Limit & Room Entitlement
- Click to view real-time Guarantee Letter (GL) status
- Click to navigate nearest Panel Providers

# Admission Guarantee Letter (GL) process



Member goes to  
Panel Hospital.

**Download eTiQa+ App to  
navigate to the nearest  
Panel Hospital**



At admission counter, member informs he/she is covered by Etiqa & present:

- 1) NRIC/Passport
- 2) Sign on Guarantee Letter (GL) request form
- 3) Pay admission deposit if required by hospital

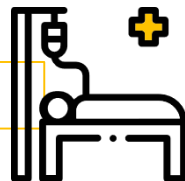


Hospital will process the Admission Guarantee Letter (IGL) request and upload the request to Etiqa Healthcare (EHC) via Etiqa's Provider Portal once doctor have filled up the GL request form.



- ✓ EHC will check validity of the policy/ certificate, medical condition and policy/ certificate terms and conditions.
- ✓ EHC to issue the admission GL (IGL), if case is coverable **within 30 minutes** upon receiving complete documents.
- ✓ If the case is not coverable, a Decline Guarantee Letter will be issued. Member to pay and file the claim for reimbursement consideration.
- ✓ Hospital will be able to track GL status and download GL from the Provider Portal.

Member to proceed with admission.



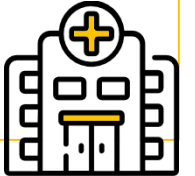
# Discharge Guarantee Letter (GL) process



Member fit for discharge.

Hospital will process the Final Guarantee Letter (FGL) request and upload the request to Etiqa Healthcare (EHC) via Etiqa's Provider Portal once the below documents are ready:-

- ✓ Final bill
- ✓ All investigation reports
- ✓ Final Diagnosis



- ✓ Upon receiving the FGL Request, EHC to review/assess final bill and issue Final GL (FGL) **within 45 minutes** upon receiving complete documents.
- ✓ FGL issued will state the covered/ non –covered amount which need to be borne by member.
- ✓ Hospital will be able to track GL status and download GL from the Provider Portal.



Any non-covered amount will be deducted from the admission deposit paid.

Member can be discharged home.



# Visitation at Etiqa Panel Clinic (Outpatient Clinical GP)



Student visit to nearest Panel Clinic



Student register at Panel Clinic by using Etiqa Smile App



Student seek treatment at Panel Clinic on Cashless facilities



Student to pay for uncovered item if there is ANY.



Student get medication

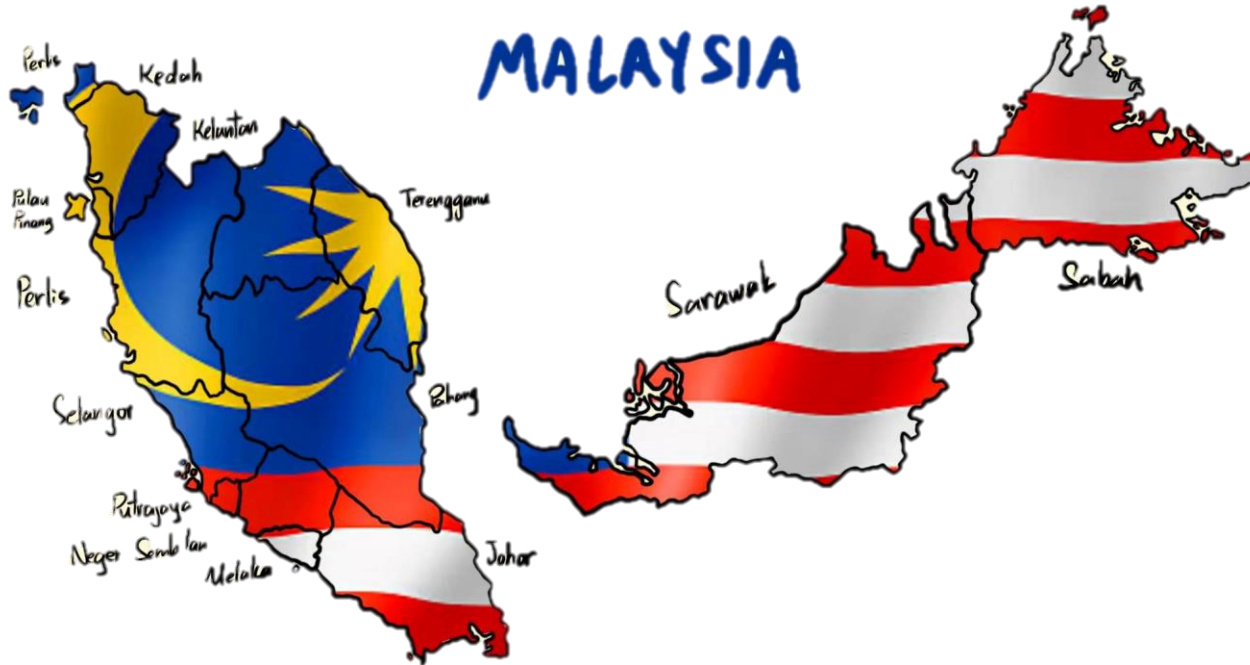
**IMPORTANT:**  
Outpatient Specialist Benefits does  
Not covered under this program.



# NON CLAIMABLE HOSPITAL

The accessible number of Etiqa Panel Hospitals nationwide are more than **140 Hospitals**

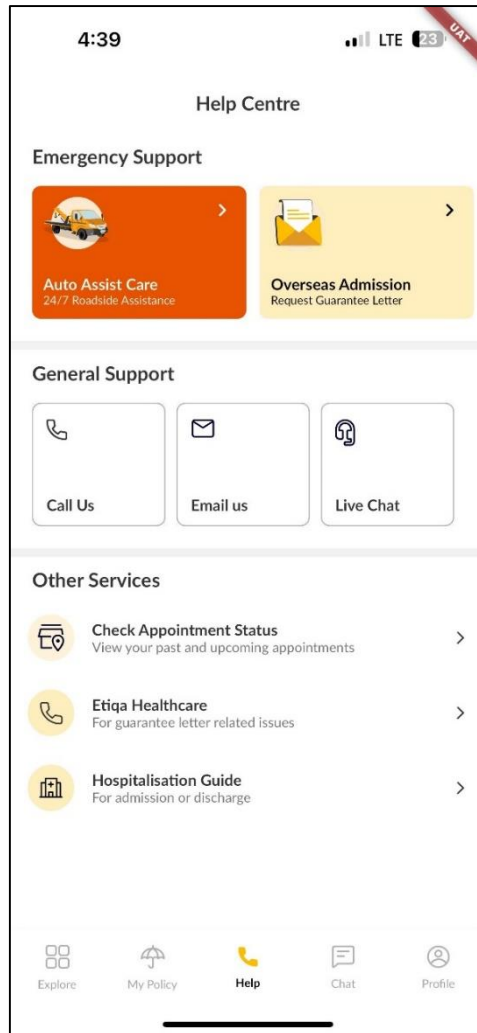
Note: Treatment or hospitalization at the following hospitals are **not claimable** under your Group Hospital and Surgical plan:



## 8 Non Claimable Hospitals as below:

- Prince Court Medical Centre Sdn Bhd
- KPJ Kajang Specialist Hospital
- KPJ Ampang Puteri Specialist Hospital
- Hospital Pantai Mutiara
- Damansara Specialist Hospital
- Gleneagles Kuala Lumpur
- KPJ Penang Specialist Hospital
- Gleneagles Medical Centre, Penang

# Technical Support and 24 Hours Call Center



Any enquiry on eTiQa+  
[etiqamysupport@etika.com.my](mailto:etiqamysupport@etika.com.my)



# Thank You

