



马来西亚佛教发展基金会
YAYASAN BELIA BUDDHIST MALAYSIA



僧伽集体医药保险计划

Sangha Group Medical Insurance Plan





Gibraltar BSN

Policy Number : GBSN10350

Policyholder : Yayasan Belia Buddhist Malaysia

Policy Period : 01-Feb-2022 to 31-Jan-2023

Product : Group Hospitalisation & Surgical Benefit



Hospital Benefits		
A) Hospital Benefits		
1	Hospital Room & Board (max 180 days per disability)	120
2	Intensive Care Unit (max 30 days per disability)	400
3	Hospital Supplies & Services	
B) Surgical Benefits		
4	Surgical Fees	
5	Anaesthetic Fees	
6	Operating Theatre	
C) Medical Benefits (Non-Surgical)		
7	Pre Hospitalization Diagnostic Test (Within 60 days prior to admission)	As Charged (Reasonable and Customary Charges)
8	Pre-Hospital Specialist Consultation (within 60 days prior to admission)	
9	Daily In-Hospital Physician Visit (2 visits per Day)	
10	Post-Hospitalisation Treatment (within 60 days per disability)	
11	Second Surgical Opinion (within 60 days prior to admission)	



D) Outpatient Benefits		As Charged (Reasonable and Customary Charges)
12	Emergency Accidental Outpatient Treatment (within 24 hours after accident including follow up to	
13	Emergency Accidental Dental Treatment (within 24 hours after accident including follow up to	
14	Day Surgery & Day Care benefits	
15	Ambulance Fee	
E) Outpatient Kidney Dialysis & Cancer Treatment		
16	Outpatient Kidney Dialysis Treatment	
17	Outpatient Cancer Treatment	
F) Other Benefits		
18	Government Hospital Daily Cash Allowance (max 180 Days)	60
19	Medical Report Fees (Per Disability)	70
20	Hospital Service Tax	As Charged (Reasonable and
Overall Annual Limit		25,000

- Who is eligible for GHS coverage?
 - i. Sangha Member who stays in Malaysia
 - ii. Malaysian or non-Malaysian with valid Visa/Pass.
 - iii. 16 to 65 years old (age on next birthday)
 - iv. Endorsed by a Supporting Buddhist Organisation
 - v. The members under the defined listing of high risk and sanctioned countries updated by GBSN compliance shall be excluded from the group term life or group hospitalisation and surgical coverage (EG: Cambodia, Myanmar, Pakistan, Afghanistan, Laos, Iceland, Albania, Ghana, etc.)



Eligible age (Age of next birthday)
Entry age : 16-65
Last renewal age : 70



Admission & Discharge Process

A&E

Emergency department

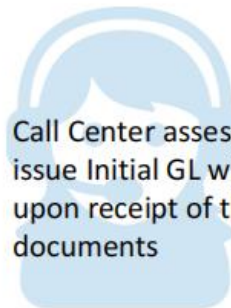
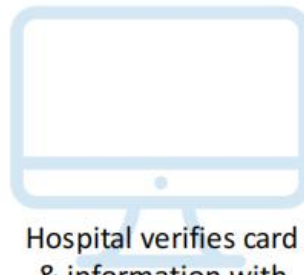
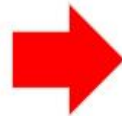
Emergency Situation

Proceed to Accidental & Emergency Department in panel hospital. Doctor in charge will stabilize the member before admission.

Non Pre-planned Admission: Patient provides IC, Admission Letter & Medical Card at admission counter

Pre-Planned Admission: Patient provides IC, medical card, admission letter & admission date at admission counter.

(Patient to check GL status with call centre 3-4 days prior to admission)



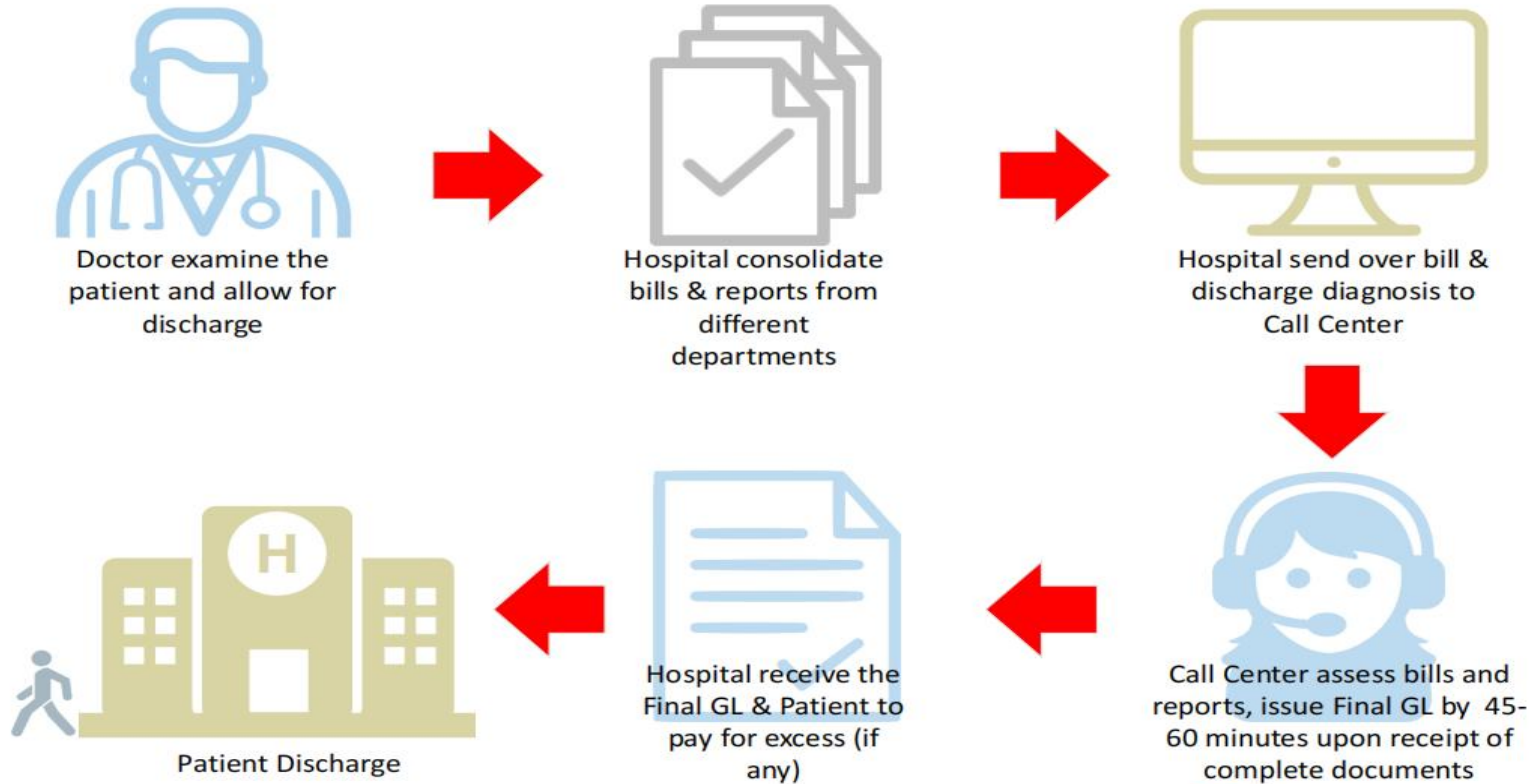
Note: TAT for Non Pre-planned basis process may take up to 4-5 hours or more

Private & Confidential



Gibraltar BSN

Inpatient – Discharge Process Flow



Note: TAT for Discharge process may take up to 4-5 hours more

Inpatient Deposit

- Certain hospitals may request for **personal deposits** (in addition to Guarantee Letter) during admission process. The purpose of this deposit is to **pay non-covered items or excess**.
- Typically, the deposit is within RM300- RM1,000 depending on the type of treatment and hospitals.
- The deposit is **refundable** (after deducted excess and uncovered charges) during hospital discharge



Important Notes

GHS - Waiver for Exclusion of Quarantine by Law Clause (For Covid-19)

- We waive the exclusion of quarantine by law for hospitalisation coverage or treatment upon diagnosis of COVID-19 only if the person is hospitalised in a Ministry of Health Malaysia designated government hospital or governmentun quarantine and treatment center as aligned with the action taken by the life insurance industry.

GHS - Co-Payment for Room and Board (RB) Upgrade

Scenario:

Covered Plan: Plan 2; RB120

Admission: Admitted into RB400 for 2 days

Total medical bills: RM10,000

Co-Payment for RB Upgrade: 20%; subject to a maximum of RM1,000 per disability

Co-Payment Calculation	Amount (RM)
Room & Board Rate Differences (RM400 - RM120) x 2	560
Total Medical Bills @ 20% Co-Payment (RM10,000 x 20% = RM2,000 but capped at maximum RM1,000)	1,000
Total Co-Payment from Covered Member	1,560

Inpatient – Waiting Period



What are the specified illnesses?

- i. hypertension, diabetes mellitus and cardiovascular disease; or
- ii. growths of any kind including tumours, cancers, cysts, nodules, polyps; or
- iii. stones of the urinary system and biliary system; or
- iv. any disease of the ear, nose (including sinuses) or throat; or
- v. hernias, haemorrhoids, fistulae, hydrocele or varicocele; or
- vi. any disease of the reproductive system including endometriosis; or
- vii. any disorders of the spine (including a slipped disc) or any knee conditions.

Ineligible Expenses

For non medically necessary items, it is not covered under the policy.





Examples of non-covered items:

1. Admission kit
2. Non-related diagnostics tests. Such as test that are not related to the disability or diagnosis during the admission
3. Other charges such as newspapers, telephone charges & other similar facilities
4. Extra food & drinks, extra bed, laundry, flask, extra toilet paper
5. Rental of television, telephones, broadband services, electricity charges, admission/registration/record fee



Exclusions - Group Hospitalization & Surgical (GHS)

GHS will not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- *self-inflicted Injuries* or suicide or attempted suicide, while sane or insane; or 
- Injuries or Hospitalization as a result of *drug* abuse, addictive disorders from substance misuse or while under the influence of *alcohol*; or 
- *war* or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or 
- *ionizing radiation* or contamination by radioactivity from any nuclear fuel or nuclear waste; or 

Exclusions - Group Hospitalization & Surgical (GHS)

- *private nursing care*, non-Hospital nursing care, rest cures, sanitarium care, hospice care and care or treatment that do not lead to a recovery / conservation of a Life Assured's condition or restoration to his or her previous state of health;

- *HIV, AIDS or AIDS* related disease; or



- *Congenital Disorders/Diseases* or deformities including hereditary and developmental conditions; or



- *pregnancy* or pregnancy related conditions including childbirth (whether surgical or otherwise), complications arising from pregnancy such as miscarriage, abortion, pre- or post-natal care, contraceptive methods for birth control, infertility treatments and its complications; or



Exclusions - Group Hospitalization & Surgical (GHS)

- Sickness or Injury arising from *racing* of any kind (except foot racing) *hazardous sports* such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
- plastic or *cosmetic Surgery* and related treatments; or
- *eye examination* and surgical correction for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy or Lasik; or
- *dental* conditions including dental treatment by Dentist or oral Surgery except as necessitated by accidental Injuries to sound natural teeth occurring wholly during the period of Insurance; or



Exclusions - Group Hospitalization & Surgical (GHS)

- *mental or nervous disorders* (including psychosis, neurosis and their physiological or psychosomatic manifestations); or



- *sex changes*; or



- *primarily for investigative purposes*, screening, diagnosis, x-rays, scans, general physical or medical examinations that are done routinely or are not incidental to treatment or diagnosis of a Disability, treatment or investigation of a Disability that are not Medically Necessary to be Hospitalized, preventive treatments and medicine; or



- *communicable diseases* requiring quarantine by law; or
- of an *experimental*, investigational or research nature.



Treatment and Cost of Equipment, Appliances, Medicine Excluded

- *alternative treatments* such as chiropractic services, acupuncture, acupressure, reflexology, bone-setting, herbalist treatment, hyperbaric oxygen therapy, massage or aroma therapy or other alternative medicines treatments; or
- *alternative medicines* such as traditional medicine, supplementary medicine, vitamins or other alternative medicines; or
- *glasses, multifocal lens or contact lens*; or
- external *prosthetic appliances* or devices including but not limited to artificial limbs, external fixator, hearing aids, cochlear apparatus; or
- *pacemakers*, implantable cardiac defibrillator (ICD) and cochlear implants; or



GHS Reimbursement Claim Process

Claim Reimbursement

Situations whereby you have to pay the expenses first and claim later:

- Admission to non-panel hospitals
- Hospitalisation outside Malaysia (overseas)
- Outpatient cancer treatment
- Outpatient kidney dialysis treatment
- Pre & Post Hospitalization
- Emergency Accidental Outpatient Treatment
- Emergency Accidental Dental Treatment
- **Specialist visitation**

GHS - Claim Reimbursement Process

Complete Claim Form:

- Page 1-3 by claimant
- Page 4-5 by doctor (If medical bill more than RM300)



Submit with Supporting Documents:

- Hospital Bills, Itemized Bills (Original)
- Receipts (Original)
- Test Report
- Bank Account Statement (For verification)
- Police Report (If Accident)



Claim Payout

- Payment will be made within **10** working days once we received the complete documents



Submit the claim documents

- within 30 days after event date



PART I – CLAIMANT'S STATEMENT / BAHAGIAN I - PERNYATAAN PIHAK MENUNTUT

TYPES OF CLAIMS / JENIS TUNTUTAN

Hospitalisation / Day Surgery Hospitalisation Income / Surgical Benefits Hospitalisation Cash Benefit / Government Cash Allowance Outpatient / Pre & Post Hospitalisation Benefits

1. Policy Details & Life Assured Information / Butiran Polisi & Orang yang Dinsuranskan	
Policy No. / No. Polisi	
Name of Life Assured / Nama Orang yang Dinsuranskan	
NRIC No. of Life Assured / No. KP Orang yang Dinsuranskan	
Correspondence Address / Alamat Surat-Menyurat	
Contact No. and Email Address / No. Telefon dan Alamat E-mel	
2. Claimant's Information / Butiran Penuntut - jika berbeza daripada Orang yang Dinsuranskan	
Name of Claimant / Nama Penuntut	
NRIC No. of Claimant / No. KP Penuntut	
Contact No. and Email Address / No. Telefon dan Alamat E-mel	
3. Employment Details / Butiran Perriagaan / Majikan	
Current Occupation / Pekerjaan Sekarang	
Name of Employer / Business / Nama Majikan / Perniagaan	
Address and Contact no. of Employer / Alamat dan no. telefon Majikan / Perniagaan	
4. If hospitalisation due to accident (Accident & Injury Details) / Jika kemasukan ke hospital kerana kemalangan (Butiran Kemalangan & Kecederaan)	
Date and Time of Accident / Tarikh dan Masa Kemalangan	Date / Tarikh : <input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YYYY / <input type="text"/> Time / Masa : <input type="text"/> am/pm
Place of Accident / Tempat Kemalangan	
How did the accident occur? / Bagaimana kemalangan tersebut berlaku?	
Nature and extent of injuries, e.g. fracture, cut or bruise / Tahap kecederaan yang dialami	
5. If hospitalisation due to illness / disease (Illness / Disease Details) / Jika kemasukan ke hospital kerana penyakit (Butiran Penyakit)	
Sign of symptoms presented / Jenis penyakit / simptom	
How long had you been having these signs and symptoms? / Berapa lamakah tanda-tanda dan simptom ini telah wujud?	
Diagnosis / Nature of illness / Disease / Diagnosis / Jenis Penyakit	



Malayan Banking Berhad (3813-K)
14th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia

DATARAN MAYBANK

MRS / PUAN NG SIEW FAK
78 LORONG DELIMA 1B



MUKA / 頁 / PAGE : 1
TARikh PENYATA : 28/02/22
結單日期 :
STATEMENT DATE
NOMBOR AKALIN : 51
戶號 :
ACCOUNT NUMBER

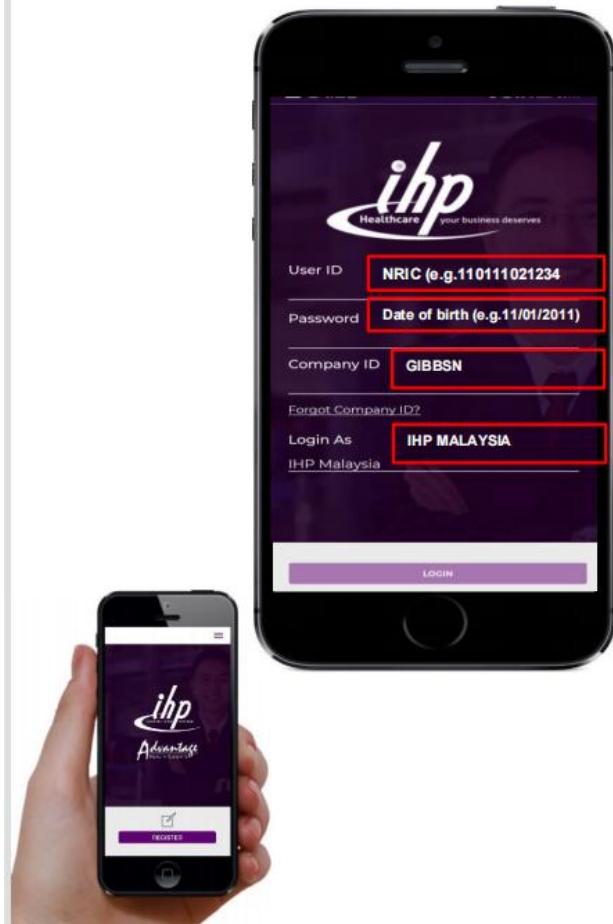
PROTECTED BY PIDM UP TO RM250,000 FOR EACH DEPOSITOR

MAYBANK2U.PREMIER

IHP

Downloading your IHP App by scanning these QR codes. You can also search “IHP App”



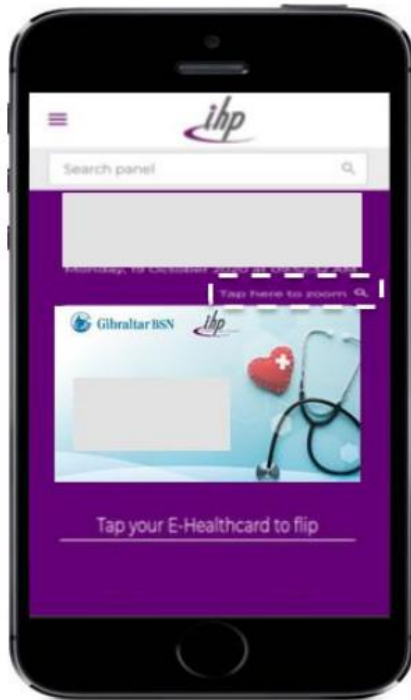


Download the application and register with the following information :

- 1. User ID** : Your NRIC Number / Passport No.
- 2. Company ID** : GIBBSN037
- 3. Password** : Date of Birth (DD/MM/YYYY)
(Reminder to include "/" when entering the information e.g. 31/12/2017)
- 4. Login As** : IHP Malaysia
(Login is fixed as "IHP Malaysia")

Important Update:

- Dependents will be required to login using the employee's login credentials
- Password is fixed and cannot be changed
- Users are recommended to keep their applications updated to the latest version

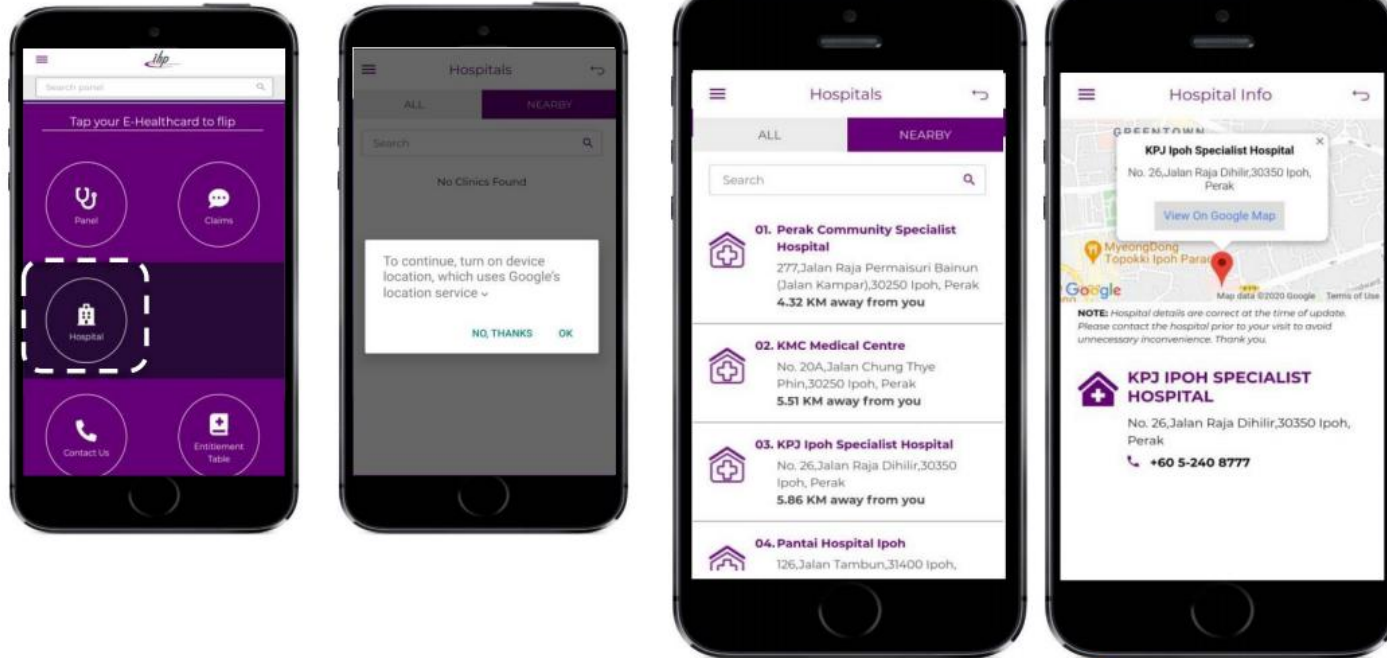


Step 1: Upon Login, Apps will display e-medical card

Step 2: Tap here to zoom for full display full e-Medical Card



- Step 1:** Select Panel
- Step 2:** Enable Location Services (GPS)
- Step 3:** Application will display the nearest panel hospital within 10km radius
- Step 4:** Select your preferred hospital, view the on Google Maps to get direction



IHP Apps - Claims History



The application provides the ability to synchronize the Claim History information of member.

You may check status of claims and a list of claims that have been submitted within the selected period.



IHP Apps - Entitlement and Balances



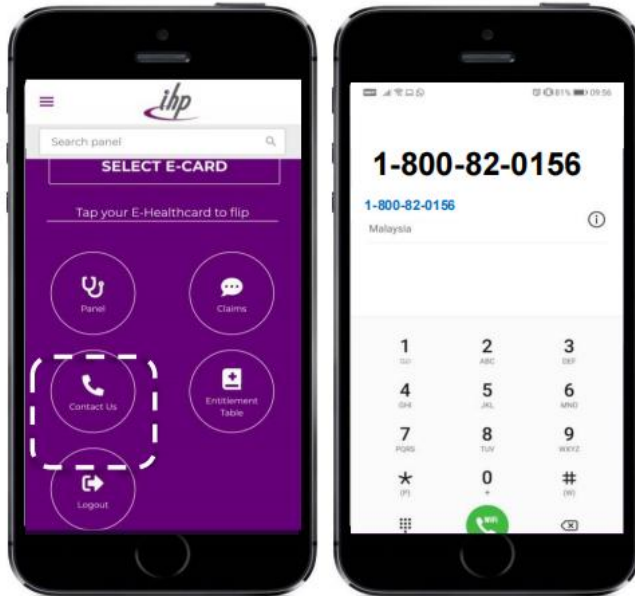
The image shows a smartphone screen displaying the 'Entitlement' screen. At the top, there is a dropdown menu for 'For the period' set to 'Current Year'. Below this is a section titled 'BENEFIT INFORMATION'. A table follows with columns for 'Benefit Type', 'Entitlement', 'Utilization Pending (Plan)', and 'Balance'.

Benefit Type	Entitlement	Utilization Pending (Plan)	Balance
- Annual Limit (JAT TH-ONE) HOSPITAL & SURGICAL PLAN	25000	0 16549.22	28440.78
- Lifetime Limit (JAT TH-ONE) HOSPITAL & SURGICAL PLAN	750000	0 16549.22	733450.78

Provides an overview of entitlement, spending and current balance



IHP Apps – Contact Number



IHP Apps – Hotline
1-800-82-0156

gibbsn.enquiry@ihpmy.com



Inpatient – IHP Panel Hospitals

<https://www.gibraltarsn.com/support/panel-hospitals>



STATE	HOSPITAL NAME
KUALA LUMPUR	COLUMBIA ASIA HOSPITAL - SETAPAK
	DAMAI SERVICE HOSPITAL (HQ)
	GLENEAGLES KUALA LUMPUR
	HOSPITAL PAKAR AL ISLAM
	HOSPITAL PUSRAWI
	KPJ TAWAKKAL SPECIALIST HOSPITAL
	PANTAI HOSPITAL AMPANG
	PANTAI HOSPITAL CHERAS
	PANTAI HOSPITAL KUALA LUMPUR
	PARKCITY MEDICAL CENTRE
	KPJ SENTOSA MEDICAL CENTRE
	TAMAN DESA MEDICAL CENTRE
	TUNG SHIN HOSPITAL
	UM SPECIALIST CENTRE SDN BHD
	PRINCE COURT MEDICAL CENTRE
	INTERNATIONAL SPECIALIST EYE CENTRE (ISEC MID VALLEY)
	CENGILD G.I MEDICAL CENTRE
	KPJ PUSAT PAKAR MATA CENTRE FOR SIGHT (KUALA LUMPUR CENTRE)
	IHEAL MEDICAL CENTRE
	SUNWAY MEDICAL CENTRE VELOCITY
	UKM SPECIALIST CENTRE
QUILL ORTHOPAEDIC SPECIALIST CENTRE SDN BHD	
KL EYE SPECIALIST CENTRE	
DAEHAN REHABILITATION HOSPITAL SDN BHD	
HSC MEDICAL CENTER	
OASISEYE SPECIALISTS	
INSTITUT JANTUNG NEGARA	



STATE	HOSPITAL NAME	HOSPITAL NAME
SELANGOR	ARA DAMANSARA MEDICAL CENTRE	HOSPITAL UMRA
	ASSUNTA HOSPITAL	KPJ PUSAT PAKAR MATA CENTRE FOR SIGHT (PETALING JAYA CENTRE)
	BEACON INTERNATIONAL SPECIALIST CENTRE	KELANA JAYA MEDICAL CENTRE
	COLUMBIA ASIA HOSPITAL - BUKIT RIMAU	UITM PRIVATE SPECIALIST CENTRE
	COLUMBIA ASIA HOSPITAL - PUCHONG	KAJANG SENTRAL AMBULATORY MEDICAL CENTRE
	COLUMBIA ASIA HOSPITAL - CHERAS	ALPHA SPECIALIST CENTRE
	KPJ DAMANSARA SPECIALIST HOSPITAL	USJ EYE SPECIALIST SDN BHD
	KPJ AMPANG PUTERI SPECIALIST	REGEN REHAB HOSPITAL
	KPJ KAJANG SPECIALIST HOSPITAL	TOPVISION EYE SPECIALIST CENTRE (BANTING)
	KPJ RAWANG	TOPVISION EYE SPECIALIST CENTRE (KUALA SELANGOR)
	MANIPAL HOSPITALS SDN BHD	TOPVISION EYE SPECIALIST CENTRE (SETIA ALAM)
	PANTAI HOSPITAL KLANG	KPJ PUSAT PAKAR MATA CENTRE FOR SIGHT (RAWANG)
	SENTOSA SPECIALIST HOSPITAL	HOSPITAL PAKAR AN-NUR HASANAH SDN BHD
	SUBANG JAYA MEDICAL CENTRE	RANU EYE SPECIALIST
	THOMSON HOSPITAL KOTA DAMANSARA	MSU MEDICAL CENTRE
	THE TUN HUSSEIN ONN NATIONAL EYE HOSPITAL	KPMC PUCHONG SPECIALIST CENTRE
	COLUMBIA ASIA HOSPITAL - PETALING JAYA	SUNWAY SPECIALIST CENTRE DAMANSARA
	KPJ KLANG SPECIALIST HOSPITAL	PUSAT PERUBATAN KAJANG PLAZA
	KPJ SELANGOR SPECIALIST HOSPITAL	PUSAT RAWATAN ISLAM AZ-ZAHRAH
	COLUMBIA ASIA HOSPITAL - KLANG	SRI KOTA SPECIALIST MEDICAL CENTRE
QHC MEDICAL CENTRE	SUNWAY MEDICAL CENTRE	
SALAM SHAH ALAM MEDICAL CENTRE SDN BHD	PUTRA SPECIALIST HOSPITAL - KAJANG	



STATE	HOSPITAL NAME
KEDAH	KPJ KEDAH MEDICAL CENTRE
	METRO SPECIALIST HOSPITAL
	PANTAI HOSPITAL SUNGAI PETANI
	PANTAI HOSPITAL LAGUNA MERBOK (FKA AMANJAYA SPECIALIST CENTRE)
	PUTRA MEDICAL CENTRE
PENANG	BAGAN SPECIALIST CENTRE
	GEORGETOWN SPECIALIST HOSPITAL
	GLENEAGLES PENANG
	HOSPITAL LAM WAH EE
	ISLAND HOSPITAL
	LOH GUAN LYE SPECIALISTS CENTRE
	MOUNT MIRIAM CANCER HOSPITAL
	PANTAI HOSPITAL PENANG
	PENANG ADVENTIST HOSPITAL
	KPJ PENANG SPECIALIST HOSPITAL
	INTERNATIONAL SPECIALIST EYE CENTRE (ISEC PENANG)
	HOPE CHILDREN HOSPITAL (JALAN GOTTLIEB)
	HOPE CHILDREN HOSPITAL (SG. ARA)
PERAK	APOLLO MEDICAL CENTRE
	COLUMBIA ASIA HOSPITAL - TAIPING
	FATIMAH HOSPITAL
	KPJ IPOH SPECIALIST HOSPITAL
	KMC MEDICAL CENTRE
	PANTAI HOSPITAL IPOH
	PERAK COMMUNITY SPECIALIST HOSPITAL
	KPJ TAIPING MEDICAL CENTRE
	ANSON BAY MEDICAL CENTRE
	KPJ SRI MANJUNG SPECIALIST CENTRE
	PANTAI HOSPITAL MANJUNG
PERLIS	KPJ PERLIS SPECIALIST HOSPITAL



STATE	HOSPITAL NAME
JOHOR	COLUMBIA ASIA HOSPITAL - ISKANDAR PUTERI
	KPJ JOHOR SPECIALIST HOSPITAL
	KEMPAS MEDICAL CENTRE
	KPJ KLUANG UTAMA SPECIALIST HOSPITAL
	KPJ BANDAR MAHARANI SPECIALIST HOSPITAL
	KPJ PASIR GUDANG SPECIALIST HOSPITAL
	MEDICAL SPECIALIST CENTRE
	PANTAI HOSPITAL BATU PAHAT
	PENAWAR HOSPITAL
	KPJ PUTERI SPECIALIST HOSPITAL
	PUTRA SPECIALIST HOSPITAL - BATU PAHAT
	REGENCY SPECIALIST HOSPITAL
	GLENEAGLES MEDINI
	KPJ BANDAR DATO ONN SPECIALIST HOSPITAL
	COLUMBIA ASIA HOSPITAL - TEBRAU
	KENSINGTON GREEN SPECIALIST CENTRE
	KPJ BATU PAHAT SPECIALIST HOSPITAL
TOPVISION EYE SPECIALIST CENTRE (BATU PAHAT)	
TOPVISION EYE SPECIALIST CENTRE (KULAI)	
MELAKA	MAHKOTA MEDICAL CENTRE
	PANTAI HOSPITAL AYER KEROH
	ORIENTAL STRAITS MEDICAL CENTRE
	PUTRA SPECIALIST HOSPITAL - MELAKA
	SOUTHERN SPECIALIST EYE CENTRE (SSEC MELAKA)
NEGERI SEMBILAN	COLUMBIA ASIA HOSPITAL - SEREMBAN
	MAWAR MEDICAL CENTRE
	NILAI MEDICAL CENTRE
	NEGERI SEMBILAN CHINESE MATERNITY HOSPITAL
	KPJ SEREMBAN SPECIALIST HOSPITAL
	SALAM SENAWANG SPECIALIST HOSPITAL
SEHAT HEALTHCARE CENTRE	



STATE	HOSPITAL NAME
KELANTAN	KPJ PERDANA SPECIALIST HOSPITAL
	KOTA BHARU MEDICAL CENTRE
	USAINS TECH SERVICES SDN BHD
PAHANG	KUANTAN CLINICAL DIAGNOSTIC CENTRE
	KUANTAN MEDICAL CENTRE
	KPJ PAHANG SPECIALIST HOSPITAL
	IIUM MEDICAL SPECIALIST CENTRE (IMSC)
	DARUL MAKMUR MEDICAL CENTRE
TERENGGANU	PAHANG MEDICAL CENTRE
	KUALA TERENGGANU SPECIALIST HOSPITAL SALAM SPECIALIST HOSPITAL KUALA TERENGGANU



STATE	HOSPITAL NAME
SABAH	GLENEAGLES KOTA KINABALU
	JESSELTON MEDICAL CENTRE
	RAFFLESIA MEDICAL CENTRE
	KPJ SABAH SPECIALIST HOSPITAL
	TAWAU SPECIALIST HOSPITAL
SARAWAK	BINTULU MEDICAL CENTRE
	BORNEO MEDICAL CENTRE (KUCHING)
	COLUMBIA ASIA HOSPITAL - BINTULU
	COLUMBIA ASIA HOSPITAL - MIRI
	KPJ KUCHING SPECIALIST HOSPITAL
	MIRI CITY MEDICAL CENTRE
	KPJ SIBU SPECIALIST MEDICAL CENTRE
	TIMBERLAND MEDICAL CENTRE
	BORNEO MEDICAL CENTRE (MIRI)
	KPJ MIRI SPECIALIST HOSITAL
	REJANG MEDICAL CENTRE
	SARAWAK MEDICAL CENTRE (NORMAH MEDICAL SPECIALIST CENTRE)



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An Idiot with a plan can beat a genius without a plan ~Warren Buffett



Thank You

Navigating Your Financial Future