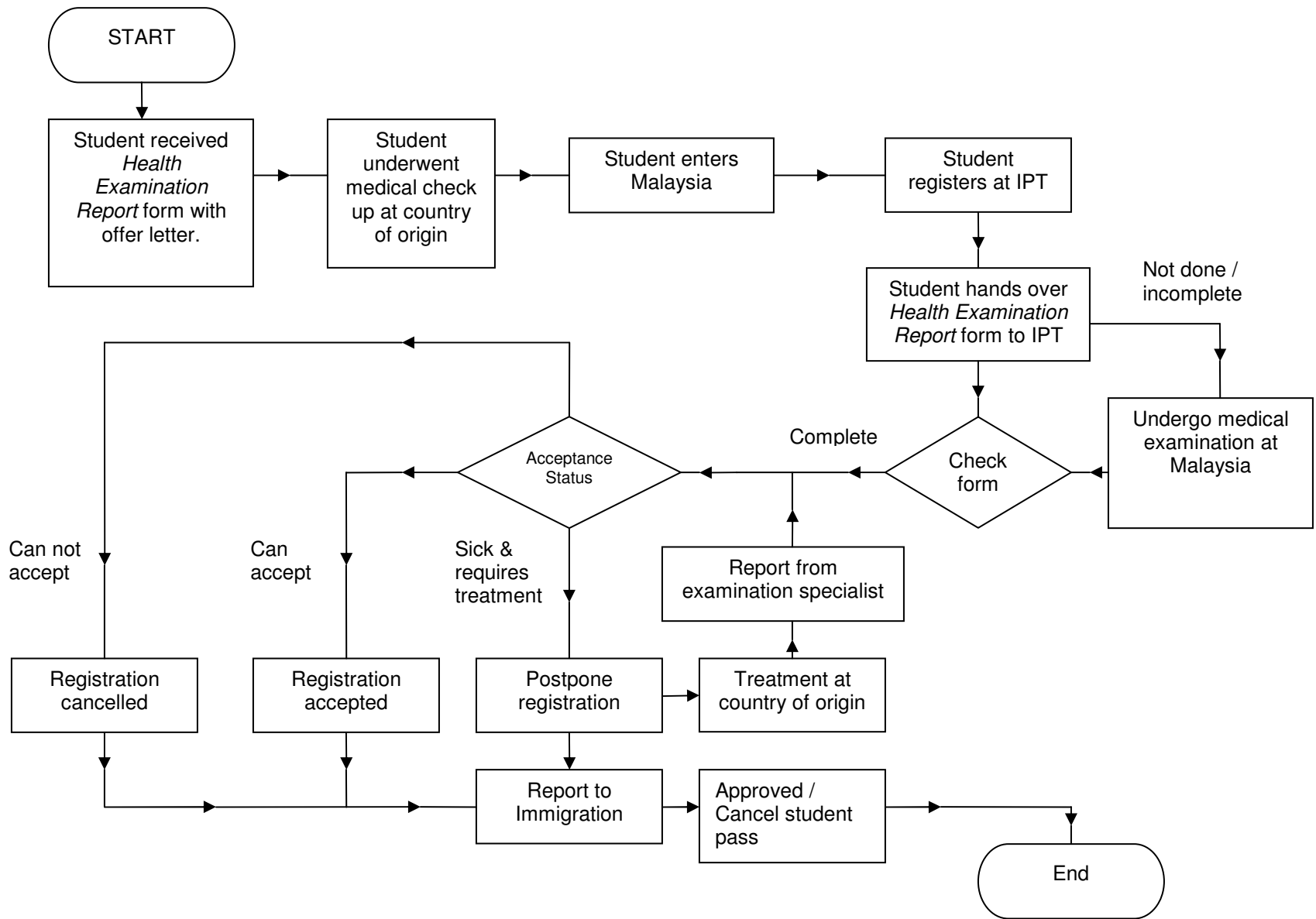


FLOW CHART FOR THE MEDICAL CHECK UP OF INTERNATIONAL STUDENTS AT IPT IN MALAYSIA

ATTACHMENT B



Health requirement for the purpose of international students' admission

(1) Infectious Diseases

	Types of disease	Example	Action be taken based on time of detection	
			Start study	While study
1	<ul style="list-style-type: none"> • Epidemic • Need longer time to recover • High cost of treatment 	<ul style="list-style-type: none"> • HIV/ AIDS • Hepatitis B • Hepatitis C 	<ul style="list-style-type: none"> • No accept registration as students, 	Give approval to continue he/ she studying with condition: <ul style="list-style-type: none"> • Students willing with it money (out of scheme) cost of treatment related. • Approval to continue studying for current course only. • Permission to extend study not more than 2 semesters.
2	<ul style="list-style-type: none"> • Epidemic • Will healthy in same period of time 	<ul style="list-style-type: none"> • Tuberculosis 	<ul style="list-style-type: none"> • Extend for register until treatment session finish. • Need approval from doctor who treats the students. 	<ul style="list-style-type: none"> • Allow to continue study • Allow extend not more than 2 semester.
3	<ul style="list-style-type: none"> • Will healthy in short time period 	<ul style="list-style-type: none"> • Malaria • Tifoid • Sifilis (VDRL) 	<ul style="list-style-type: none"> • Accept for registration • Need to treatment • Will be sponsor by health scheme. 	<ul style="list-style-type: none"> • Allow to continue study • Allow extend not more than 2 semester. • Treatment will be paying by health scheme
4	<ul style="list-style-type: none"> • Disease declare by ministry of health as epidemic 	<ul style="list-style-type: none"> • Japanese encephalitis • SARS • Avian flu 	<ul style="list-style-type: none"> • Will not accept register as students 	<ul style="list-style-type: none"> • Depend on policy and instruction by government and WHO.

(2) Chronic Non-Infectious Disease

	Types of disease	Example	Action be taken based on time of detection	
			Start study	While study
1	<ul style="list-style-type: none"> • Disease attack harmful to itself or other people. • High repetition effect study. 	<ul style="list-style-type: none"> • Epilepsy • Schizophrenia 	<p>Need report from expert who treats. Can register if:</p> <ul style="list-style-type: none"> • No symptom > 12 months; and • No yet in treatment • In treatment , < RM 100 / month; or • In treatment > RM 100 / month but agree using he / she own money. 	<p>Continue studying if;</p> <ul style="list-style-type: none"> • Symptoms no effect studying and • Treatment cost < RM 100 / month; or • Treatment cost > RM 100/ month but agree using he / she own money. • Give approval to continue current course.
2	<ul style="list-style-type: none"> • Precedent continue so long time period. • Obvious symptoms and serious. • Longer treatment schedule. 	<ul style="list-style-type: none"> • Dialysis • Cancer 	<ul style="list-style-type: none"> • No accept registration as students. 	<p>Continue studying if;</p> <ul style="list-style-type: none"> • Symptoms no effect studying and • Using he / she own money for treatment.
3	<ul style="list-style-type: none"> • Addiction against the students regulation and national law. 	<ul style="list-style-type: none"> • Drug 	<ul style="list-style-type: none"> • No accept registration as students. • 	<ul style="list-style-type: none"> • Terminate studying
4	<ul style="list-style-type: none"> • Need regular medicine • No serious symptoms • Treatment no effect studying 	<ul style="list-style-type: none"> • Hypertension • D' Mellitus 	<p>Accept if:</p> <ul style="list-style-type: none"> • Treatment no effect studying; and • In treatment , < RM 100 / 	<p>Continue studying if:</p> <ul style="list-style-type: none"> • Treatment no effect studying; and • In treatment , < RM 100 / month; or • In treatment > RM 100 /

			<p>month; or</p> <ul style="list-style-type: none">• In treatment > RM 100 / month but agree using he / she own money.	<p>month but agree using he / she own money</p>
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**INSURANCE GUIDELINE
SCHEDULE OF BENEFITS**

CATEGORY 1 : PERSONAL ACCIDENT & DEATH (Compulsory)
<ol style="list-style-type: none">1. Death (natural and accidental)2. Permanent Total Disablement3. Medical Evacuation Expenses4. Injury (all types of physical injury)
CATEGORY 2 : INPATIENT SERVICES (compulsory)
<ol style="list-style-type: none">1. Room & Board2. Intensive Care unit3. Hospital Miscellaneous Services4. Surgical Fees5. Anaesthetic Fee6. Operating Theatre7. In-Hospital Physician Fees8. Pre-Surgical/Medical Diagnostic Services9. Pre-Surgical/Medical Specialist Consultation10. Second Surgical Opinion11. Post-Hospitalization Treatment12. Out-Patient Accidental Treatment13. Emergency Dental Treatment14. Day care Procedure15. Ambulance Services16. Emergency Sickness Treatment17. Claim Medical Report Fees

CATEGORY 3 : REPATRIATION (compulsory)

1. Repatriation Allowance
2. Place of interment
3. Cremation or Funeral Ceremony in Malaysia
4. Transportation

CATEGORY 4 : OUTPATIENT SERVICES (compulsory)

1. Outpatient GP Treatment
 - Routine Consultation
 - Medication
 - Injection
 - Diagnostic Lab/X-Ray Procedure
 - Out-patient Surgical Procedures
2. Chronic illness (including pre-existing illness)
3. Emergency Accidental Treatment
4. Emergency Accidental Dental Treatment

CATEGORY 5 : FAMILY SCHEME (compulsory)

LIST OF REGISTERED INSURANCE COMPANY UNDER MINISTRY OF FINANCE

INSURANCE COMPANY

1. COMMERCE TAKAFUL BERHAD
2. UNI. ASIA GENERAL INSURANCE BERHAD
3. TAKAFUL NASIONAL SDN BHD
4. ETIQA INSURANCE BERHAD
5. COMMERCE LIFE ASSURANCE BHD
6. TAKAFUL IKHLAS SDN BHD
7. GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD
8. PROGRESSIVE INSURANCE BHD
9. SYRATIKAT TAKAFUL MALAYSIA