

Hospital & Surgical Scheme and Out-Patient (Clinical) Proposal for

ABC COMPANY

Managed By



P.C.S. RAKYAT SDN. BHD.

Web: www.rakyatgroup.com

E-mail : info@rakyatgroup.com

Hotline : 03- 7726 5229

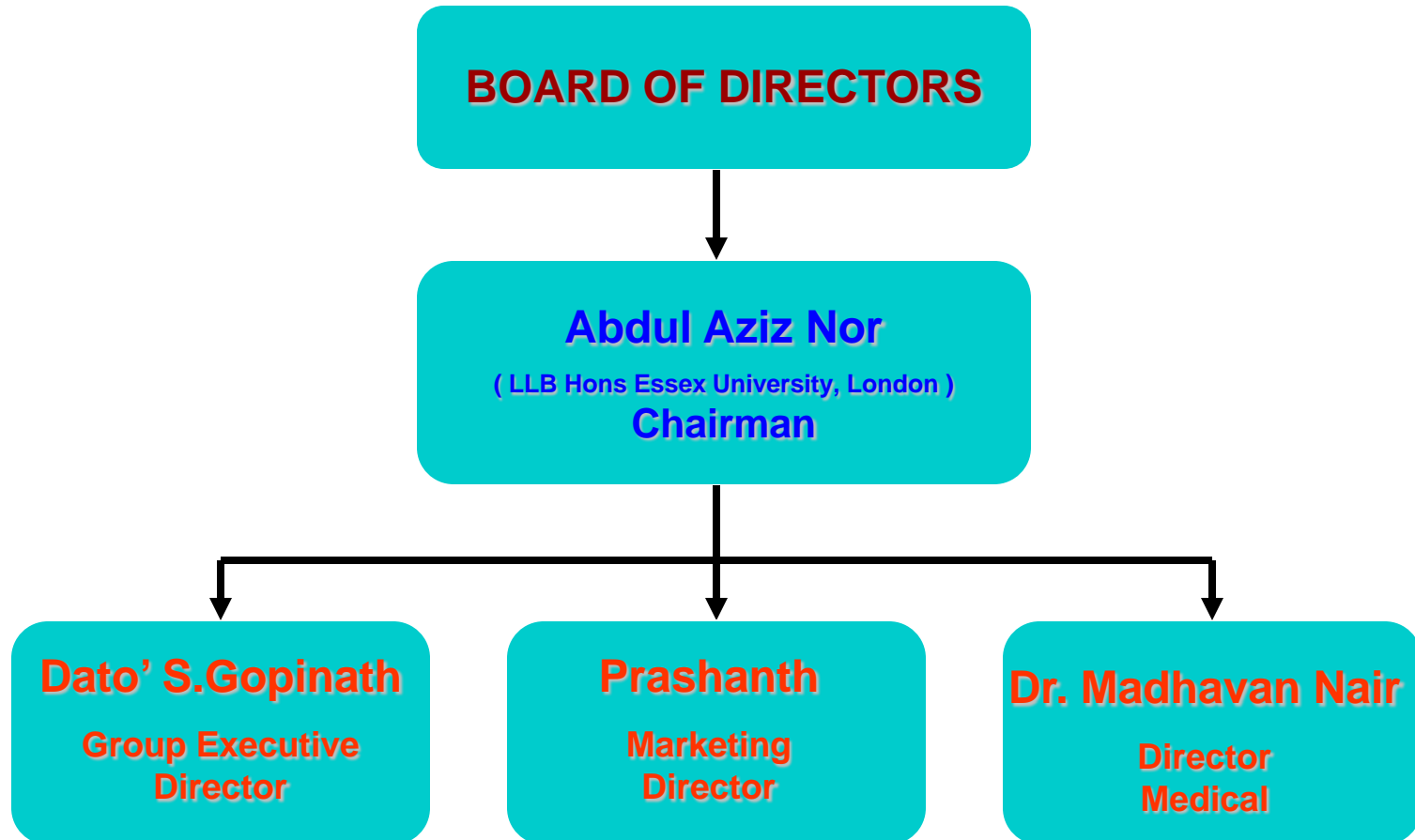
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Company Profile

- **Incorporation** Kuala Lumpur, Malaysia
- **Registration** 564417-U
- **Date of Incorporation** 15th November 2001
- **Corporate Address** 79M, Jalan SS21/1A
Damansara Utama
47400 Petaling Jaya
- **Branch Office** No. 1, Jalan Relau,
Bayan Baru
11950 Penang.
- **Telephone Numbers** 03-7726 5229 / 7726 4858
- **Facsimile Number** 03-7726 7977
- **Email** info@rakyatgroup.com
- **Web** www.rakyatgroup.com
- **Authorised Capital** RM 1,000,000.00
- **Paid up Capital** RM 1,000,000.00
- **Bankers** RHB
- **Company Secretary** ASEN & ASSOCIATE
Kuala Lumpur
- **Legal Advisor** Nazri & Sugunan
Advocate & Solicitor

BOARD OF DIRECTORS



Company Background

- Pioneer & time proven Managed Care Organisation (MCO) in Malaysia
- Third Party Administrator (TPA)
- Established on 15th Nov'2001
- Specialist- dedicated core business activity (not a side business)
- Managed by insurance experts and supported by full time medical doctors
- Registered MCO with Ministry of Health.

Functions and Operations

- **24 hours helpdesk line**
- **Roadshow for issuance of cards**
- **Appoint and select panel clinics**
- **Administering claims**
- **Monitoring claims**
- **Generating management reports based on clinic claims**
- **Review of Clinic Bills**

Hospital &
Surgical Scheme
Underwritten by
AXA/PACIFIC
Insurance

| | | | | |
|--|------------|--------|--------|--------|
| ABC COMPANY | | | | |
| HOSPITAL & SURGICAL SCHEME | | | | |
| TABLE OF BENEFITS | Plan A | Plan B | Plan C | Plan D |
| Room & Board (daily max up to 120 days) | 450 | 350 | 250 | 150 |
| Intensive Care Unit (up to 30 days) | AS CHARGED | | | |
| Hospital Miscellenous | | | | |
| Surgical Fees | | | | |
| Anaesthetics Fees | | | | |
| Operation Theatre Fees | | | | |
| In-Hospital Physician's Visit (daily up to120 days) | | | | |
| AMBULATORY CARE | | | | |
| Pre-Surgical/Medical Diagnosis Services (Max. upto31 days prior to Hospitalization or Daycare Procedure) | AS CHARGED | | | |
| Pre-Surgical/Medical Diagnosis Consultation (Max. upto 31 days prior to Hospitalization or Daycare Procedure) | | | | |
| Second Surgical Opinion | | | | |
| Post Hospitalization procedure Follow-up treatment (Up to 31 days maximum per disability following discharge from Hospital or upon undergoing Daycare procedure) | | | | |
| Outpatient Accidental Treatment (Maximum per dissability within 24 Hours after the accident & follow up treatment upto 60 days) | | | | |
| Daycare Procedure - (Surgical / medical) - Inclusive of all incidental costs pre and post day care visits upto 31Days) | | | | |
| Ambulance Fees | | | | |
| Emergency Outpatient Treatment (Max. per dissability from 12.00 p.m. to 6 a.m.) | | | | |
| Daily Cash Allowance in Govt. Hospital (Max. upto 90 Days) | | | | |
| Medical Report Fees Reimbursement (Max. per dissability applicable for In-Hospital Care and Ambulatory Care) | | | | |
| Hospital Service Tax | 6% | 6% | 6% | 6% |
| ANNUAL LIMIT PER MEMBER | 120,000 | 96,000 | 70,000 | 44,000 |
| SUPPLEMENTARY BENEFITS | | | | |
| Funeral Expenses - Due to accident only | 3000 | 2800 | 2000 | 2000 |

- **Type of Quotation : Group Hospital & Surgical Policy**
- **Insured Name : ABC**
- **Period of cover : ONE YEAR**
- **Insured Benefits : As per Schedule attached**
- **Terms & Conditions:**
- **Age Limit : up to 64 years old**
- **Compulsory participation of All employees**
- **Applicable to standard lives only**
- **30 days Waiting Period except for accidental causes (*for new members only*)**
- **Exclusion of Pre-existing illnesses or conditions (*for new members only*)**
- **Exclusion of Specified Illnesses (for first 120 days) as defined below:**
- **(*for new members only*)**
- Hypertension, diabetes mellitus and cardiovascular disease.
- All tumors, cancers, cysts, nodules, polyps, stones of the urinary system and
- biliary system
- All ear, nose (including sinuses) and throat conditions
- Hernias, hemorrhoids, fistulae, hydrocele, varicocele
- Endometriosis including disease of the Reproduction System
- Vertebra-spinal disorders (including disc) knee conditions
- Policy wordings will be based on new PIAM GHS policy wordings

IN-Patient Admission / Hospitalization CLAIMS PROCEDURE for Panel Hospital



**Patient visits Hospital and produce the In-Patient Card
(issued by the Insurance Company)**



**Patient needs to Fill the Hospital Admission Form. The
Hospital will fax the form to the Insurance Company for
Verification and Eligibility of the patient.**



**A Guarantee Letter is forwarded to the Hospital from the
Insurance Company within 30 mins (approx.) and the
patient is admitted for the treatment if found eligible.**



**Delay may be caused in getting Guarantee letter in few
cases, but need to have patience.
(Terms and Conditions apply).**



**A Pre Discharge Billing Assessment is done to identify the
Payable claims by the Patient and the Insurance Company.
The Bill is forwarded to the Insurance Company for the
final settlement/payment. The patient is discharged.**

SAMPLE IN PATIENT CARD



Note : The Hotline Number Managed by

Asia Assistance Network (M) Sdn Bhd. (24 Hours)

P.C.S. RAKYAT HOTLINE NUMBER : 03 – 7726 5229 (24 Hours)

Common Non-Medical Related Items not covered , but not limiting to:



- **Laundry for patient's clothes / gown**
- **Tissues , Toilet rolls**
- **Telephone/ Fax Charges**
- **Vitamins (unless medically necessary)**
- **CDs (patient's copy)**
- **Electricity charges**
- **Rental of Television / Radio**
- **Newspapers**
- **Sanitary pads / towels (unless utilized for related medical condition)**
- **Shaving blades (unless utilized for surgery purposes)**
- **Sarongs (unless utilized in Operating Theater)**
- **Discharge Pack**
- **Purchase of appliances such as crutches, wheelchairs and etc.**
- **Lodging Fees/Lodger**
- **Extra meals**

LIST OF HOSPITALS

LIST OF PANEL HOSPITALS



KL / Selangor

| | | |
|-----|--|--------------|
| 1. | AMPANG PUTERI SPECIALIST HOSPITAL | 03-4270 2500 |
| 2. | ANDALAS MEDICAL CENTRE | 03-3324 1000 |
| 3. | APOLLO TTDI MEDICAL CENTRE | 03-7726 6911 |
| 4. | ARUNAMARI SPECIALIST HOSPITAL | 03-3324 3288 |
| 5. | ASSUNTA HOSPITAL | 03-7780 6197 |
| 6. | DAMAI SERVICE HOSPITAL | 03-4043 4900 |
| 7. | DAMANSARA SPECIALIST CENTRE | 03-7722 2692 |
| 8. | DARUL EHSAN MEDICAL CENTRE | 03-5880 8868 |
| 9. | GLENEAGLES INTAN MEDICAL CENTRE | 03-4257 1300 |
| 10. | INSTITUT JANTUNG NEGARA | 03-2617 8200 |
| 11. | KAJANG MEDICAL CENTRE | 03-8736 0631 |
| 12. | KAMPONG BARU MEDICAL CENTRE | 03-2693 1007 |
| 13. | KELANA JAYA MEDICAL CENTRE | 03-7805 2111 |
| 14. | MEGAH MEDICAL SPECIALIST | 03-7803 1212 |
| 15. | PANTAI CHERAS MEDICAL CENTRE | 03-9132 2022 |
| 16. | PANTAI KLANG SPECIALIST MEDICAL CENTRE | 03-3372 5222 |
| 17. | PANTAI MEDICAL CENTRE | 03-2296 0888 |
| 18. | PUSAT PAKAR TAWAKAL | 03-4023 3599 |
| 19. | PUSAT RAWATAN ISLAM | 03-4041 4922 |
| 20. | SELANGOR MEDICAL CENTRE | 03-5543 1111 |
| 21. | SENTOSA MEDICAL CENTRE | 03-4043 7166 |
| 22. | SRI KOTA MEDICAL CENTRE | 03-3373 3636 |
| 23. | SUBANG JAYA MEDICAL CENTRE | 03-5634 1212 |
| 24. | SUNWAY MEDICAL CENTRE | 03-5632 7688 |
| 25. | TAMAN DESA MEDICAL CENTRE | 03-7982 6500 |
| 26. | TUNG SHIN HOSPITAL | 03-2072 1655 |
| 27. | UNIVERSITI MALAYA SPECIALIST CENTRE | 03-7950 2650 |
| 28. | HOSPITAL PANTAI INDAH | 03-4289 2828 |
| 29. | THE TUN HUSSEIN ONN EYE HOSPITAL | 03-7956 1511 |
| 30. | CMH MEDICAL CENTRE | 03-2078 2055 |

Penang

| | |
|---------------------------------------|-------------|
| 31. BAGAN SPECIALIST CENTRE | 04-332 2800 |
| 32. BUKIT MERTA JAM SPECIALIST CENTRE | 04-538 7577 |
| 33. GLENEAGLES MEDICAL CENTRE | 04-227 6111 |
| 34. HOPE CHILDREN HOSPITAL | 04-228 6557 |
| 35. HOSPITAL PANTAI MUTIARA | 04-643 3888 |
| 36. LAM WAH EE HOSPITAL | 04-657 1888 |
| 37. LOH GUAN LYE SPECIALIST CENTRE | 04-228 8501 |
| 38. PENANG ADVENTIST HOSPITAL | 04-226 1133 |
| 39. PUBLIC SPECIALIST HOSPITAL | 04-226 6699 |
| 40. TANJUNG MEDICAL CENTRE | 04-226 2323 |
| 41. ISLAND HOSPITAL | 04-228 8222 |

Kedah

| | |
|-------------------------------|-------------|
| 42. METRO SPECIALIST HOSPITAL | 04-423 8888 |
| 43. KEDAH MEDICAL CENTRE | 04-730 8878 |
| 44. PUTRA MEDICAL CENTRE | 04-734 2888 |
| 45. STRAND HOSPITAL | 04-442 8888 |

Melaka

| | |
|-----------------------------------|-------------|
| 46. MAHKOTA MEDICAL CENTRE | 06-284 8222 |
| 47. PANTAI AYER KEROH | 06-231 9999 |
| 48. THE SOUTHERN HOSPITAL, MELAKA | 06-283 5888 |

Negeri Sembilan

| | |
|--|-------------|
| 49. COLUMBIA HOSPITAL | 06-601 1988 |
| 50. N. SEMBILAN CHINESE MATERNITY HOSPITAL | 06-762 2104 |
| 51. PUSAT PAKAR PD | 06-6477 588 |
| 52. SEREMBAN SPECIALIST HOSPITAL | 06-767 7800 |

Johor

| | |
|---------------------------------------|-------------|
| 53. CENTURY MEDICAL CENTRE | 07-331 1722 |
| 54. HOSPITAL PENAWAR | 07-252 1800 |
| 55. JOHOR SPECIALIST CENTRE | 07-223 7811 |
| 56. MEDICAL SPECIALIST CENTRE | 07-224 3888 |
| 57. PUTERI SPECIALIST HOSPITAL | 07-223 3377 |
| 58. THE SOUTHERN HOSPITAL, BATU PAHAT | 07-413 3333 |
| 59. PUSAT PAKAR KLUANG UTAMA | 07-771 8999 |

Pahang

| | |
|---------------------------------|-------------|
| 60. KUANTAN MEDICAL CENTRE | 09-514 2828 |
| 61. KUANTAN SPECIALIST HOSPITAL | 09-567 8588 |

Kelantan

| | |
|-------------------------------|-------------|
| 62. KOTA BAHRU MEDICAL CENTRE | 09-743 3399 |
| 63. HOSPITAL PAKAR PERDANA | 09-745 8000 |

Sabah / Labuan

| | |
|--------------------------------|-------------|
| 64. DAMAI SPECIALIST CENTRE | 088-222 922 |
| 65. SABAH MEDICAL CENTRE | 088-424 333 |
| 66. SANDAKAN SPECIALIST CLINIC | 089-221 007 |
| 67. RAFFLESIA MEDICAL CENTRE | 088-780 670 |

Sarawak

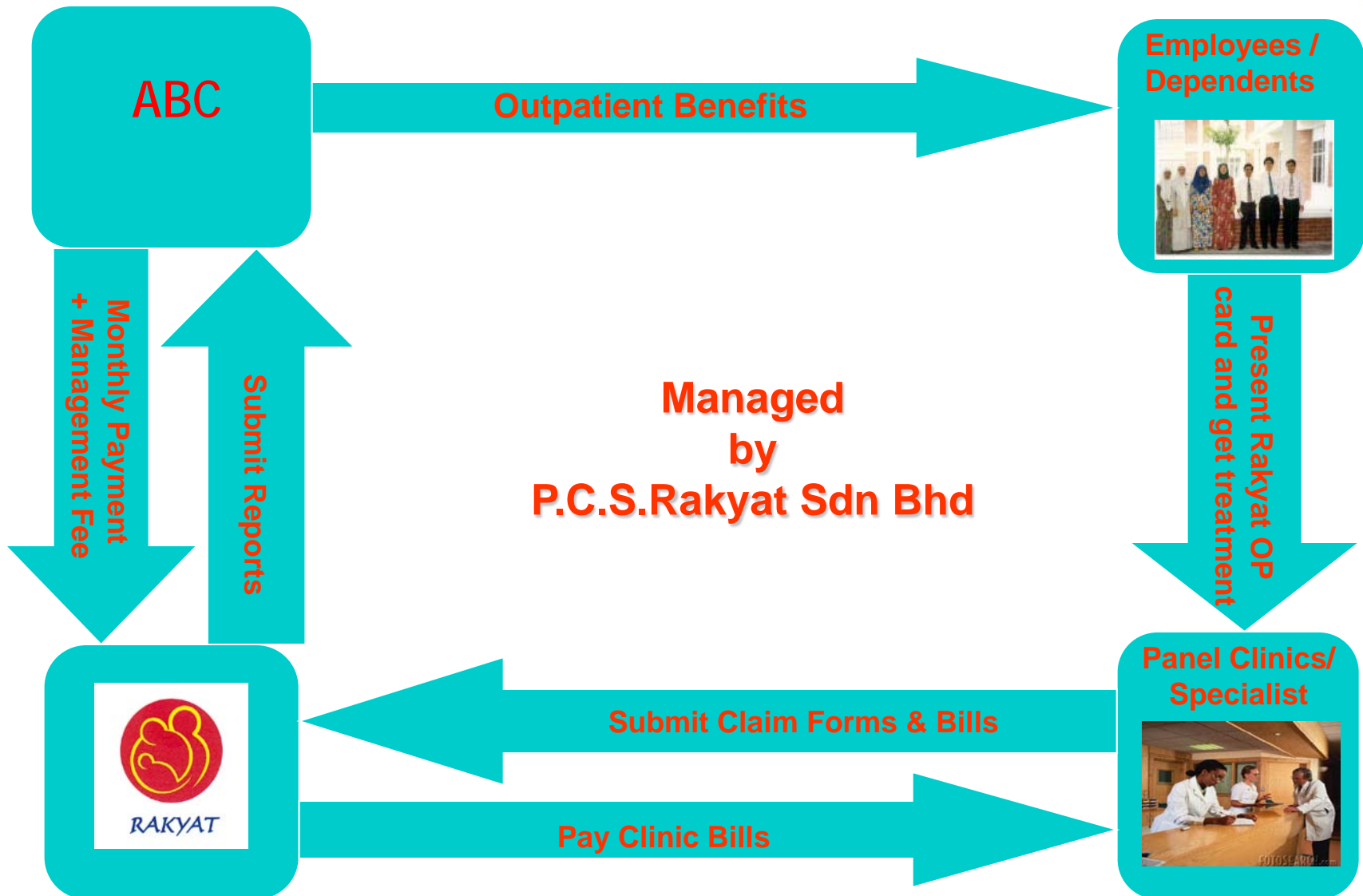
| | |
|--|-------------|
| 68. NORMAH MEDICAL CENTRE | 082-440 055 |
| 69. REJANG MEDICAL CENTRE | 084-330 733 |
| 70. COLUMBIA ASIA MEDICAL CENTER, MIRI | 085-437 755 |
| 71. TIMBERLAND MEDICAL CENTRE | 082-234 466 |
| 72. KUCHING SPECIALIST HOSPITAL | 082-365 777 |

Perak

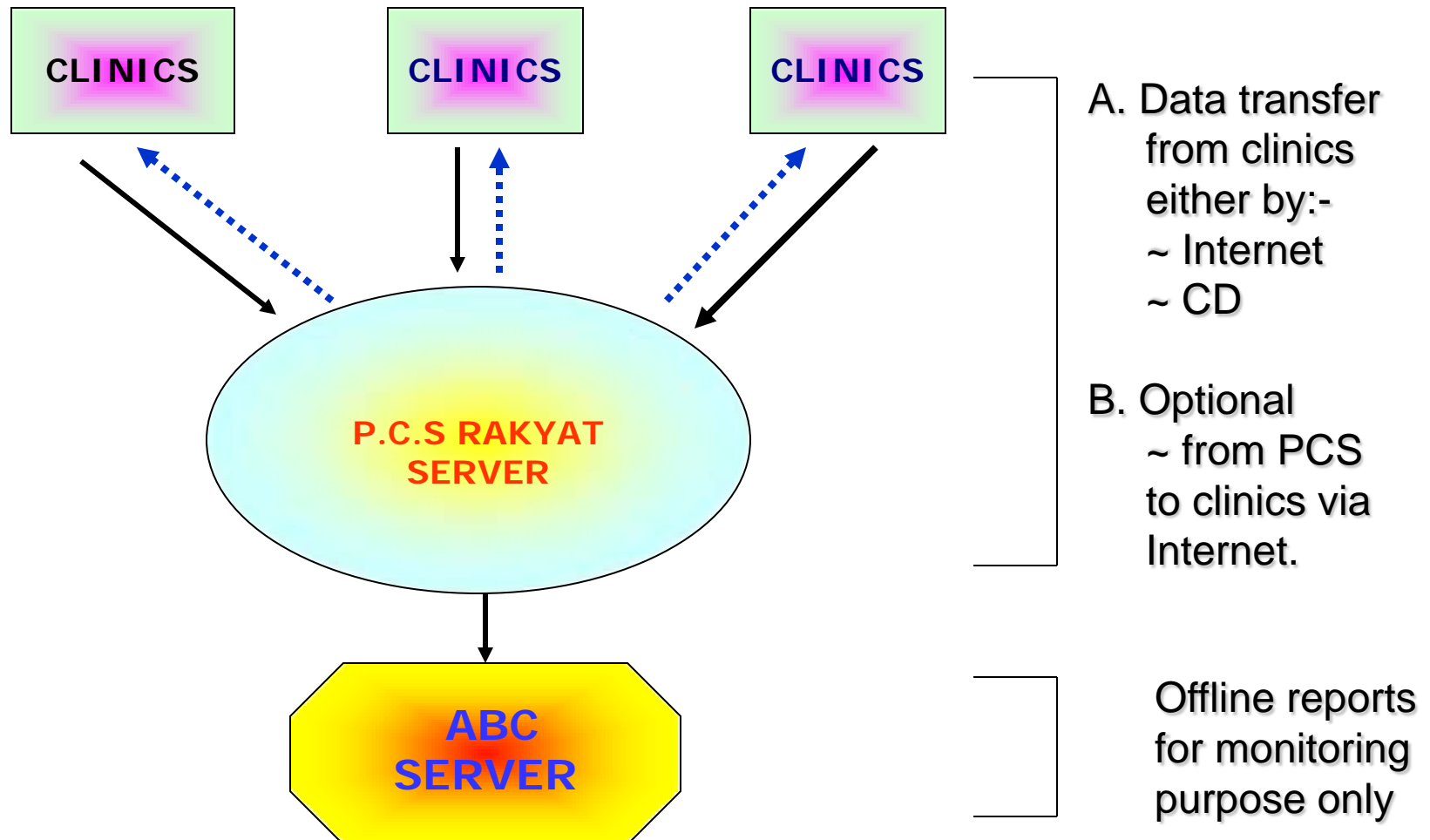
| | |
|---|-------------|
| 73. APOLLO MEDICAL CENTRE | 05-805 6000 |
| 74. HOSPITAL FATIMAH | 05-545 5777 |
| 75. IPOH SPECIALIST CENTRE | 05-241 8777 |
| 76. KINTA MEDICAL CENTRE | 05-254 2125 |
| 77. LARUT MEDICAL CENTRE | 05-806 7817 |
| 78. PANTAI PUTRI HOSPITAL | 05-548 4333 |
| 79. PERAK COMMUNITY SPECIALIST HOSPITAL | 05-254 5594 |
| 80. TAIPING MEDICAL CENTRE | 05-807 1049 |

**Managing Outpatient
(Clinical) Scheme
On
Management Fee
Basis**

Managed Care Flow Chart – Outpatient Scheme



DATA FLOW PROCESS



The Outpatient (Scheme) – Schedule of Benefits

| OUTPATIENT General Practitioners (OP) Care | Coverage |
|--|--|
| <ul style="list-style-type: none"> ■ Routine Consultation ■ Medication ■ Injection ■ Diagnostic Lab / X-Ray Procedures ■ Outpatient Surgical Procedures | <p style="text-align: center;">Covered on cashless basis in PCS Panel Clinics</p> |
| Specialist Visits | |
| <ul style="list-style-type: none"> ■ Routine Consultation ■ Medication ■ Injection ■ Diagnostic Lab/ X-Ray Procedures ■ Outpatient Surgical Procedures | <p style="text-align: center;"> Referral Letter from GP Compulsory Pay and reimburse basis Cashless in PCS Panel Hospitals </p> |
| <p style="text-align: center;">Annual Limit for OP & SP Care per Employee / Family</p> | <p style="text-align: center;">We will follow the present Annual Limits</p> |

COST (Sample)

Management Fee per head per month : TBA

OP Card Printing (One time) per card : RM 1.50

How the Scheme works ?

- **All Staff / Dependent's of ABC BERHAD will be issued Rakyat's Outpatient card which they can produce at Rakyat's GP Panel Clinic and will get the treatment.**
- **Panel Clinics will be sending the Bills to Rakyat's office and PCS will compile and generate the Reports (As per sample attached) and will forward to ABC BERHADHR department.**
- **P.C.S. Rakyat will charge a Management fee to manage the above scheme.**
- **Monthly headcount declaration need to be done by ABC BERHAD HR department.**

How the Scheme works? *conti ...*

- **After compiling the Clinic Bills PCS will forward the Report to ABC BERHAD for payment processing on monthly basis.**
- **ABC BERHAD will issue one cheque to PCS for Clinic Bills + Management Fee. PCS will pay to all clinics.**

Our emphasis will be as follows :

- a. Minimise the usage of Medical.**
- b. Monitoring the MC's and frequent visits of ABC BERHAD staff.**
- c. Checking & Monitoring the Clinic Bills.**
- d. We also negotiate rates with clinics and appoint new clinics as per the request from ABC BERHAD.**
- e. The quality of Medicine will be maintained.**

Exclusions (negotiable)

- Pregnancy and pregnancy-related conditions including abortion.
- Family planning services, sterilization procedures and work-up or treatment of infertility.
- Treatment, examination and lab tests not ordered by Medical Practitioner.
- Traditional & alternatives therapy such as Acupuncture, Homeopathy, Bomoh or Sinseh Treatment.
- Injuries due to insanity or self-inflicted.
- AIDS (Acquired Immune Deficiency Syndrome) & HIV related Diseases.
- Travel & Adult immunization including Hepatitis.
- Direct sales nutritional products.
- Treatment to improve the psychological, mental or emotional well-being Dietary supplements, appetite, suppressants, anabolic steroids and cosmetics products.
- Expenses which should be claim under SOCSO / Workmen's Compensation Scheme.

Exclusions (negotiable) *conti ...*

- Medical examination, required by third party such as Pre-employment examination, Vehicle licensing examination & regular screening profiles.
- Telephone, fax charges, private nursing, lodger fee, administrative registration fee & nonmedical personal items.
- Treatment for recuperative purpose as a result of mental fatigue, rest cures or sanatorium care, drugs addiction or alcoholism, communicable diseases requiring by law isolation or quarantine in the event of an epidemic.
- Maximum supply of Medication is up to 1 month & if a member needs medication more than the said periods, he / she has to consult P.C.S Rakyat who will make the necessary arrangement for him/her.
- Vitamin / food supplement / Orthopaedic appliances / Medical equipment.

Sample Report

Monthly Clinic Claim Report - April'2009



| Date of Visit | Name | Empl No. | Branch | Dept | R'Ship | Clinic | Doctor | Diagnosis | MC days | Charges |
|---------------|---------------------|----------|---------|------|-----------|----------------|-----------|----------------------|---------|---------|
| 01/04/09 | C.Sivarajan | 12048 | P.Klang | HR | Principal | Klinik Ravi | Dr. Azhar | Fever/Cough/ Cold | 2 | 30.00 |
| 02/04/09 | Hamidon Buang | 65032 | Johor | AD | Principal | | | | | |
| 02/04/09 | Norhayati | | | | Spouse | Klinik Deepa | Dr. Usha | Tonsillitis | | 40.00 |
| 03/04/09 | Sulaiman Bin Alimon | 76800 | Penang | AD | Principal | Klinik Famili | Dr. Joe | Diarrhoea | 1 | 35.00 |
| 05/04/09 | Tong Fei Loong | 80963 | KL | GN | Principal | Klinik Public | Dr. Chuah | Rashes | 1 | 45.00 |
| 06/04/00 | Rita | 87600 | KL | AC | Principal | Klinik Amar | Dr. Amar | Eye Infection | 1 | 55.00 |
| 07/04/09 | Mohd Idris | 17821 | Johor | AD | Principal | Klinik Nik Isa | Dr. Aisah | Migraine | | 65.00 |
| 08/04/09 | Abd Kadir | 62145 | Penang | HR | Principal | Mediviron | Dr. Tan | Bronchitis | 1 | 45.00 |
| 10/04/09 | Md Elai Bin Fadzil | 23456 | Johor | HR | Principal | Klinik Segara | Dr. Sasi | Back Ache/Body Ache | | 30.00 |

HR - Human Resource

AD - Administration

GN - General

TOTAL 345.00

Sample Report

Usage Report for the period of April'2009 – June'2009

| Name | Empl No. | Branch | Dept | R'Ship | Visits | Usage |
|-----------|-------------|--------|------|-----------|--------|---------|
| | | | | | | Amount |
| Rita | 87600 | KL | AC | Principal | 5 | 300.00 |
| Md. Idris | 17821 | Johor | AD | Principal | 7 | 600.00 |
| Kadir | 62145 | Penang | HR | Principal | 10 | 1200.00 |
| Tan Foo | 31361 | KL | AD | Principal | 9 | 800.00 |
| Siti | 1234 | KL | AC | Principal | 10 | 900.00 |
| Ravi | 4567 | PJ | HR | Principal | 9 | 800.00 |
| Afandi | 3456 | Johor | GN | Child | 12 | 1200.00 |

AC - Accounts

HR - Human Resource

GN -General

Most Active Treatment for the period April'09 – June'9

Sample Report

Quarterly Report

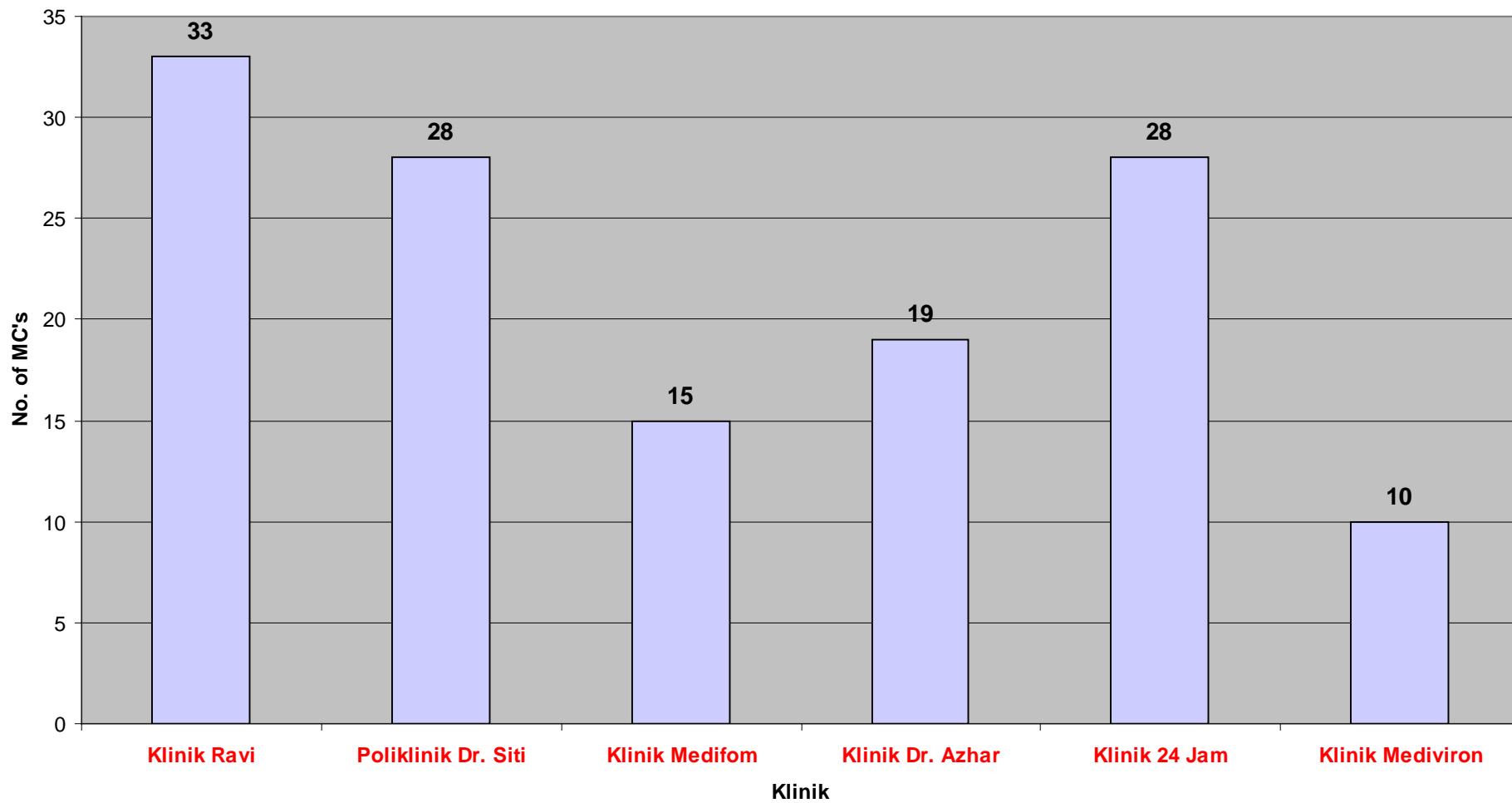
| Diagnosis | Department | | | Total | |
|-----------------------------------|------------|----|----|-------|------------|
| | AC | GN | HR | No. | Percentage |
| Fever/Cough/Cold | 25 | 18 | 32 | 75 | 40 % |
| Back Ache/Body Ache/ Joint Ache | 15 | 10 | 10 | 35 | 18 % |
| Diarrohea/Vomiting/Food Poisoning | 10 | 08 | 06 | 24 | 13 % |
| Diabetes Mellitus | 08 | 07 | 04 | 19 | 10 % |
| Vertigo / Migraine | 06 | 07 | 05 | 18 | 9.6 % |
| Gastritis | 03 | 05 | 08 | 16 | 8.5 % |

AC - Accounts

GN - General

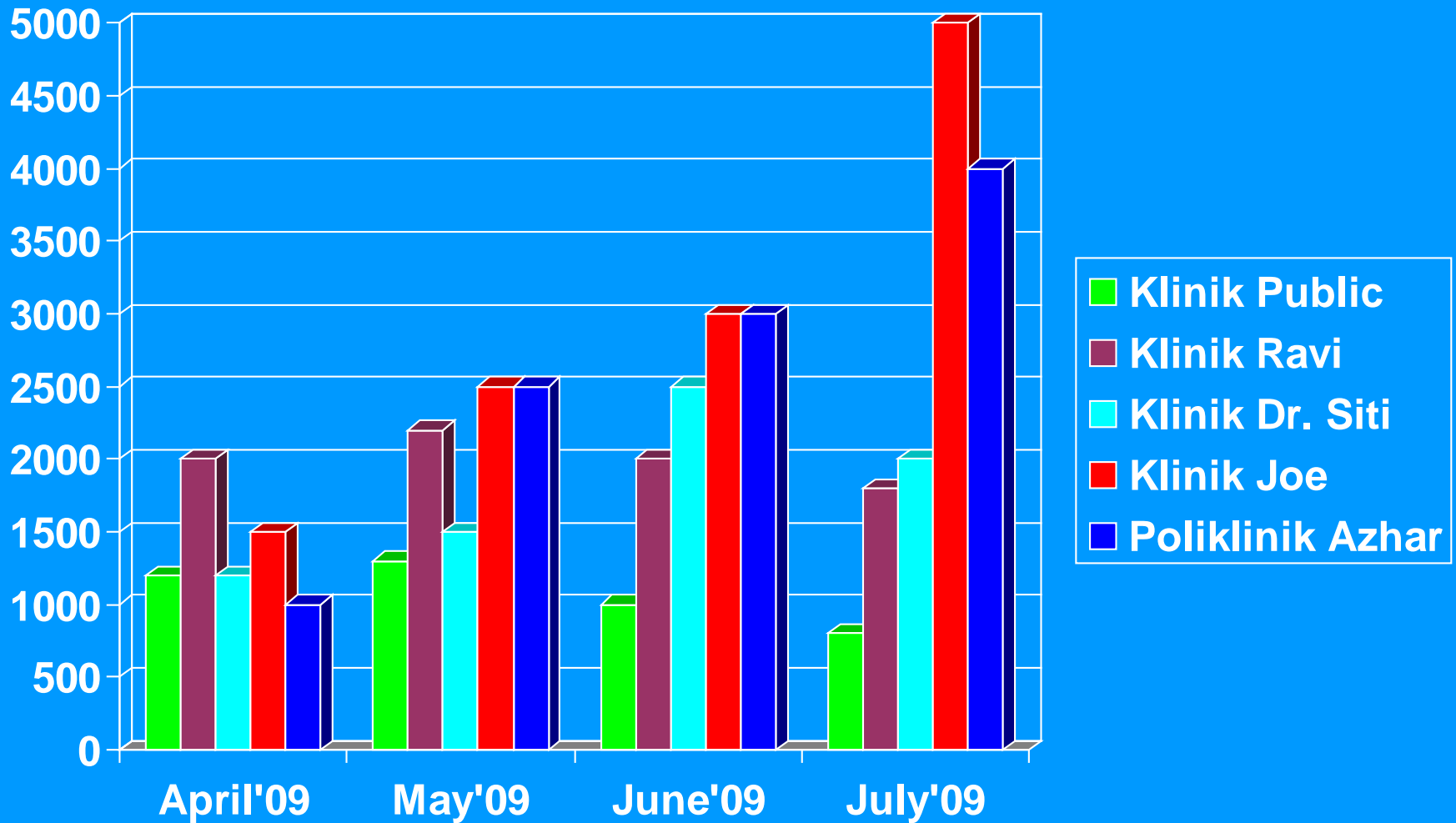
HR - Human Resource

Quarterly Report on MC's issued for the period April'09 - June'09



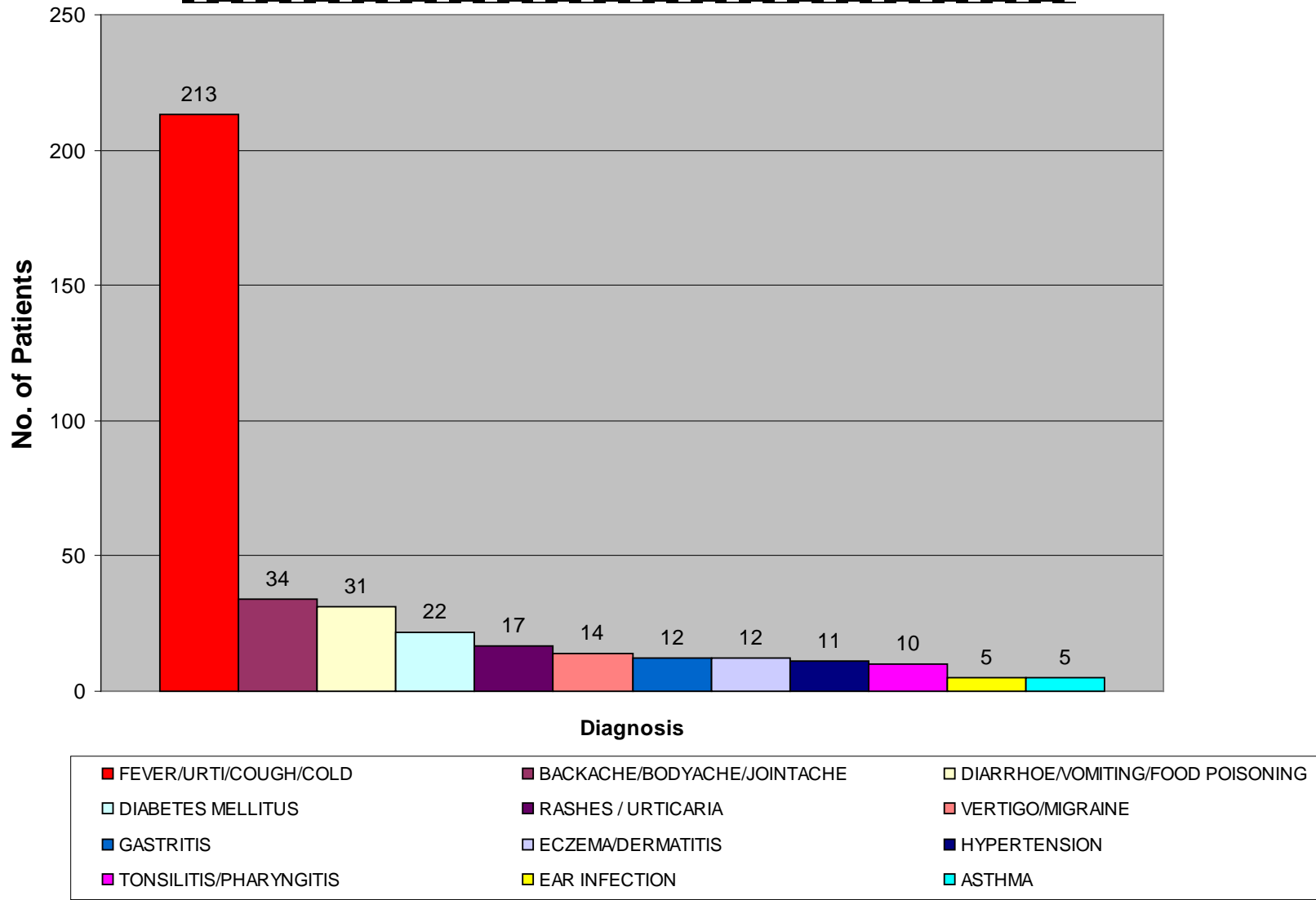
Most Active Clinics

Amount (RM)



Month

Pattern of Disease for April'09 - June'09 - Outpatient



SAMPLE OUTPATIENT CARD



Use of this card is subject to the terms and conditions
as stipulated in the contract provision

This is NOT A CREDIT CARD

HOTLINE NUMBER: 03-7726 5229

P.C.S. RAKYAT SDN BHD

(Co. No:564417-U)

79M, Jalan SS 21/1A, Damansara Utama,
47400 Petaling Jaya, Selangor DE

Tel: 03-7726 5229, 03-7726 4858 Fax: 03-7726 7977

E-mail: info@rakyatgroup.com Website: www.rakyatgroup.com



Little Caterers



ZELAN GROUP



SURIA
Suria Business Solutions



Integrated Group

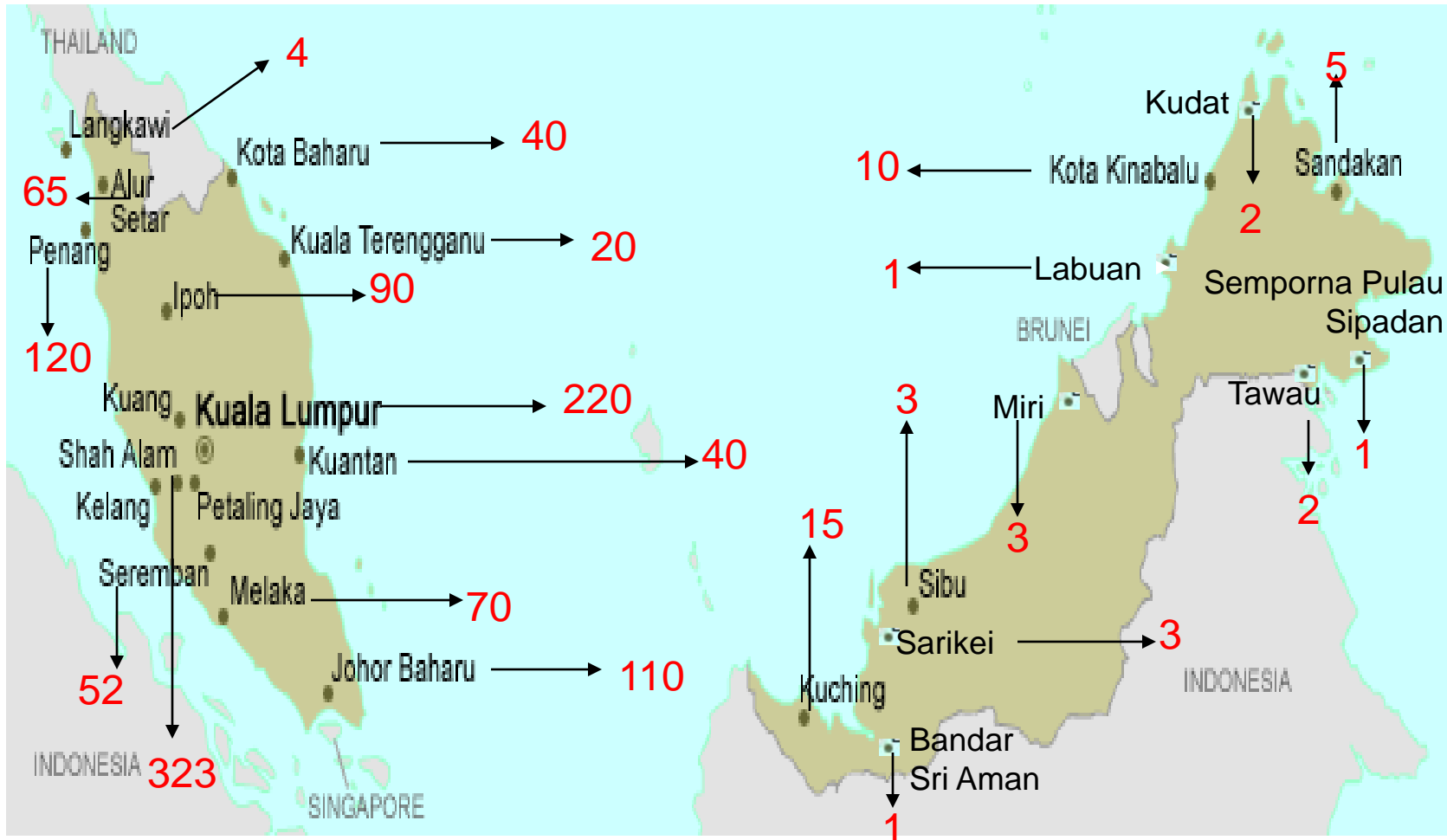
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VOLVO

PANEL CLINICS IN MALAYSIA

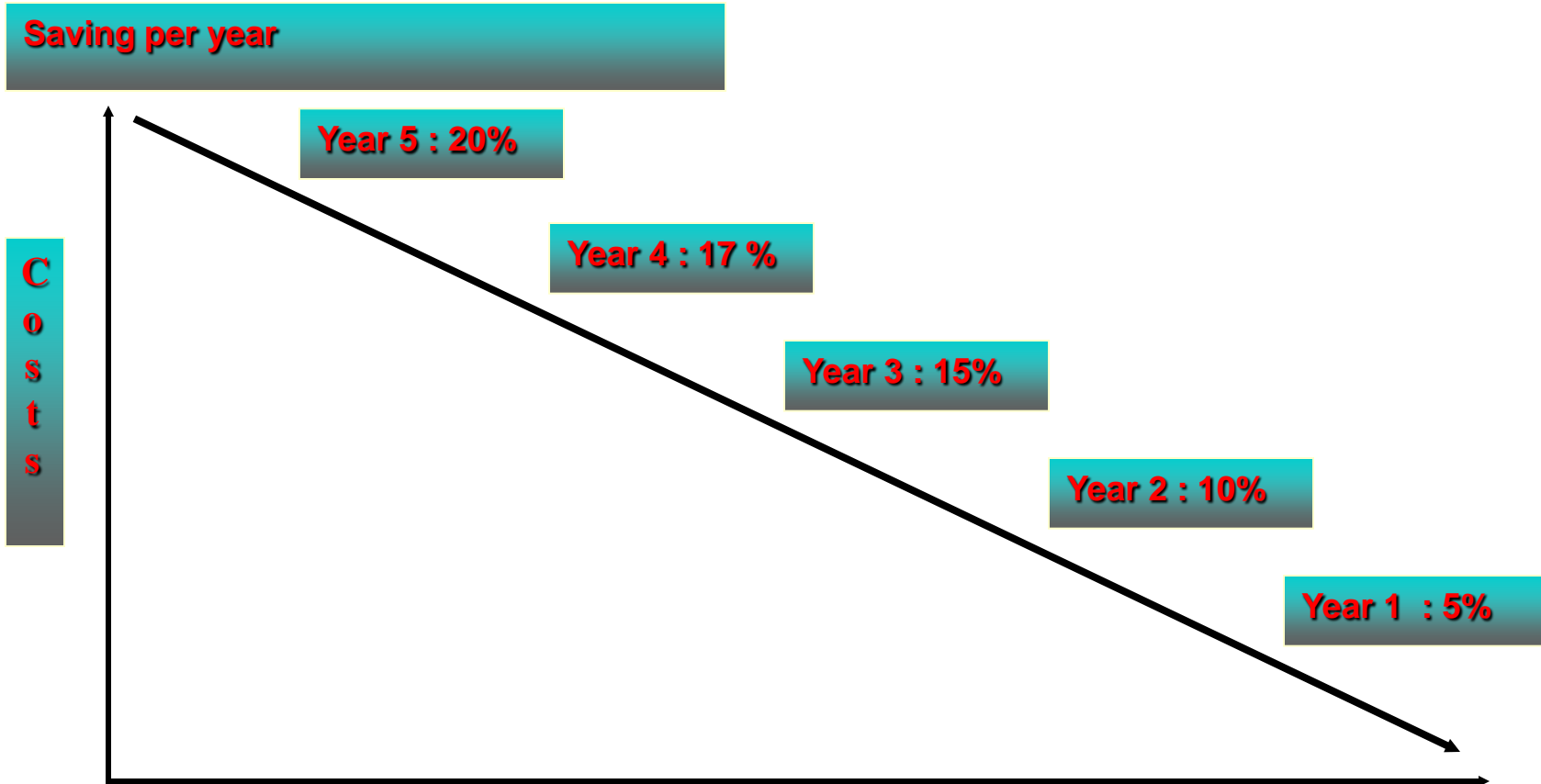
FOR DETAILS PLEASE LOG ON TO : www.rakyatgroup.com



Total Panel Clinics in Malaysia : 1200

COST SAVINGS

The **Medical Cost** will be **reduced** because of our **Monitoring**



IMPLEMENTATION SCHEDULE

To Implement the scheme successfully, we need :

- **45 Days of processing time to implement the scheme.
(Print Cards / Appoint Panel Clinics)**
- **Detailed List of Employees and Family stating the Full Name,
Date of Birth and IC Number / Birth Cert Number.**
- **Present list of Panel Clinics. (Which can be absorbed as
Rakyat Panel Clinics)**
- **List of Branches, if any?**

TRACK RECORD – Major Accounts

- PICSEL TECHNOLOGIES MALAYSIA (UK Based)
- KOPERASI PERDANAJAYA SDN BHD
- ZELAN BERHAD
- INFRASOFT TECHNOLOGIES LTD.
- KOLEJ SAINS KESIHATAN BERSEKUTU
- WOODLANDOR HOLDINGS BERBHD
- SELIA OIL AND GAS
- SAYFOL INTERNATIONAL SCHOOL
- EPE SWITCHGEAR (M) SDN BHD
- SAZIEN HUMAN RESOURCES SDN BHD
- HABIB JEWELS SDN BHD
- HALIM MAZMIN BERHAD
- UNIVERSITY INDUSTRI SELANGOR (UNISEL)
- NCT GROUP OF COMPANIES
- MALAYSIAN SHEET GLASS SDN BHD
- FRENCH SCHOOL, KL
- SECURIFORCE SDN BHD
- CLARIANT MALAYSIA
- PATCO MALAYSIA BERHAD
- FORMULA D SDN BHD
- CONSTRUCTION LABOUR CENTRE BHD.
- SILVER RIDGE HOLDINGS BERHAD
- MECHANALYSIS SDN BHD
- TUNTAS CONSULTANCY
- PETCARE ENTERPRISE
- ABM METAL SDN BHD
- MAJLIS PERBANDARAN SELAYANG

Thank You
