

Guidelines on Student's Group Medical Insurance

Student's Group Medical Insurance (hereinafter referred to as 'Student's Insurance') is offered for the non-Macau local student (hereinafter referred to as 'non-local student') in Macau University of Science and Technology (M.U.S.T.). All non-local students participating in 'Student's Insurance' must comply with the relevant regulations to ensure that they are covered by the medical support during their stay in Macau. In regard to the benefits of Student's Insurance, please refer to the other enclosed document, the details of guidelines on the Student's Insurance are interpreted as below, please read it in detail.

Definition:

- Local Student: Student who **holds** Macau Resident Identity Card when registering at the MUST.
- Non-local student: Student who **does not hold** Macau Resident Identity Card when registering at the MUST.
- Semester: In General, it refers to the period from September 1 to the following August 31.

1. Eligibility

1.1 All non-local registered students (Pre-University, Bachelor's, Master's, and Doctoral Degree Programs) and exchange students are required to purchase insurance in accordance with the regulation (Except as listed in point 1.3)

1.2 The fifth-year clinical interns of the Bachelor of Traditional Chinese Medicine and Bachelor of Pharmacy, and the sixth-year clinical interns of the Bachelor of Medicine & Bachelor of Surgery must purchase student insurance according to the regulations.

1.3 Non-local students in the following situations may decide whether to participate in Student's Insurance at their own discretion:

- 1.3.1 Students in the fourth year of doctoral degree program;
- 1.3.2 Students in the third year of Master degree program;
- 1.3.3 Students exempted from the purchase of Student's Insurance;
- 1.3.4 Macau investment resident students, the residence in Macau under capital investment of whom have been granted by the Macau Government, but who have not been issued a Macau Resident Identity Card.

2. Purchase Student's Insurance

2.1 Student's Insurance is insured by the University for the insurance company. Students who must sign a 'Student's Insurance Statement' at the time of registration.

2.2 Local students who participate in the fifth or sixth-year undergraduate degree

program internship of the University are arranged to confirm the purchase of Student's Insurance while confirming their participation in the internship course. If the sector of the course receives the local student's confirmation of purchasing insurance, it will arrange to issue a "Debit Note" on insurance fee.

2.3 Students participating in the exchange program organized by the University are arranged to confirm the purchase of insurance at the same time as confirming their participation in the exchange program. If the sector of the course receives the exchange student's confirmation of purchasing insurance, it will arrange to issue a "Debit Note" on the insurance fee.

2.4 Student's Insurance shall commence with effect from September 1, and remain valid until the following August 31 of each academic year. Non-uniform batch students who purchase Student's Insurance must submit their application and pay the premium on or before September 15. To those who submit the application for Student's insurance after September 15, once approved, Student's Insurance shall commence with effect from the first day of the month following the date of approval, and remain valid until the end of the academic year.

2.5 Students who meet the requirements of Point 1.3 may apply to the Student Affairs Office during the office hours from 1st to 25th of each month if they are in need of purchasing Student's Insurance. The overdue will be postponed to the next month. Students are required to submit a copy of their ID / Exit—Entry Permit for Travelling to and from Hong Kong and Macau / passport and a statement signed up to purchase Student's Insurance and pay the premium at the Finance Office.

3. Exemption

3.1 Non-local students who apply to waive Student's Insurance must:

3.1.1 Submit a written application to the Student Affairs Office on or before September 15 of each academic year;

3.1.2 A copy of the student's self-purchased personal insurance contract and related insurance clauses must be attached to the application (should be accompanied by the original for inspection).

3.2 To students who have purchased their own personal insurance, the coverage of which must include hospitalization and independent outpatient treatment coverage insured both in Macau and Mainland China. They must accord with the equivalent or superior guarantees of "Student Group Medical Insurance". Application will not be accepted if it fails to comply with the requirement as requested.

3.3 To students who apply for exemption from Student's Insurance on or before September 15 of each academic year, once approved, the effective date of termination shall commence with effect from September 1. To students who apply for exemption

from Student's Insurance after September 15, once approved, the effective date of termination will be effective on the first day of the following month.

3.4 To apply for exemption from Student's Insurance, a written application must be submitted to the Student Affairs Office within two months after the class commencement of the academic year. The overdue application will not be accepted.

3.5 Interns or exchange students who apply for exemption from Student's Insurance must submit the "Declaration of Exemption from Purchasing Student's Insurance" to the respective Faculty, which must be confirmed and approved by the respective Faculty.

4. Student's Insurance fees

4.1 The annual insurance premium of approximately HK\$1,100 will be charge with the tuition fee for the 1st semester for each academic year. The Pre-U / Undergraduate student who postponed graduation will receive the Debit Note from the Finance Office in mid-August.

4.2 If the student does not pay the insurance premium, MUST will not purchase Student's Insurance for him/her, also he/she is regarded as voluntarily give up "Student's Group Medical Insurance". If there is any medical situation in the future, the "Student's Group Medical Insurance" shall be released from any further obligation hereunder. All responsibilities and expenses are taken by the student his/her own.

4.3 To students who apply to purchase Student's Insurance after September 15 of each academic year, once approved, insurance premium needs to be charged and prorated on a monthly basis. The insurance premium shall commence with effect from the first day of the following month, and remain valid until the end of the academic year.

4.4 To students who apply for exemption from Student's Insurance on or before September 15 of each academic year, once approved, the premium paid can be returned in full. To students who apply for exemption from Student's Insurance after September 15, once approved, the premium paid will be refunded in accordance with the proportion of the relevant exemption month (calculated from the first day of the month following the date of approval).

4.5 Insurance premium may be adjusted each academic year pursuant to the requirements of the insurance company. Please refer to the latest announcement of the University.

5. Special Circumstances

5.1 If a non-local student who has successfully purchased Student's Insurance, and he/she immigrate to Macau (held a Macau Resident ID Card) during the academic year and does not actively apply for an exemption from Student's Insurance, the University will still purchase student's insurance for the student, and the premium paid will not be

refunded.

5.2 If a student who has purchased Student's Insurance, and he/she submits the "Application for Deferral" to the University and the application is accepted, the Student's Insurance is still effective and will not be refunded. To the student who is deferred, if the student does not renew the Student's Insurance when it is expired, the University will not purchase the Student's Insurance for him/her.

5.3 If a student who has purchased Student's Insurance, and he/she submits the "Application for Withdrawal/Clearance" to the University and the application is accepted, in accordance with the approval date of the withdrawal/clearance application (the proportion of returned month is calculated from the first day of the month following the date of approval), the University will apply to the insurance company for returning the remain premium.

5.4 If a student who has purchased Student's Insurance is terminated by the University, the University will still purchase Student's Insurance for the student, and the premium paid will not be refunded. To the student who is terminated, if the student does not renew the Student's Insurance when it is expired, the University will not purchase the Student's Insurance for him/her.

5.5 If a non-local student (referred to point 1.1) is applying for the resumption from the deferral or termination, the Student's Insurance must be re-purchased, and the Student's Insurance effective date is implemented in accordance with point 2.4.

6. The coverage of Student's Insurance

6.1 For details of insurance coverage, see attachment:

6.1.1 MUST Student Group Medical Benefit Summary;

6.1.2 AIA Connect → Account → Group insurance → Coverage;

6.2 The coverage and compensation rules are subject to the announcement of the Insurance Company.

7. Claim method

7.1. Non-local students who have purchased Student's Insurance need to register on the WeMust Student App within the first month of the new school year (generally on or before September 30), bind the autopay information of local bank account in Macau. For medical treatment in Macau and other hospitals in Mainland China (Grade 3A hospitals), disease certificates and fee receipts must be issued (for details, please refer to the latest annual Student Group Medical Benefit Summary), in order to file a claim with the insurance company. The registration path is shown in the table below:

No.	Student types	Route of registration of Auto-pay Claim Service
1	New Students	Login>>WeMust Student App >>Orientation>>New Student Registration>>Registration for Group Medical Insurance
2	Current Students	Login>>WeMust Student App >>Me>>Group Insurance

7.2 The E-claim service system “AIA Connect”

7.2.1 Students should download “AIA Connect” App and register as user, file a claim;

7.2.2 General Out-Patient Clinic (inapplicable to Hospitalization Welfare such as Computerized Tomography (CT), Positron Emission Tomography (PET), Magnetic Resonance Imaging (MRI), and Endoscopy);

7.2.3 Specialist Out-Patient Clinic (inapplicable to Hospitalization Welfare such as Computerized Tomography (CT), Positron Emission Tomography (PET), Magnetic Resonance Imaging (MRI), and Endoscopy);

7.2.4 Hospitalization and Surgical claims and claims related to Hospitalization Welfare shall be inapplicable to e-Claim Service, students should make claim applications at Student Affairs Office Counter (Room R102, Academic Complex, Block R);

7.2.5 Students are required to submit the claim for compensation on “AIA Connect” within 90 medical service days. Overdue application is unable to handle. Submitting incomplete and incorrect required documents may cause possible delay or rejection in claim.

7.3 Off-line reimbursement items for paper claims: Students bring along student card to the Student Affairs Office Counter (Room R102, Academic Complex, Block R) for a Declaration, fill in the form and submit the required documents. Students are required to check the correctness of the information submitted and prepare all relevant documents. If the information is incorrectly reported or the submitted documents are insufficient, the Student Affairs Office will not handle it.

7.3.1 The original of the medical receipt and the original medical certificate (such as sheet/book of medical record, the receipt issued by the University Hospital generally lists the etiology), and all the dates indicated should be consistent with the date of treatment;

7.3.2 Outpatient reimbursee should complete the “Attachment Report for Group Medical Claim” and “Group Insurance Medical Claim Form”;

7.3.3 Inpatient reimbursee should fill in the “Attachment Report for Group Medical Claim” and “Group Hospitalization & Surgical Claim Form”. The “Group Hospitalization & Surgical Claim Form” should be completed by the attending

doctor and sealed by the hospital;

7.3.4 Medical Referral Letter (Original) (if necessary, also submitted);

7.3.5 In any case, the original document will not be returned and the medical records may be retrieved about 3 weeks after submission;

7.3.6 Students are required to submit the documents to the Student Affairs office Counter (Room R102, Academic Complex, Block R) within 60 days from the date of receiving service, otherwise is unable to handle;

7.3.7 If a student is unable to apply to the Student Affairs Office Counter (Room R102, Academic Complex, Block R) within 60 days due to illness or accident, he/she can download the form directly and submit the completed form and the required documents by posting to the Student Affairs Office of Macau University of Science and Technology (within 60 days of receipt). In the process of mailing, Student Affairs Office is not responsible for any damage or loss of the relevant documents.

8. Claim Procedures

8.1 The E-claim service: Students apply for insurance claims on “AIA Connect”, and the compensation made by the insurance company will be directly deposited into the Macau local bank account registered by the students;

8.2 Off-line reimbursement service:

8.2.1 Students are required to complete and submit the documents listed in point 7.3 and submit their Medical documents at the Student Affairs Office;

8.2.2 Students review the bank account information submitted to the insurance company;

8.2.3 Student Affairs Office forwards the medical documents to the insurance company;

8.2.4 Insurance Company’s approval and processing of medical documents;

8.2.5 The compensation made by the insurance company will be directly deposited into the Macau local bank account registered by the student;

8.2.6 After about 2 months, please check the registered bank account;

8.2.7 Should you have any questions, bring student ID card to Student Affairs Office Counter (Room R102, Academic Complex, Block R), or email to the Student Affairs Office’s mailbox for insurance: studentvisa@must.edu.mo.

8.3 For the limit on the maximum amount of reimbursement, please refer to the “Student Group Medical Benefit Summary”, whichever is subject to the latest announcement of the insurance company.

9. Inquiry method

Students can inquire about insurance or claims status through the following methods:

9.1 Students can login to the E-claim system “AIA Connect” to check the status of claims.

9.1.1. Inquiry about compensation/AIA Connect email: hk.eb.enquiry@aia.com

9.1.2. Inquiry about compensation/AIA Connect hotline: (+853) 0800516

9.1.3. Operating hours of AIA Connect hotline: Monday to Friday (8:45-17:15)

9.2 Students can contact the Student Affairs Office to apply for the insurance:

9.2.1 E-mail to Student Affairs Office: studentvisa@must.edu.mo

9.2.2 Tel: (+853) 8897-2277

9.2.3 Bring student ID card to the Student Service Center (Room R102, Academic Complex, Block R)

(Please login to the WeMust Student App “Student Service Center” to make an appointment to collect the ticket number for consultation)

10. Application Form

“Attachment Report for Group Medical Claim”, “Group Insurance Medical Claim Form”, and “Group Hospitalization & Surgical Claim Form” can be downloaded from University webpage: <https://www.must.edu.mo/en/sa/forms-download>

11. Special circumstances

If the student fails to provide bank account information and cannot obtain compensation, please call the insurance company.

11.1. Cheque inquiry hotline: (853) 8981-3686 / 8981-3678

11.2. Cheque inquiry hotline operating hours: Monday to Friday (10:00-12:30, 15:00-18:00)

11.3. Cheque collection time:

Monday (except public holidays or special circumstances) 10:00-12:30, 15:00-16:00

Tuesday to Friday (except public holidays or special circumstances) 10:00-12:30, 15:00-18:00

11.4. Address: Unit 903, 9/F., AIA Tower, Nos. 251A-301, Avenida Comercial de Macau, Macau

12. This guideline may be amended in the light of actual circumstances and the latest announcement should prevail.

**** In case of any discrepancy between the English and Chinese Versions, the Chinese version shall prevail.**

Student Affairs Office

6/2023