

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: Students who hold Macau Resident Identity Card when registering at the MUST.
- Non-local student: Students who did 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-U, Undergraduate, and Postgraduate) are required to purchase insurance in accordance with the regulation (Except as listed in point 1.2)
- 1.2 Local students, and non-local students in the following situations may decide whether to participate in Student's Insurance at their own discretion:
 - 1.2.1 Students in the fourth year of doctoral degree program;
 - 1.2.2 Students in the third year of Master degree program;
 - 1.2.3 Clinical intern in the fifth year of a bachelor degree in Traditional Chinese Medicine and Pharmacy;
 - 1.2.4 Clinical intern in the Sixth year of a bachelor degree in Medicine and Bachelor of Surgery;
 - 1.2.5 Students who postponed graduation;
 - 1.2.6 Students exempted from the purchase of Student's Insurance;
 - 1.2.7 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.

Freshmen who are mentioned in point 1.1 must sign a ‘Student’s Insurance Statement’ at the time of registration.

- 2.2 Student’s Insurance shall commence with effect from September 1, and remain valid until the following August 31 of each academic year. 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.
- 2.3 Students who meet the requirements of Point 1.2 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 Accounts Office.
- 2.4 Students who purchase Student’s Insurance should faithfully fill out and submit ‘the Statement of Student Group Medical Insurance’ to the Student Affairs 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 Mainland China and Macau. 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 on or before May 20 of the academic year. The overdue application will not be accepted.

4. Student's insurance fees

- 4.1 The annual insurance premium of approximately HK\$1,100 will be paid in conjunction with the first semester of the academic year. The Pre-U / Undergraduate student who postponed graduation will receive the Payment Notice from the Accounts 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 by percentage. 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 the purchase of 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 percentage of returned month is calculated from the first day of the coming month from the date of approval), the university will transfer to the insurance company to return 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. Students must sign 'the statement of Student's Insurance' and the student's insurance effective date is implemented in accordance with point 2.2.
- 5.6 If a non-local student (referred to point 1.1) participates in a short-term internship or exchange course arranged by the university during the academic year and need to apply for a short-term exemption to purchase student's insurance. Students could apply to the Student Affairs Office in accordance with the individual's actual situation and must commit to submitting a reinsurance application to the Student Affairs Office immediately upon returning to the university.
- 5.6.1 If a student applies for exemption from the purchase of Student's Insurance and is approved after September 15 of the academic year, the refunded premium 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).
- 5.6.2 To apply for exemption from the purchase of Student's Insurance, a written application must be submitted to the Student Affairs Office on or before May 20 of the academic year. The overdue application will not be accepted.

6. The coverage of Student's Insurance

6.1 Only to University Hospital

- 6.1.1 Treatment by a registered qualified medical practitioner in a hospital;
- 6.1.2 Tuina, physiotherapy and specialists (requires referral letters from registered qualified doctors)
- 6.1.3 Treatment of traditional Chinese medicine and orthopedics
- 6.1.4 **Not including:** Dental and ophthalmology (except for accidents), mental illness, congenital and general non-guaranteed matters.

6.2 Other hospitals in Macau

- 6.2.1 Treatment by a registered qualified medical practitioner in a hospital;
- 6.2.2 Tuina, physiotherapy, and specialists (requires a referral letter from a qualified medical practitioner)
- 6.2.3 Not including: Chinese medicine and Chinese chiropractor, dental and ophthalmology (except for accidents), dentistry and ophthalmology(except for accidents), mental illness, congenital diseases and general non-guaranteed matters

6.3 Hospital in Mainland China

- 6.3.1 Treatment by a registered qualified medical practitioner in a hospital;
- 6.3.2 Tuina, physiotherapy, specialist (requires referral letters from registered qualified doctors)
- 6.3.3 **Not including:** Traditional Chinese Medicine, Chinese chiropractor, dentistry and ophthalmology (except for accidents), mental illness, congenital disease, and General non-guaranteed matters.

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

7. Claim Procedures

7.1 Visits in University Hospital

- 7.1.1 Students who have purchased Student's Insurance are able to seek treatment in General Out-patient Clinic in University Hospital by bringing along with their valid identify document such as student ID card and ID card/Exit-entry Permit for Travelling to and from Hong Kong and Macau /passport to in University Hospital. The part of the medical expenses covered by the insurance will be directly offset by insurance compensation (inquires in University Hospital for more details). Students do not need to apply for a separate claim;
- 7.1.2 The balance of medical expenses after being offset by the insurance company, the relating apply will not be accepted;

7.1.3 If the student does not bring along a student ID or pay cash in full at the time of the visit, student needs to keep and submit the receipt to the office for Student's insurance claims. (see point 7.3 for details)

7.2 Visiting other hospitals in Macau and Mainland China (See point 7.3 for details.)

7.2.1 Macau Hospital

Non-Macau residents who seek treatment in the following hospitals (including emergency, general outpatient, specialist outpatient, and inpatient) are required to apply for relevant disease certificates for Student's Insurance claims. The relevant fees are as follows:

Hospital/health center	Documents	Fees (MOP)
Centro Hospitalar Conde de São Januário (CHCSJ)	Medical report (per subject / serving) / Disease certificate (per subject / serving)	225
	Fill in the insurance questionnaire or insurance company application (per department / share)	300
SERVIÇOS DE SAÚDE	Disease certificate(per subject / serving)	225
Kiang Wu Hospital	Disease certificate(per subject / serving)	30

* The above fee schedule is for reference only, and the amount of the charge is subject to the announcement of the relevant hospital/health center.

7.2.2 Hospital in Mainland China

Students who seek treatment in other hospitals in Mainland China must apply for relevant medical record certificates for Student's Insurance claims.

7.3 For students who meet the requirements in point 7.1.3 and 7.2, the relevant insurance claims process is as follows:

7.3.1 Students are required to complete and submit the documents listed in point 9 and submit their Medical documents at the Student Affairs Office; Students who apply for insurance claims for the first time must sign 'The Statement Student's Insurance' with a copy of account number and account holder's information page in the Macau bank passbook for compensation (only applicable to the student who purchased Student's Insurance but did not sign 'the statement of Student's Insurance').

7.3.2 Student Affairs Office Forwards the medical documents to the insurance company.

7.3.3 Insurance Company's approval and processing of medical documents

7.3.4 After about 2 months, students can bring along student ID cards to the Student Affairs Office for enquiries, or visit the University homepage to check the latest compensation list:

➤ <https://www.must.edu.mo/student-affairs-office/student-services/group-insurance/insurance-member>

7.3.5 The claims reimbursement will be issued by cheque or deposited directly

in Macau's bank account registered by students.

7.3.6 For insurance claims, please refer to the 'Student Group Medical benefits form', whichever is subject to the latest announcement of the insurance company.

8. Declaration

8.1 Students bring along student card to the Student Affairs Office for a Declaration, fill in the form and submit the required documents (Point 9). 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;

8.2 For the first time applicant, you must also submit the local bank data registration form issued by the Insurance Company and attach a copy of the account number and the account holder's information page of the bank deposit in Macau for the medical claims reimbursement.

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

8.4 Students are required to submit the documents to the Student Affairs Office within 60 days from the date of the visit, otherwise is unable to handle;

8.5 If a student is unable to apply for an illness or accident to the Student affairs office within 60 days, 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).

8.6 In the process of mailing, Student Affairs Office is not responsible for any damage or loss of the relevant documents.

9. The required documents

9.1 The original of the medical receipt and the original medical certificate (such 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;

9.2 Outpatient reimbursee should complete the "Attachment Report for Group Medical Claim" and "Group Insurance Medical Claim Form"

9.3 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;

9.4 Medical Referral Letter (Original) (if necessary, also submitted)

9.5 If it is in the situation described in 7.1.1, University Hospital will choose to directly offset some of the medical expenses with insurance compensation, and there is no need to apply for a separate claim.

10. Inquiry method

In case of any inquiry regarding the insurance or the claim, students may inquire by the following means:

1. In office hours, bring along student card, visit the Student Affairs Office (J108).
2. Call the insurance company to inquire: 89881818 / 89813686 / 89813668;
3. Log in to the insurance company website: aia.com.hk, enter the policy number and the guaranteed number, check the claim status. Students can log in COES and check the insurance number and other documents in the "Personal information" field.

11. Application Form

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

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
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