

Frequently Asked Questions

Question: I need to visit a panel clinic and, but not sure which clinic is a panel clinic. What should I do?

Answer: You may check the panel clinic listing from AIA+ App Panel Locator or by calling AIA toll free number at 1-300-88-1899 to enquire for the nearest available clinic.

Question: I need to take some medication without a doctor's consultation. Can I do so?

Answer: No. You need to seek doctor's consultation to receive medication.

Question: I would like to seek consultation from an outpatient specialist. Do I need to obtain a referral letter from the

Answer: Yes, you need to obtain a referral letter from the panel clinic prior to the specialist consultation (except for paediatrician visit) and this referral letter need to be submitted when filing in the claim to AIA. Do note that the first visit needs to be completed within 30days from the referral letter date.

Question: With the referral letter, I completed the first consultation at the outpatient specialist and was advised to return for a follow up. Do I need to get a new referral letter?

Answer: You can use the appointment card for the subsequent follow ups, up to 6 months. If further follow up is required after 6 months, please obtain a new referral letter.

Question: I would like to get flu vaccination. Can I claim as Outpatient coverage?

Answer: No, it is considered preventive care and is not claimable as Outpatient claim. However, you can claim under the Flexi-benefits up to RM160.

Question: If I'm pregnant before enrolment to medical policy, am I eligible for maternity coverage?

Answer: No, claim is not payable as pregnancy commences before the insurance coverage effective date.

Question: If my newborn baby has Jaundice, are the expenses for treatment of Jaundice covered under Maternity.

Answer: Yes, infant's charges for the first 7 days will be covered under Maternity benefit up to the maximum limit. However, newborn baby is covered (subject to enrolment within 31days from birth date) under Group Hospitalization and Surgical (GHS) since birth, therefore the expenses for treatment of Jaundice is also covered

Question: Can the employees choose not to be covered in the insurance?

Answer: No, the medical coverage is part of the overall employee benefit in Malaysia. Employee can only choose to Flex-up or remain at defaulted coverage.

Question: What do you mean by "cashless" for all panel hospitals?

Answer: Cashless is referring to Guarantee Letter (GL) facility made available by insurer (AIA) for Inpatient. One GL issued will be entitled for one admission plus 60 days post hospitalization follow-up under the same disability.

Question: Do we still have panel and non-panel clinics/hospitals?

Answer: Yes, they are listed in AIA+ App Panel Locator for your reference.

Alternatively, you may email AIA at my.customer@aia.com or Contact AIA Customer Services during office hour Monday-Thursday 8: 30am to 5: 30pm, Friday 8.30am to 4.30pm at 1300 88 1899.

Question: What is the coverage if we are referred to do MRI by a specialist?

Answer: MRI will be covered only if it is conducted as part of treatment justified by doctor.

Question: If an employee has exhausted the coverage limit and has to be admitted again a few months later, will the coverage limit be reset?

Answer: No, the coverage limit is per annum instead of per disability. The coverage limit will be reset on every 1st Jan

Question: Is Traditional Chinese Medicine and treatment covered under our medical insurance?

Answer: No, those fall under exclusion (alternative therapies) and not covered under medical policy.

Question: What is post-hospitalization?

Answer: Post-hospitalization refers to any follow-up consultation for same disability within 60 days after discharged

Question: What number should I call if I have an escalation case?

Answer: You may contact Aon Insurance Brokers at 04-296 7700 during office hours, from 9: 00am to 5: 30pm.

CO-SHARE

Question: What does Co-Share mean?

Answer: Co-share in the context of IHS's medical plan for dependents, and it refers to sharing the medical expenses between the employer and employee, subject to the terms and conditions in the provision.

Question: Does Co-Share apply to GP clinic visits?

Answer: Co-Share only applicable for hospitalization costs incurred by dependents.

Question: Is co-share applicable for General Hospital admissions?

Answer: No, and employee can also enjoy the cash allowance of RM100/day upon admission directly to General Hospital without any visits to private clinic/hospital for the same disability.

Question: Do we have to co-share for follow-up post hospitalization?

Answer: Yes, you will have to co-share 90/10 for dependents hospitalization costs.

Question: Any co-share for maternity?

Answer: No, co-share does not apply to maternity.

PAYMENT AND CLAIMS

Question: Does daycare bill fall under Inpatient or Outpatient?

Answer: Daycare is considered Inpatient, and it will be subjected to 90/10 co-share for dependents.

Question: If there are any medical excess that I need to pay, can I claim from my spouse's company/personal.

Answer: Yes. You need to request for AIA Settlement Letter and prepare a certified true copy official receipt and all other required documents to be submitted to your personal insurance.

Question: What if my personal insurer is also AIA? Can I also use the settlement letter approach?

Answer: Yes, the same procedure applies.

Question: Is there any upfront payment upon admission?

Answer: It is depending on each and every hospital's practice. Different hospitals may collect different amount of

Question: Currently I am pregnant and would like to seek consultation related to my pregnancy at panel clinic. Can I claim as Outpatient coverage?

Answer: No, anything related to pregnancy, miscarriage and abortion (medical necessary) are not claimable as Outpatient claim. You may claim for prenatal, delivery and post-natal under the maternity benefit coverage subject

Question: I have incurred a claim more than 90 days ago. Can I claim?

Answer: No, all claims must be submitted within 90 days except for prenatal claims which can be submitted upon

Question: Where do I check on the status of my claim?

Answer: You can check the status of your claim via:

1. AIA Portal claim enquiry <https://www.aia.com.my>
2. Email to AIA my.customer@aia.com
3. Contact AIA Customer Services during office hour at 1300 88 1899

Question: If I am admitted several times to Government Hospital within 14 days, do I get to claim for daily cash

Answer: Yes. The daily cash allowance is payable up to max of 60 days as per the benefit schedule.

DARWIN

Question: What would happen if my dependent details are not accurate?

Answer: Please ensure your dependant details are accurate. In a scenario where dependent details are incorrect it may have an impact on your health coverage.

Note:

1. Age criteria for dependants as of policy year start date:

(a) Spouse – Age \geq 16, and $<$ 65 years

(b) Child – Age \geq 15 days, and up to 19 years (not in Full Time Education) / up to 23 years (Full Time Education)

2. Mid-term addition of dependents permitted in a life event scenario only (marriage / childbirth)

Question: I've updated my marital status in workday. Do I need to take any action on Darwin?

Answer: Yes, in order to ensure that maternity coverage is extended to your spouse, you are requested to ensure:

1. marital status is updated in workday.
2. dependents are added in Darwin.
3. dependent information is accurate and up to date

Question: I've updated my dependents and benefits coverage in Darwin, how long it will take to reflect on the insurer

Answer: Once you have updated the dependent information on Darwin, it would take 10-12 working days for the changes to be reflected with the insurer. Do note that mid-term change in benefit selection is not allowed.

Question: Can I add dependents mid-term?

Answer: Mid-term addition of dependents is allowed only in the case of a qualifying life event, such as marriage or childbirth. If the addition of a dependent occurs within 30 days of the life event, the coverage effective date will be the date of the marriage or childbirth.

Question: What is the process for the welcome email and the New Joiner window?

Answer: Welcome email would be sent to new hires every Monday and New Joiner window would remain open for seven days, starting from the day the employee is added to the Darwin (i.e. Monday) and ending on Sunday. For instance, an employee who joins between November 12th (Tuesday) to November 18th (Monday) will be added to Darwin on November 18th (Monday). The welcome email will also be sent on the same day, November 18th, and the New Joiner window will remain open from November 18th to November 24th for benefits selection.

Question: What are the valid email addresses from which employees will receive emails?

Answer: HB Malaysia HB.MY@marsh.com
MMC Option Support doNotReply@t-bx.com
System Message(donotreply@t-bx.com)

Question: How do we login to Darwin

Answer: You can login to Darwin using the [SSO link](#). Please refer GBIS for more details on insured benefits.

Question: Will there be any change to the claim submission timelines and payout dates for 2025?

Answer: Yes, there would be a change to the claim submission timelines and payout dates for 2025. Please refer the below table for details:

Claim Submission Period	Payout In
26th Nov - 25th Dec	January 2025
26th Dec - 15th Jan'25	February 2025
16th Jan'25 - 15th Feb'25	March 2025
16th Feb- 15th Mar'25	April 2025
16th Mar'25- 15th Apr'25	May 2025
16th Apr'25- 15th May'25	June 2025
16th May'25- 15th Jun'25	July 2025
16th Jun'25- 15th July'25	August 2025
16th July'25- 15th Aug'25	September 2025
16th Aug'25- 15th Sep'25	October 2025
16th Sep'25- 15th Oct'25	November 2025
16th Oct'25- 15th Nov'25	December 2025
16th Nov'25- 15th Dec'25	January 2026