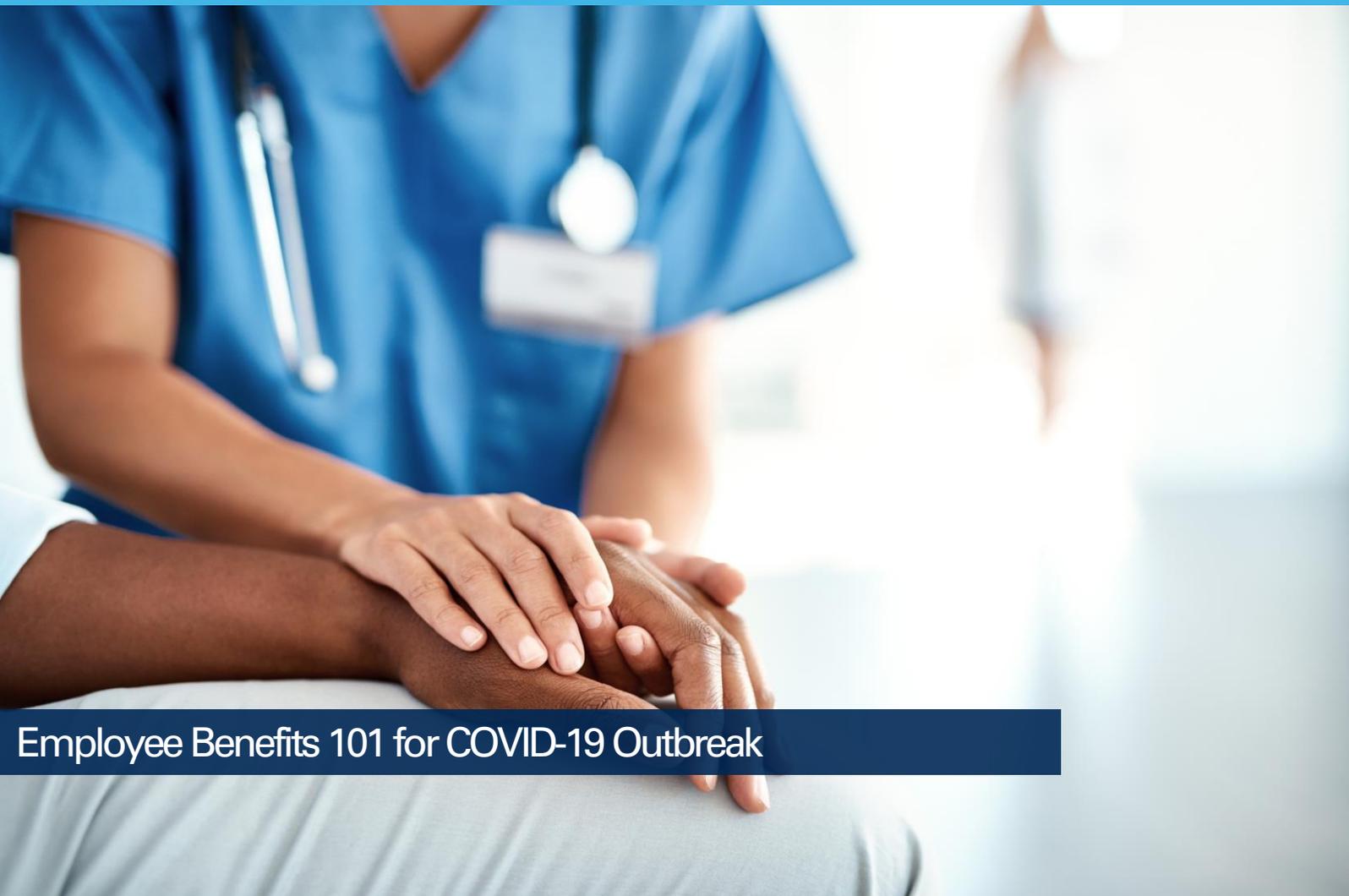




Employee Benefits Insurance during the COVID-19 Outbreak



Employee Benefits 101 for COVID-19 Outbreak

Coronavirus pandemic

Every caring HR shares the same concerns about Employee Benefits insurance for their employees

During these unprecedented times, we at Howden, just like other organisations, are concerned about our employees' safety and well-being.

We know you have questions around your Employee Benefits insurance coverage and how impacts your employees and their dependants, because we have had them too.

We are committed to continuing to serve all our clients throughout this period, and we outline in this document the key information HRs need to know about their Employee Benefits coverage as it relates to COVID-19.

Inpatient Insurance

Inpatient Insurance provides cover to the members of the policyholders for treatment in response to disease, sickness or accidental bodily injury. It pays for medicine, visits to the doctor, hospital stays and other medical expenses, which are medically necessary, and reasonable and customary charges incurred, subject to the policy terms and conditions.





Does the policy cover treatment / hospitalisation for COVID-19?

Yes, the policy will extend coverage to cover treatments and/or hospital admissions related to **confirmed** COVID-19 cases within Malaysia until further changes.

COVID-19 tests will be covered under pre-hospitalisation benefits in cases that subsequently result in a hospitalisation due to COVID-19.

Does the policy cover a policyholder who is required to undergo treatment/ hospitalisation for COVID-19 outside Malaysia?

Yes, the policy extends coverage for hospitalisation/treatment received for **confirmed** COVID-19 cases outside Malaysia (on a reimbursement basis), subject to policy terms & conditions.

Does the policy pay Government Hospital Cash Allowance due to COVID-19?

A handful of insurers allow Government Hospital Cash Allowance for admission due to **confirmed** COVID-19 cases. Please speak to your account manager to find out more.

Outpatient

This is a rider to Inpatient Insurance policies and covers the members of the policyholders for outpatient visits to their General Practitioner and/or specialist, subject to the policy terms and conditions.

Does the policy cover testing for COVID-19?

The policy will not reimburse for the test unless the member is hospitalised due to a **confirmed** case of COVID-19. Terms and conditions are subject to the policy contract.

Group Term Life Insurance

The main coverage under this policy is death due to all causes or, in some case, the policyholder may have selected to cover only death due to natural causes.

Does the policy cover death due to COVID-19?

In both cases, the policy will cover the members of the policyholders in the event of death due to COVID-19.

Does the policy provide additional benefit for COVID-19?

Some insurers allow additional benefits up to a couple of thousand up to 30 April 2020.



Group Personal Accident Insurance

This policy covers the members of the policyholders in the event of injuries, disability or death caused solely by accidental, external and visible events.

In view of this, death due to COVID-19 will not fall within the scope of this policy.

We will keep you informed should there be further changes in relation to Employee Benefits insurance coverage arising from COVID-19.

Howden Malaysia has complied with the Movement Control Order, which came into effect on 18 March 2020, and all of our employees are working from home.

We remain available to support you in whatever way you need as we are all contactable via mobile phone or email.

For any further enquiries in relation to Employee Benefits insurance due to COVID-19, you please speak to your account handler, or email info@my.howdengroup.com.

Most of the people who catch COVID-19 can recover and eliminate the virus from their bodies. If you catch the disease, make sure you treat your symptoms. If you have cough, fever, and difficulty breathing, seek medical care early – but call your health facility by telephone first if possible. Most patients recover thanks to supportive care.

FACT:

You can recover from the coronavirus disease (COVID-19). Catching the new coronavirus DOES NOT mean you will have it for life.



#Coronavirus #COVID19



At present, the Ministry of Health Malaysia (MOH), has outlined government hospitals as designated screening and treatment centres across the country. This is essential and in line with the containment strategy that the government has put in place.

If any of your employees are suspected to have contracted COVID-19, or have been in close contact with someone who has tested positive for COVID-19, their first step should be to immediately present themselves to one of these centres for screening. Next, based on the results, the employee will either be asked to self-quarantine, if the test is negative, or to be immediately admitted if the test result is positive.

Please refer to the FAQs below for further information.

1. Can my employee or policyholder get a COVID-19 test at a private hospital?

Yes, they can. The charge for the test is estimated to range from RM500 to RM1000 per test.

The list of MOH endorsed vendors/hospitals that are able to conduct the test are listed below. Please note that these vendors have their own inclusion and exclusion criteria, so it is important that you refer to the respective vendor's terms and conditions.

- ✓ BookDoc
- ✓ Pantai Premier Pathology Sdn Bhd
- ✓ Lablink (M) Sdn Bhd (KPJ)
- ✓ Qualitas Medical Group Sdn Bhd
- ✓ Gleneagles Kuala Lumpur
- ✓ Pantai Hospital Kuala Lumpur
- ✓ Pantai Hospital Cheras
- ✓ Pantai Hospital Klang
- ✓ Pantai Hospital Ayer Keroh, Malacca
- ✓ Twin Tower Medical Centre, KLCC
- ✓ DoctorOnCall

From the evidence so far, the new coronavirus can be transmitted in ALL AREAS, including areas with hot and humid weather.

Regardless of climate, adopt protective measures if you live in, or travel to an area reporting COVID-19.

The best way to protect yourself against COVID-19 is by frequently cleaning your hands. Eliminate viruses that may be on your hands and avoid infection that could occur by then touching your eyes, mouth, and nose.

**FACT:
The new coronavirus
can be transmitted in
areas with
hot and humid climates**





2. If I am unwell and I order a home test, and the results are negative, am I able to claim this from my insurance?

No, the insurer will only cover the treatment of positive cases.

3. Will my insurance cover if I am placed under quarantine?

Coverage is for admission requiring treatment for COVID-19 only. We do not provide coverage for the quarantine period.

4. Why are we only allowed to seek treatment at designated Government Hospitals for admission cases?

This is based on the directive from MOH.

We urge all policyholders and members to present themselves immediately at a designated government hospital for an evaluation should they have COVID-19 symptoms.

Please refer to the MOH website listed below for further information:

http://www.moh.gov.my/index.php/database_stores/store_view_page/21/1302

**Stay safe and
healthy!**

