

## Complete Medical Examination

The complete medical examination covers the following:

- a) Physical examination and consultation
- b) Chest X-ray
- c) Normal Electrocardiogram (ECG)
- d) General (Blood) Screening Test (GST) covering any of the following tests:
  - Full Blood Count
  - VDRL and Titre
  - Hepatitis - HbsAG and Anti HBs
  - Free T4
  - Liver Function Test
  - Lipid Profile
  - Inorganic Phosphate
  - Glucose
  - Blood Group ABO/RH
  - Rheumatoid Factor
  - Renal Profile
  - Cardiac Enzymes
  - Calcium
- e) Lung Function Test
- f) Ultrasound – Full Abdomen
- g) Treadmill Stress Test
- h) Cancer Screening (Tumour Markers)
  - Female - AFP / CEA / CA-125
  - Male - AFP / CEA / PSA
- i) MRI Heart Scan (if required by the cardiologist)
- j) Bone Scan/Density (if required by the doctor)
- k) Mammogram/Ultrasound (if required by the doctor) - Female
- l) Pap Smear - Female
- m) Medical Report

## **INCLUSIONS UNDER OUTPATIENT MEDICAL ENTITLEMENT (ON PAY & CLAIM BASIS)**

1. Investigation and treatment relating to pregnancy including childbirth and all complications arising therefrom inclusive miscarriage due to whatever reason is claimable subject to outpatient limit and up to 5 natural surviving children
2. Treatment for conditions related to sexually transmitted diseases is claimable and subject to outpatient limit
3. Vitamins and Food Supplements with doctor's prescription are claimable and subject to outpatient limit
4. Soaps, Shampoos, Vitamin Creams and Vitamin Ointment with doctor's prescription are claimable and subject to outpatient limit
5. Treatment, therapy or surgical operation for congenital or hereditary diseases, deformities and disabilities and any medical or surgical complication arising therefrom e.g. childhood hernias, clubfoot, VSD, ASD, Thalassaemia etc. is claimable and subject to outpatient limit
6. Diseases or disabilities of a newborn child contracted prior to or during birth or within the first 30 days thereafter is claimable and subject to outpatient limit
7. Blood and topical allergy testing if prescribed by doctor is claimable and subject to outpatient limit
8. Routine physical examination, health check-ups or tests not incident to treatment or diagnosis of a covered disability is claimable and subject to outpatient limit
9. Speech and Occupational therapy when not part of a rehabilitation program following hospitalization due to trauma, if prescribed by doctor is claimable and subject to outpatient limit
10. Treatment for effects from radiation or contamination by radioactivity from any source is claimable and subject to outpatient limit.
11. Treatment for effects from war, riot, rebellions, insurrection, civil commotion, explosion of war weapons, terrorism related activity, nuclear war, biological and chemical warfare/activities if not covered under Hospitalisation and Surgical is claimable and subject to outpatient limit
12. Illness or injury sustained during air travel if not covered under Hospitalisation & Surgical is claimable and subject to outpatient limit
13. Out-Patient physical therapy or physio therapy if not covered under Hospitalisation & Surgical is claimable and subject to outpatient limit
14. Out-Patient rehabilitation therapy, chemotherapy, radiation therapy and kidney dialysis, chronic illness e.g. Hepatitis B and C carriers, nerve disorders / degenerative diseases, endometriosis, transverse myelitis, etc if not covered under Hospitalisation & Surgical is claimable and subject to outpatient limit
15. All preventive vaccinations for adults and children is claimable and subject to outpatient limit (normal mandatory vaccinations at panel GP is allowed on cashless basis, others will be on pay & claim)
16. Artificial devices, spectacles, optician charges, dental appliances or psychiatric treatment and care are covered only if medically related and subject to HR approval.
17. Expenses in respect of abortion only if medically recommended by a registered medical doctor.
18. Circumcision that is medically required.
19. Expenses in respect of birth control.

## Medical Examination (ESP)

**Category:** For employee only  
**Limit:** Within the outpatient limit  
**Procedure:** Pay & claim  
**Age** Frequency  
 NA Nil

Job Band	Grade	Oupatient Limit per annum (RM)
Top Management	UT6	4,000
	UT5	
	UT4	
	UT3	
	UT2	
	UT1/UP7	
Senior Management	UE9/UP6	3,000
	UE8/UP5	
	UE7/UP4	
Middle Management	UE6/UP3	
	UE5/UP2	
Junior Management	UE4/UP1	
	UE3	
	UE2	
	UE1	
Supervisory	NE10/NT8	
	NE9/NT7	
	NE8/NT6	
	NE7/NT5	
Management Support	NE6/NT4	
	NE5/NT3	
	NE4/NT2	
Operational Support	NE3/NT1	
	NE2	
	NE1	

**Coverage: For employee & family**

<b>Job Band</b>	<b>Grade</b>	<b>Hospitalisation Limit p.a. (RM)</b>	<b>Ward Rate (RM)</b>	<b>Oupatient Limit p.a. (RM)</b>
Top Management	UT6	50,000	250	4,000
	UT5			
	UT4			
	UT3			
	UT2			
	UT1/UP7			
Senior Management	UE9/UP6			
	UE8/UP5			
	UE7/UP4			
Middle Management	UE6/UP3			
	UE5/UP2			
Junior Management	UE4		180	3,000
	UE3			
	UE2			
	UE1			
Supervisory	NE10/NT8	30,000	130	
	NE9/NT7			
	NE8/NT6			
	NE7/NT5			
Management Support	NE6/NT4			
	NE5/NT3			
	NE4/NT2			
Operational Support	NE3/NT1			
	NE2			
	NE1			

## Summary of Benefits under the Outpatient Medical Entitlement

Type	Category	Mode of Payment	Panel/Non-Panel GP Clinic only
General Practitioner	Employee & family	Cashless (ING Panel only)	Panel GP clinic only
Specialist (With Panel GP Referral)	Employee & family	ING Guarantee Letter	N/A
Paediatrician (With Panel GP Referral)	Child up to 7 years old	ING Guarantee Letter	N/A
Paediatrician (Direct Access)	Child up to 7 years old	Pay & Claim	N/A
Dental (extraction, filling, root-canalling, scaling and routine check-up only)	Employee & family	Pay & Claim	N/A
Preventive Vaccinations	Employee & family	Pay & Claim	Panel or non-panel GP clinic
Complete Medical Examination (CME)	Employee	ING Guarantee Letter or Pay & Claim	N/A
Stand-Alone Medical Tests within CME & out of CME	Employee	Pay & Claim	N/A
Maternity (pre/post natal & delivery up to 5 surviving natural children) - General Practitioner	Employee & spouse	(Direct access) Cashless at ING Panel GP clinics	Panel GP clinic only
Maternity (pre/post natal & delivery up to 5 surviving natural children) - Gynaecologist	Employee & spouse	(Direct access) Pay & Claim	N/A
Non-pregnancy related visits to Gynaecologist (With Panel GP Referral)	Employee & spouse	ING Guarantee Letter	N/A