

Frequently Asked Questions (FAQ)

Q1. What is Kiddo Express Programme?

A1. This Programme aims to facilitate hassle-free admission and discharge for Life Assured aged 12 and below to the ward without having to wait for Guarantee Letter (GL) processing. Initial guarantee amount up to RM10,000 will be offered for eligible Life Assured, subject to policy terms and conditions.

Q2. What are the coverable diagnoses under Kiddo Express Programme?

A2. The treating doctor will determine if the Life Assured's condition falls under the ten (10) coverable diagnoses. The 10 coverable diagnoses are:

- (1) Bronchitis;
- (2) Bronchiolitis;
- (3) Cellulitis;
- (4) Dengue;
- (5) Food poisoning/ Acute gastroenteritis;
- (6) Hand foot mouth disease (HFMD);
- (7) Influenza;
- (8) Pneumonia;
- (9) Upper and/ or lower respiratory infections; and
- (10) Viral fever

Please note that any other diagnoses are NOT entitled for this Programme.

Q3. What condition(s) is NOT coverable under the Kiddo Express Programme?

- A3.
- (i) Underlying or suspected congenital diseases or malignancies
 - (ii) Suspected or confirmed COVID-19 Infection
 - (iii) Dental-related condition(s)
 - (iv) Condition diagnosed within one hundred and twenty (120) days of policy inception, pre-existing or non-disclosure prior to policy inception.

Q4. What is the criteria for deciding eligibility of Kiddo Express Programme?

A4. In general, eligibility is based on policy status with up-to-date premium, policy duration >120 days, sufficient medical limit and without member's exclusion which varies from case to case. Hospital can assess the Life Assured's eligibility through the Great Eastern Portal.

- Q5. How to apply for the Kiddo Express Programme and what is the process involved in this Programme?**
- A5. Once the treating doctor confirms that the Life Assured requires admission, the Hospital will assess the Life Assured's eligibility for this Programme through the Great Eastern Portal. If deemed eligible and the condition falls under the 10 coverable diagnoses, the Hospital will obtain consent from the parent or guardian by having them to sign a form agreeing the Programme terms and conditions. Subsequently, the Hospital will promptly arrange Life Assured's admission to the ward without waiting for GL processing. Please note that admission to ward is subject to bed availability.
- Q6. How does this Programme impact the Life Assured and agency?**
- A6. This Programme will facilitate hassle-free admission and discharge for eligible Life Assured aged 12 and below to the ward without having to wait for GL processing. Our objective is to reduce parental anxiety associated with long waiting times and enhance the overall experience for our valued Life Assured during their hospitalization at our Preferred Hospitals.
- Q7. What if the Life Assured is not eligible for the Programme or the parent/ guardian is NOT keen to participate in the Programme?**
- A7. Following our current practice, the Hospital will submit GL request. We will promptly review, process and provide the Hospital with the status update.
- Q8. What if the treatment cost exceeds the initial guarantee amount of RM10,000?**
- A8. If the ongoing cost exceeds the initial guarantee amount, the Hospital will request for a Top-Up GL as per our current process.
- Q9. Is this Kiddo Express Programme applicable to other age groups?**
- A9. No. This Programme is only applicable to Life Assured aged 12 and below at the moment until further notice.
- Q10. Why are some of the panel hospitals not in the list?**
- A10. This Programme is exclusively for Life Assured seeking treatment in our Preferred Hospitals. Please note that this initiative is only applicable for GELM individual life policies.

List of Preferred Hospitals

32 PREFERRED HOSPITALS NATIONWIDE

W.P Kuala Lumpur

1. Columbia Asia Hospital, Setapak
2. Cardiac Vascular Sentral Kuala Lumpur (CVSKL)**
3. Prince Court Medical Centre
4. Pantai Hospital Kuala Lumpur
5. Sunway Medical Centre Velocity

Selangor

1. Assunta Hospital
2. Beacon Hospital**
3. Bukit Tinggi Medical Centre
4. Columbia Asia Hospital, Bukit Rimau
5. Columbia Asia Hospital, Cheras
6. Columbia Asia Hospital, Klang
7. Columbia Asia Hospital, Petaling Jaya
8. Columbia Asia Hospital, Puchong
9. KPJ Damansara Specialist Hospital 2
10. Sri Kota Specialist Medical Centre
11. Subang Jaya Medical Centre
12. Sunway Medical Centre

Pahang

1. Kuantan Medical Centre

Perak

1. KPJ Ipoh Specialist Hospital

Negeri Sembilan

1. Columbia Asia Hospital, Seremban

Melaka

1. Mahkota Medical Centre
2. Pantai Hospital, Ayer Keroh

Johor

1. Columbia Asia Hospital, Iskandar Puteri
2. Columbia Asia Hospital, Tebrau
3. KPJ Johor Specialist Hospital
4. Pantai Hospital, Batu Pahat
5. Regency Specialist Hospital

Pulau Pinang

1. Island Hospital
2. Loh Guan Lye Specialist Centre
3. Sunway Medical Centre Penang

East Malaysia

1. KPJ Sabah Specialist Hospital – Sabah
2. Borneo Medical Centre, Kuching – Sarawak

**** Not applicable**