

## Frequently Asked Questions

**1. What is this International Students Medical Programme?**

This product provides hospitalisation & surgical expenses incurred due to accident and illnesses. This product comes with a medical card facility for hospital admission to our panel hospitals in Malaysia. Click [HERE](#) to read the International Student Medical Programme Overview.

**2. Where can I get the details about this programme?**

Please click [HERE](#) to read through the student info pack.

**3. Where can I view the list of panel clinic and panel hospital?**

Please click [HERE](#) to view the list.

**4. Who is eligible to purchase the International Student Medical?**

International student under Universiti Sains Malaysia who are full time students and aged from 16 to 59 years old and is renewable up to age 70 years old. Dependent children (unmarried & unemployed) must be 30 days and under the age of 19 or up to the age of 23 who are full-time students registered at recognised educational institutions in Malaysia.

**5. How can I purchase the coverage of International Student Medical?**

You may purchase via the online page. Click [HERE](#) to review the step-by-step manual guide on the online purchase.

**6. Can I include my dependent after my policy start effect?**

No. Please send the request to [ebusm@bsompo.com.my](mailto:ebusm@bsompo.com.my) for further assistance.

**7. What should I do if I encounter problem during purchase process?**

Please send the request to [ebusm@bsompo.com.my](mailto:ebusm@bsompo.com.my) for further assistance.

**8. What are the payment methods that I can opt for?**

You can use Master/ Visa credit card (including oversea credit card), online transfer via Malaysia bank account and eWallet (Boost, GrabPay and TouchNGo).

**9. When will I receive welcome email from Third Party Administrator (Micare)?**

You will receive welcome email that consist of Micare Mobile App (MyMed) access ID and password from Micare after 21 working days from your purchase date.

**10. What do I need to do after receive Micare welcome email?**

Please click [HERE](#) to view the step-by-step manual guide to access the Micare Mobile App (MyMed).

**11. Who should I contact if I encounter problem during visitation at clinic or hospital?**

Please contact Micare hotline number (1800-88-9866) if you need any assistance during your visitation.

**12. Who should I contact if there is error, e.g. effective date, name, passport number on the issued Certificate of Insurance?**

Please send email to [ebusm@bsompo.com.my](mailto:ebusm@bsompo.com.my) for further assistance.

**13. I need to buy 3 months coverage due to my study extension, but I had opted for the wrong effective date. What do I need to do?**

No changes are allowed once purchase including change of period of insurance.

**14. I want to cancel my 6 months coverage plan, can I request for refund?**

No refund are allowed once purchase, hence please check properly before proceed to purchase.

**15. I had bought duplicate insurance, can I get refund?**

Please take note that no refund will be allowed unless get written confirmation from USM IMCC on the refund request with strong justification.