

THE AGA KHAN UNIVERSITY

**Student Health Services Plan
2025**

**Applicable for full-time students enrolled in
AKU- Karachi, Pakistan**

1.0 Introduction

This Student Health Services Plan is applicable for all full-time students enrolled in programmes at the Aga Khan University (AKU), Pakistan only.

The Student Health Services Plan at AKU provides students' medical cover for:

- day-to-day problems;
- medical aid in emergencies during their educational period at AKU.

Student Health Team: A team of healthcare personnel is in place, which includes:

- Chair, Student Health Services;
- Student Health Physicians;
- Student Health Nurses;
- Student Health Administrative Assistant.

This team is guided by the Student Health Committee, which reviews the services provided and attends to issues related to student health services.

2.0 This Plan intends to maintain the general well-being of students during their stay at AKU.

3.0 The Student Health Committee comprises the following members:

1. Chairman;
2. Members of the Student Health Team;
3. Faculty / Administrative representatives from AKU-School of Nursing and Midwifery [SONAM], Medical College [MC] and Institute for Educational Development [IED];
4. Student Psychiatrist and Student Counsellors;
5. Associate Director Counselling Services and Wellness;
6. Manager, Student Affairs and Services;
7. Managers, Hostel (Male and Female);
8. Student representatives from:
 - a) SONAM programmes
 - b) Medical College programmes
 - c) Institute for Educational Development programmes
9. A representative from University Finance (by invitation only).

4.0 Definition of a Student for the Student Health Services Plan

Any person enrolled as a full-time student at AKU.

5.0 Student Health Plan

Student Health Services Plan 2024 shall supersede all the previous Student Health Services Plans and applies to all the onboard students.

Through the Student Health Services Plan, students are provided health care services for problems which may develop during the education period at AKU. **The Plan does not cover health services for pre-existing conditions.**

Students travelling on behalf of AKU are advised to follow the relevant international / national travel and health insurance policies before departure.

The Student Health Services Plan has been envisaged as a no-profit, no-loss plan. While students contribute towards the expenses of the plan, this service is highly subsidized by AKU. Every student is required to pay the mandatory subscription fee. Students are covered for services as described in this plan only.

6.0 Student Health Services Plan

The Student Health Services plan provides services to full-time students only. The Plan does not cover students on electives, vacations, students studying part-time and students on study leave from Aga Khan University.

The coverage includes:

- i. Out-patient management of the day-to-day problems.
- ii. Emergency care.
- iii. Mental Health-related care.
- iv. In-patient care on a sharing basis. Further details on In-Patient care are available under section 9 below.

NOTABLE EXCEPTIONS

Following facilities will not be covered by the Student Health Services Plan:

1. Pre entrance physical examination;
2. Immunizations/vaccinations.
3. Sub-specialty care not available at Aga Khan University Hospital (“AKUH”);
4. Chronic dialysis;
5. Dental care; Dental care is not covered by student health, including referrals to the dentist and maxillofacial surgeons, investigations, procedures and surgeries. Treatment will be provided at the Student Health clinic only for acute dental conditions e.g. infection or pain. Dental extraction and other procedures including those which are performed under general anaesthesia are not covered Chronic Rehabilitation and prosthesis care;
6. Trivial conditions e.g. eye bags, dandruff etc.
7. Oncological care.
8. Pregnancy;
9. Pre-existing conditions as identified during the physical examination or the course of study at AKU.
10. Referral to a dermatologist for conditions like acne, hirsutism, pigmentation and alopecia. However, treatment for these conditions will be provided by a student health physician at CHC.
11. Screening tests (without clinical justification) e.g. Lipid profile, Pap smear, Mammogram etc.
12. Routine Eye examination (except eye examination at the time of admission) , Lasik and 360° laser surgery (unless it is urgent i.e. indicated within 24 hours)
13. Investigations and immunizations for electives.

14. Hospital or clinic visits, investigations or medications procured during vacations
15. Referral to the plastic surgeon for cosmetic surgeries
16. Executive Medical Checkup

7.0 Pre entrance Physical Examination

- 7.1** It is mandatory for all AKU students to undergo a physical examination. A physical examination certificate is required for 'formal' enrollment into the University. Physical examination is charged separately.
- 7.2** Unless the physical examination is completed to the satisfaction of the Student Health Physician, the student will not be enrolled and thus will not be entitled to avail the services through the Student Health Services Plan.
- 7.3** Students who are employees as well and would like to continue with Employee Health Services will be exempted from the pre-entrance physical examination. They must however, sign a declaration that they are forgoing their Student Health benefits and they are physically fit to continue their studies at the University.

The objectives of the physical examination include:

1. To detect and advise treatment for infectious diseases;
2. To assess fitness for coping with the rigours of the programme being enrolled for;
3. To identify, diagnose, and advise treatment for preexisting conditions e.g. Bronchial Asthma, Chronic Suppurative Otitis Media etc;
4. To ensure that immunization is complete as required by the programme and to the satisfaction of the Student Health Services.

The pre-admission physical checkup will include:

1. Medical History as revealed by the student and through the physical examination. It is important for students to provide accurate medical history and correct information concerning current health status and past illnesses to be assisted as and when required. This physical examination is not a complete medical examination and is greatly dependent on the medical history provided by the student.
2. Routine eye examination and refraction by an ophthalmologist.
3. Following Investigations:
 - a. Haemoglobin, Hematocrit;
 - b. Urine DR + urine opiates;
 - c. Chickenpox antibodies; hepatitis B surface antibody;
 - d. Fasting blood sugar for students above the age of 30 years
 - e. Chest X-ray

Declaration by the Student Health Services Team

- i. There might be medical or psychiatric conditions which may not be detected during the pre- examination visit. The student health committee reserves the right to review the case when such conditions are manifested.
- ii. Pre-existing problems and diseases detected during the pre-examination, requiring additional investigations and treatments cannot be covered by the Student Health Services Plan. Students will be required to pay for any additional investigations/treatment.
- iii. In case a student is found unfit for any reason, the Student Health Services reserves the right to refer the case to the respective Dean. The Dean will constitute a medical board to review the case; the decision of the board will be final.

8.0 Immunization

In the interest of student's safety and health, all students must be immunized according to the policies of the Institution.

Immunization policies are subjected to change from time to time.

Pre entrance physical examination package will not include charges for immunization. Immunizations will be charged separately.

In cases where immunizations are carried out elsewhere, students must produce a valid, certificate that is acceptable to the Student Health Physician.

Immunization requirements for students in the undergraduate Nursing and Medical College and PhD programmes include:

1. Tetanus / Diphtheria
 2. OPV
 3. Hepatitis B
 4. Varicella (Chicken Pox)
 5. MMR (Measles, Mumps, Rubella)
 6. Influenza (Flu) vaccine
- Tetanus/Diphtheria and OPV vaccinations will be considered complete if the student produces a valid certificate acceptable to the student health physician.
 - The students will be required to receive Hepatitis B and Varicella vaccine if the antibodies tests are negative.
 - All Nursing, Medical and PhD students will be required to receive MMR vaccination at the time of admission regardless of the previous history of vaccination, unless contraindicated.
 - These students will also be encouraged to receive Influenza vaccine at the time of admission and then annually.

Students in non-clinical undergraduate and graduate programme are encouraged to take Hepatitis B vaccine. A tetanus booster will be given where appropriate.

Students in the undergraduate Nursing and Medical College programmes who default on the immunization plan will not be enrolled, and subsequently not allowed to attend classes and clinical rotations.

9.0 In-Patient Care

Students who require hospitalization will be entitled to admission in the *general ward for a period of up to one month per year or Rs.200, 000 whichever target is reached first.

**In cases where a student requests for a semi-private or a private room, the balance of the entitlement will be paid by the student.*

The expense of this service will be shared: 85% of the cost will be borne by the Student Health Services; students will pay 15% of the admission bill.

10.0 Outpatient Care, Ambulatory Care, and Medications

All outpatient services, ambulatory services, or medications will be provided strictly on a referral basis from the student health physician/nurse, up to an annual allowance of Pakistani Rupees sixty thousand (PKR 60,000), which shall be applicable on a pro-rata basis.

This entitlement is subject to the terms and conditions outlined in this Plan and may be subject to adjustments based on regulatory updates or Institutional amendments. Any unutilized portion of the allocated amount shall not be carried over to subsequent years.

11.0 Emergency Care

All students will be entitled to assistance for medical emergencies, as per the procedures of the Emergency Room.

In case of an emergency the Student Health Services Plan will cover the following:

1. Conditions that cannot be handled in ambulatory care e.g. road traffic accidents and need for hospitalization or any acute condition which requires urgent care;
2. Urgent psychiatric care;
3. Emergencies overnight and on holidays when Student Health Staff is not available.

NOTE: Visits to the Emergency Department for trivial conditions during working hours when the Community Health Centre is operational for fever, URTI, Vaccinations etc.

After discharge from the Emergency Department, students must contact Student Health Physician for further management.

12.0 Ambulatory Care: Community Health Centre (CHC)

All students are entitled to outpatient care at the Community Health Centre. IED students may also avail outpatient care at Aga Khan Hospital for Women and Children, Karimabad.

Timings: The CHC remains open Monday to Saturday from 9.00 AM until 8:00 PM.

Procedure to be followed at the CHC:

1. All students are required to bring their Medical Record numbers and student AKU ID cards to access this service;
2. If possible, make an appointment beforehand; this will save time;
3. Register at the registration counter and wait for their turn to see the physician;
4. All labs, pharmacy, radiology and referral slips must be countersigned by the Student Health Nurse to avail the services;
5. Attending physicians will try to prescribe medications available at AKUH. However, the cost for medications that may need to be purchased from outside can be reimbursed by submitting the receipt to the student health nurse from the Student Health Fund.

13.0 Teleconsultation

Students can avail teleconsultation with student health physician for management of their ongoing illnesses by booking an appointment. All stamped laboratory and radiology slips and prescriptions will be sent to the student through WhatsApp or email.

14.0 Consulting Clinics

Out-patient care at the consulting clinics will be provided strictly on a referral basis.

Referrals will only be covered by the Student Health Services if the student has obtained the referral slip from the student health physician/nurse in advance. Follow up referrals for a medical condition will be given for a period of up to 6 months, after which the student will be reassessed by the student health physician.

Students are strongly advised not to seek self-referrals. Not only would this require self-payment, but the Student Health Services would not be able to monitor their health status in case some problems need constant care. An exception is Student Psychiatric Service that can directly be accessed by the students.

15.0 Policy for Sick Leave

No sick leave will be given in retrospect. Student Health Physician will give students leave for only two days. The student will be reevaluated by the student health physician after two days in case further leave is required. Medical leave will only be granted if there are objective signs to confirm the symptoms.

A sick leave certificate issued at CHC by other than a student health physician will be accepted for one day only and further days off for sickness will only be issued by the student health physician after re-assessment. Every sick leave must be countersigned by the student health nurse.

No sick leave will be granted or verified in absence of a student's AKU ID card.

It remains the student's responsibility to inform their programme coordinators and the Office of the Registrar on time about their sick leave. If a student is observed to avail sick

leave on a regular basis, the case will be reported to the Registrar's Office. This falls under the ambit of unprofessionalism and will be noted in the MSPE (Medical Student Performance Evaluation)

Students who consult physicians after CHC timings should obtain a sick leave certificate from either the Emergency Department AKU family medicine off-campus clinics or from their local general practitioner. This must be validated by the Student Health Physician/Nurse within the next 48 hours of their illness. No certificate will be *validated after this prescribed time limit*. To verify an 'out of AKU' medical certificate, students are required to first register themselves with the student health physician on duty for an assessment.

Please Note: *Outside medical certificates raised by parents and siblings of the student will not be accepted.*

Medical leave granted by consultants at AKU will only be accepted if the referral to the consultant was made by the student health physician.

No sick leave will be granted right before or after a student misses an exam or a mandatory session unless deemed genuine and essential by the student health physician.

16.0 Medication Policy

1. Prescriptions will only be issued through students' registration and evaluation by a student health physician.
2. Medications will be provided on prescription by the Student Health Physician or consultant if referred by Student Health Physician.
3. All prescriptions must be countersigned by the Student Health Physician/Nurse.
4. Medicines will be continued only if they are disease-based (justified by investigations and physical findings)
5. Prescriptions will not be refilled for vacations and electives, unless it is very necessary e.g. psychiatric medications, asthma medications, etc.

17.0 Code of Conduct Infringement

Students who are found violating the principles of the student health services or will be identified to have given incorrect health history at the time of admission will be treated as having violated the University Code of Conduct. These cases will be forwarded to the University Registrar for necessary disciplinary action.

18.0 Confidentiality

All information provided to Student Health Team will remain confidential. Student related data is strictly kept confidential. Only designated Student Health Committee members (including student health physicians, student health nurses and other relevant personnel) will be authorized to access health-related data of all AKU students which would include data of their visits to different on-campus facilities (CHC, Consulting Clinics, Emergency room, Pharmacy, Laboratory, Radiology etc.) and inpatient admissions.

The University reserves the right to communicate to the student's parents/guardians, the diagnoses (complicated/chronic/life-threatening), either medical or psychiatric or emergent, as they may deem necessary, without any reference to the student in question.

19.0 Screening and Monitoring for Covid 19

All enrolled students are required to follow policies related to COVID screening and monitoring as outlined in the policy document uploaded on the student website(<https://www.aku.edu/students/Pages/safe-return.aspx>). Refer to section 4.7 (Health Declaration) and 4.8. This would include getting the mandatory tests, filling Sehat Check App daily before coming to campus, reporting symptoms and exposure, and following isolation and quarantine advice as suggested by Student Health Services.

Students with COVID 19 infection will be followed by Student Health Services through teleconsultation and may only resume classes/rotations upon receiving clearance by the student health physician based on the resolutions of the symptoms.

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