

**THE AGA KHAN UNIVERSITY**

# **Student Health Service Plan 2019**

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

## **1.0 Introduction**

This Student Health Services Plan is applicable for full time students enrolled in programs in the Aga Khan University (“AKU”), Pakistan only.

The Student Health Services Plan at AKU provides medical cover for day-to-day problems to the students of AKU and enables access to medical aid in emergencies during their educational period at AKU. For this purpose a team of health care personnel is in place, which includes two part-time Student Health Physicians, Student Health Nurse and a Student Health Coordinator. This team is guided by the Student Health Committee, which reviews the services provided and attends to issues related to the student health services.

**2.0** The intent of this Plan is to maintain general wellbeing of students during their stay at AKU.

**3.0** The Student Health Committee comprises the following members:

- I. Chairman;
- II. Members of the student health team;
- III. Faculty representative from AKU-School of Nursing and Midwifery [SONAM], Medical College [MC], IED as required
- IV. Manager, Office of Dean of Students
- V. Manager, Hostel (Male and Female)
- V. Head Nurse Community Health Center (CHC)
- VI. Student representatives from:
  - i. SONAM Programs
  - ii. Medical College programs
  - iii. Institute for Educational Development
- VII. Representative from University Finance, if required

Designated Student Health Committee members (student health physician sand student health nurse) 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 and others) and Inpatient admissions

## **4.0 Definition of a Student for the purposes of the Student Health Services Plan**

Any person enrolled in full-time study at Aga Khan University.

## **5.0 Student Health Plan**

Student Health Plan 2018 will supersede all the previous student health plans and is applicable to all the on board students.

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

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

Students traveling on behalf of AKU will also be covered through the plan to the extent as provided under this Student Health Plan.

Students leaving Karachi on their own will for any reason including other education or vacations will not be covered through this plan.

#### **6.0 Coverage Extended By Student Health Services Plan**

The Student Health Services Plan provides cover to **full-time students only**. The Plan does not cover students on Electives, students on part-time programs and students on study leave from Aga Khan University Hospital.

The following aspects are covered through the Student Health Plan:

- (a) Out-patient management of the day-to-day problems.
- (b) Emergency care.
- (c) Psychological counseling.
- (d) In-patients care on a sharing basis. Further details on In-Patient care are available in under section 9 below.

All out-patient diagnostic tests and procedures which cost over Rs. 5,000 will be treated as inpatient, i.e. 85% of the cost will be borne by AKU and 15% will be charged to students. All students can avail this benefit. (Limits will apply)

**Expenses pertaining to dental procedures, cosmetic treatment/s and executive medical checkups will not be admissible under this category.**

#### **NOTABLE EXCEPTIONS**

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

1. Pre entrance Physical examination;
2. Immunizations;
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 dentist and maxillofacial surgeons, investigations, procedures and surgeries. Treatment will be provided at Student Health clinic only for acute dental conditions e.g. infection or pain. Dental extraction and other procedure including procedures under general anesthesia will not be covered
6. Cosmetic surgery;
7. Chronic Rehabilitation and prosthesis care;
8. Trivial conditions e.g. eye bags, dandruff etc.
9. Oncological care.
10. Pregnancy;
11. Pre-existing conditions as identified during the physical examination or during the course of study at AKU.
12. Acne, hirsutism, pigmentation, alopecia;
13. Routine screening tests e.g. Lipid profile, Pap smear, Mammogram etc.
14. **Routine Eye examination, Lasik and 360° laser surgery (unless it is urgent i.e. indicated within 24 hours)**
15. No facilities of investigations and immunizations are given to those going for elective.

## 7.0 Pre entrance Physical Examination

The objective of physical examination includes:

- i. To detect and advise treatment for infectious diseases.
- ii. To assess fitness for coping with the rigors of the program being enrolled for.
- iii. Identify, diagnose, and advise treatment for preexisting conditions e.g. Bronchial Asthma, Chronic Suppurated Otitis Media etc.
- iv. To ensure immunization as relevant to program being enrolled in.

### Scope:

It must be noted that the pre entrance physical examination is not a complete medical examination. It thus remains the responsibility of the student to provide accurate medical history and correct information with regard to current health status and past illnesses.

There might be medical or psychiatric conditions which cannot be detected on single visit. The student health committee reserves the right to review the case when such conditions are manifested.

Physical examination is charged for separately.

Problems/diseases detected requiring investigations/treatments are “pre-existing” conditions and are NOT covered by the Student Health Plan. Students will be required to cover the cost of these investigations themselves.

The pre admission physical checkup will include:

1. Medical History as revealed by the student and Physical examination by a physician
2. Routine eye examination and refraction for fitting eye glasses by an ophthalmologist and following Investigations:
  - Hemoglobin, Hematocrit;
  - Urine DR + urine opiates;
  - Chicken pox antibodies; hepatitis B surface antibody
  - Fasting blood sugar for students above the age of 30 years
  - Chest X-ray

In case a student is found unfit for any reason in any program, the case will be referred to the Dean who will constitute a medical board to review the case; the decision of the board will be final.

It is mandatory for all AKU students to undergo a physical examination by the Aga Khan University Hospital personnel upon admission. A physical examination certificate is required for 'formal' enrollment into the University.

Unless the physical examination is completed to the satisfaction of the Student Health Physician, the student will not be entitled to services through the Student Health Services Plan.

## **8.0 Immunization**

In the interest of student's safety and health, all students involved with direct patient care are required to get themselves immunized.

Immunization policies are subject 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 which is acceptable to the Student Health Physician.

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

- Tetanus / Diphtheria
  - OPV
  - Hepatitis B
  - Varicella (Chicken Pox)
  - MMR
  - Influenza vaccine
- Tetanus/Diphtheria and OPV vaccinations will be considered complete if 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 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 at the Institute for Educational Development, and those attending graduate programs in the medical college: Master in Health Policy and Management, and Masters in Epidemiology and Biostatistics will be encouraged to take Hepatitis B vaccine. Tetanus booster will be given where appropriate.

Students in the undergraduate Nursing and Medical College programs who default on the immunization plan **will not be 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.

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.

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

#### **10.0 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:

- charges arising from pre-existing conditions;
- psychiatric care;
- Emergency situation overnight and on holidays.

***Students will be required to contact Student Health Physician on the next working day for further advice.***

## 11.0 Ambulatory Care

### *Community Health Centre (CHC)*

All students are entitled to outpatient care at the Community Health Centre. **Timings:** The CHC remains open Monday to Saturday from 8:30 AM until 8:00 PM.

#### **Procedure to be followed at the CHC:**

- All students are required to bring their addressograph card in order to access this service;
- If possible, make an appointment before-hand; this will save time;
- Register at the registration counter and wait for their turn to see the physician.
- All labs, pharmacy, radiology and referral slips must be countersigned by the Student Health Nurse in order to avail the services;
- 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 from the Student Health Fund.

## 12.0 Consulting Clinics

Out-patient care at consulting clinic will be provided strictly on 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 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 your health status in case there are problems that need constant care.

## 13.0 Policy for Sick Leave

**No sick leave will be given in retrospect.** Student Health Physician will give students leave for only two days. In case sick leave for more than two days is required, student will be reevaluated by the student health physician after two days.

Sick leave certificate issued from other than student health doctor will be accepted for **one day only** and further days off for sickness will be issued by the student health

doctor after re-assessment.

No sick leaves will be granted or verified in absence of student AKU ID card.

A student sick leave card will be maintained for every student to keep a log of all their sick leaves (AKU & outside). No sick leaves will be granted or verified if a student fails to bring his/her card at the time of consultation. **Every sick leave has to be countersigned by the student health nurse.** If a student is observed to avail sick leave on regular basis with or without any genuine reason, the case will be reported to the Registrar's Office. It is the Registrar's Office policy to communicate the same to the students' parents.

it remains the student's responsibility to inform their program coordinators and Office of the Registrar in a timely manner about their sick leave.

Students requiring consultation after CHC timings should obtain a sick leave certificate from Emergency Room, AKU family medicine off campus clinics or from their local general practitioner. It should be validated by the Student Health Physician/ Nurse within next 48 hours of their illness. **No certificate will be validated after this prescribed time limit.**

All outside sick leaves will need student health physician's signature and student health stamp within 48 hours for validation.

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 sibling of the student will not be accepted.

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

Medical leaves will only be granted if there are objective signs to confirm the symptoms.

No sick leaves will be granted if a student misses an exam or a mandatory session unless deemed, genuine and essential by the student health physician.

The student health physician reserves the right to communicate to the student's parents/guardians, the diagnoses, either medical or psychiatric, or emergent, as they may deem necessary, without any reference to the student in question.

#### **14.0 Medication Policy**

Medication will be provided on prescription by the Student Health Physician or consultant if referred by Student Health Physician. No prescriptions will be given without students' registration and evaluation by student health physician. All prescriptions must be countersigned by Student Health Physician/Nurse.



Any prescription made out for medication for more than one month will require a counter signature by Student Health Physician/ Student Health Nurse every month.

**15.0 Ethical Practice**

Cases of students found involved in malpractice (as defined by AKU) will be forwarded to the relevant disciplinary committee.

AKU reserves the right to withdraw Student Health Service from students who may have given incorrect history at the time of admission.

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