



UniMAC
UNIVERSITY OF MEDIA, ARTS AND COMMUNICATION

BULLETIN

HEALTH POLICY

PUBLISHED BY AUTHORITY

SEPTEMBER 2024



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1.0. INTRODUCTION

The University of Media, Arts and Communication (UniMAC) recognises the importance of the health of its staff in achieving its mission and vision. Health and medical expenses involve considerable financial implications for the University and has far-reaching effects on the productivity of staff. The purpose of this policy is to provide guidelines for determining coverage and criteria for requesting for medical refund and other related matters. This health policy shall not override any health insurance contract between staff and their public/private health insurance providers. The policy sets the ground rules for coverage and staff/ pensioners request for medical refund from the University.

2.0. SCOPE OF THE MEDICAL POLICY

The policy is principally to cover health-related issues and medical refunds of staff and dependants. The policy shall cover medical claims for staff on outpatient and in-patient services rendered to staff and their dependants by an authorised government-approved and licensed health facility or a pharmacy.

3.0. DEFINITIONS

Medical Expenses - This includes the cost of medication, admission, maternal care and any incidental expenses incurred by the staff or their dependants.

Dependant - A dependant is a biological son, daughter, adopted child and spouse of a staff. These dependants shall be those officially registered in the personal records of staff at the Registry. Staff shall update their records with the Directorate of Human Resource of the Registry when necessary.

Medical Claim Form - A form designed by the University to be completed by staff/dependant for reimbursement of medical expenses incurred by staff/dependant.

4.0. GENERAL PROVISION

a. The University shall extend health care to the following while resident in Ghana.

- i. Staff
 - ii. Registered Spouse
 - iii. Four (4) other registered dependants not more than 21 years of age
 - iv. Retired Staff/Pensioners
- b. Health Care for Staff and their dependants shall include Medical, dental and optical care from a medical officer. This shall NOT include braces and any other cosmetic dental and optical services.
- c. An employee of the University, his/her spouse and dependants shall, on submission of a genuine identity document, receive medical, dental and optical treatment at any government hospital or selected facility by the University.
- d. The University shall reimburse in cedis the total cost of prescribed medical appliances for employees.
- e. For the time being, medical appliances shall be restricted to Spectacles, Hearing Aids, and Dentures for employees and Hearing Aids, and Dentures for dependants.

- f. If a Medical Officer certifies the necessity for travel within Ghana for medical care and return, the cost shall be borne by the University subject to the review by the Medical Board.
- g. Overseas passages granted to staff will be tourist class Economy Class by air by rules laid down by the University from time to time.
- h. If a Medical Officer certifies the necessity for treatment outside Ghana, for an employee, the cost shall be borne by the University subject to the availability of funds.
- i. The cost of drugs purchased by an employee on the prescription of a Medical Officer shall be reimbursed by the University.
- j. Employees whose duties expose them to health hazards shall be required to undergo without charge periodic medical examination as determined by a Medical Officer.

5.0. MEDICAL CARE FOR PENSION/RETIRED STAFF

- a. Free medical treatment shall be given by the University to employees who retire voluntarily at the age of 55 and above while resident in Ghana.

- b. Dependants of retired staff shall not be covered under this provision.
- c. The medical treatment shall include medical appliances.

6.0. ACCESSING A HEALTH FACILITY

- a. In the absence of a health facility/clinic/hospital for the University, staff shall attend any of the government or selected hospitals by the University as the primary health care provider for health-related issues.
- b. Referral of staff to any other hospital outside the government or selected ones shall be done by a medical officer.
- c. In case of emergency, a staff shall visit any accredited National Health Insurance Scheme hospital and follow the due process.

7.0. NATIONAL HEALTH INSURANCE REQUIREMENT

- a. It shall be mandatory for staff and dependants to register with the National Health Insurance Scheme (NHIS).

- b. Staff shall submit a valid National Health Insurance Card to a health facility selected/attended.
- c. Staff and dependants without a valid National Health Insurance Card shall not be entitled to a medical refund.

8.0. MEDICAL CLAIMS PROCEDURE FOR STAFF AND DEPENDANTS

- a. Staff/dependant shall obtain a medical refund form from the Directorate of Human Resource and complete it in full.
- b. The completed refund form shall be submitted to the Directorate of Human Resource for checking. This stage involves checking for completion of the refund form, ascertaining the appropriateness of supporting documents, and ensuring that the claim relates to the registered dependants of the staff.
- c. The refund form together with supporting documents shall be submitted to the Director of Human Resource/Registrar for recommendation.
- d. The form shall be submitted to the Office of the Rector/ Office of the Vice-Chancellor for final approval. The approved

claim shall then be submitted to the Institute Finance Unit/
Directorate of Finance for disbursement.

9.0. DOCUMENTS REQUIRED FOR MEDICAL CLAIMS

- a. The following documents (where applicable) shall be attached for requests of medical claim:
 - i. Copy of active national health insurance card
 - ii. Medical claim form
 - iii. Copies of approved drug prescription form
 - iv. Official receipts covering the claim

Any other document as may be appropriate

10.0. SELECTION OF HEALTH FACILITY

- 10.1 In the absence of a medical facility/clinic for the University, the University shall select medical facilities as a primary care provider for staff and dependants.
- 10.2 The selected health facilities shall be a facility approved by the Ghana Health Service. The health facility shall also be a registered National Health Insurance Scheme provider.

- 10.3 In case of emergency, staff shall attend a nearby hospital as the need arises. However, when there is the need for referral, such referrals shall be made by the medical officer.
- 10.4 Staff/Dependants of staff who reside outside Accra shall attend an approved and registered health insurance facility.
- 10.5 The provisions above shall apply to retired staff/pensioners.

11.0. REGULARISATION OF MEDICAL EMERGENCY CASES

- 11.1 Medical emergency health cases shall be regularised after the staff or dependant is discharged from the health facility or at any other time as may be appropriate.
- 11.2 To prevent abuse of the emergency provision, each emergency case shall be considered on its merit.

12.0. GRANT OF SPECIAL ADVANCE FOR MEDICAL EMERGENCY CASES

- 12.1 The University may support the staff by payment directly to the Health Care Provider based on the invoices

submitted.

- 12.2 Management shall assess such applications on merit before granting them.

13.0. CEILING FOR MEDICAL APPLIANCES

- 13.1 Staff shall be reimbursed claims on medical appliances (spectacles, hearing aids and dentures) by a prescription of medical officer.
- 13.2 The maximum amount of claim recommended for medical appliances shall not exceed One Thousand and Five Hundred Ghana Cedis (GH¢1,500.00). A revised rate shall be provided by the Council every two years.
- 13.3 Spectacles for staff shall last for at least every two (2) years. All other procedures regarding medical claims shall apply.

14.0. TIMING FOR REQUEST FOR MEDICAL CLAIMS

- 14.1. Staff shall make claims for medical expenses as soon as practicable.

14.2. Staff shall not be refunded a medical claim submitted six (6) months after attending a health facility.

14.3. However, staff shall make a written application to the Director of Human Resource/Registrar for recommendation stating why the medical claims could not be submitted within six months.

15.0. ANNUAL HEALTH SCREENING

15.1. Management shall encourage staff to undertake annual health screening.

15.2. The University shall organise annual health screening for staff to check their basic health vitals.

16.0. UNIVERSITY HEALTH FUND

Refer to the University Health Fund policy.

17.0. REVIEW OF POLICY

This Policy shall be reviewed every six (6) years or as determined by the Governing Council.

18.0. APPROVAL

This Health Policy was approved by the Governing Council on 11th July, 2024.



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