



Operated by Freeman and Bliss Life Sdn Bhd (1073737 T)

213, Macalister Road,
10400, Penang, Malaysia
M www.oselclinic.com
P +604 2283005
F +604 2283006

Our ref: OSEL/ PTGA/Panel/2015

27 November 2015

Penang Tourist Guides Association
No. 7 Cannon Street Georgetown
10200 Penang

(Attention: Ms Chin Poh Chin)

Dear Ms Chin,

Appointment as Panel Clinic

Thank you very much for appointing Osel Clinic as your association panel clinic for your members with effective from 27th November 2015.

Please be informed that the maximum payable bill for your members is RM45.00 per visit and shall be paid upon treatment.

The medical coverage shall exclude the following:

- Cases related to maternity, confinement, miscarriages or abortion
- Cosmetic surgery for beautician purposes
- Artificial appliances such as prosthesis
- Routine medical check-up, blood tests, X-ray, surgery, etc. unless it is warranted due to accident
- Treatment and medication for mental cases
- Treatment for unlawful use of drugs, excessive consumption of alcohol
- Specialist treatment
- Provision of food supplement, vitamins, etc. unless it is due to illness
- Treatment and medication for congenial defects long term illness such as high blood pressure diabetes, tuberculosis, cancer, etc.

Kindly please ensure that your members will produce their membership card and identification card for verification purpose.

Thank you very much.

Yours faithfully,
OSEL CLINIC

Dennis Lee B. H.
General Manager



213, Macalister Road, 10400 Penang.
Tel: 04-2283 005 Fax: 04-2283 006