


#AmbilTau ***BarulahTau***

An initiative by:



Let's get started to know your coverage,
be informed and be responsible for your
Medical and Health Insurance/Takaful
(MHIT) policy/certificate.



1. What are the causes that lead to medical claims inflation?

The rising cost of medical care with the advancement of medical treatment such as new medical procedures, diagnostic equipment and better medicine.



Private hospitals are constantly investing to acquire the latest imported equipment, supplies and medicines.

High prevalence of Non-Communicable Diseases (NCDs) such as diabetes, high cholesterol and obesity demands long-term care, hospitalisation and intervention.



As individual ages, the demand for medical treatment is higher as the occurrence of sickness and diseases increase.

Increased benefits of policies or certificates that encourages higher level of utilisation and often leads to higher claims.



2. What are the factors that can affect your policy/certificate's sustainability?



Age curve - the older you are, the higher your health risk, which may result in higher premium/contribution.

Medical inflation - the rising cost of medical care with new technology for advanced disease treatment.



Claiming behaviour - Understand the necessity of all recommended procedures and tests; and avoid paying for any tests or treatments that are deemed unnecessary.

Expansion of benefits of medical care - benefits that were previously not covered under existing policy/certificate.



3) What should you do when you receive a notification letter of revised premium/contribution?



i) Understand the reason why your premium/contribution is revised.



Insurers/takaful operators (ITOs) review all medical and insurance plans regularly against healthcare costs.

Your premiums/contributions will have to be adjusted to ensure your long-term quality healthcare protection will be there when you need it.



ii) Make the required arrangement for the premium/contribution payment revision.



Respond to the letter and return with required documents such as Scheduled Top Up Premium/Contribution Reply Slip.

If your premium/contribution payment is via standing order, please notify your bank for the revised payment.



3) What should you do when you receive a notification letter of revised premium/contribution?

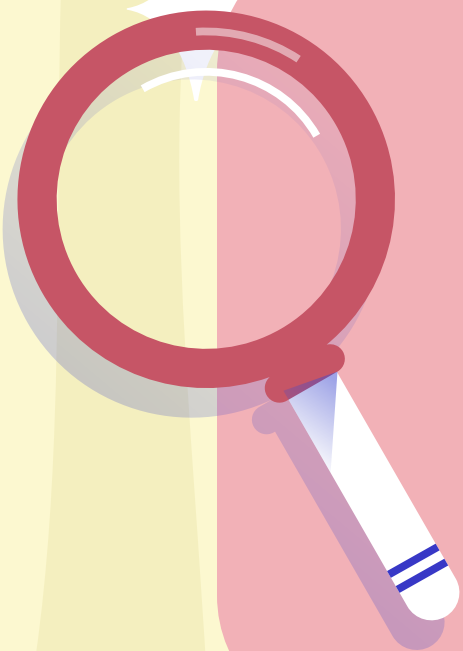


iii) Consider other options if you do not agree with the premium/contribution payment revision.

You may lower your premium/contribution by converting it to a deductible plan.



You may review and alter your policy/certificate benefits to suit your needs, subject to the terms and conditions of the policy. However, we wish to remind you that any changes to your coverage will have an impact on your protection.



Consider co-insurance which requires you to share a certain portion of the cost of treatment with the insurer/takaful operator.



Talk to your insurer/takaful operator or your agent for further information or advice to ensure that your medical policy/certificate is in force and sustainable in the long run.

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