


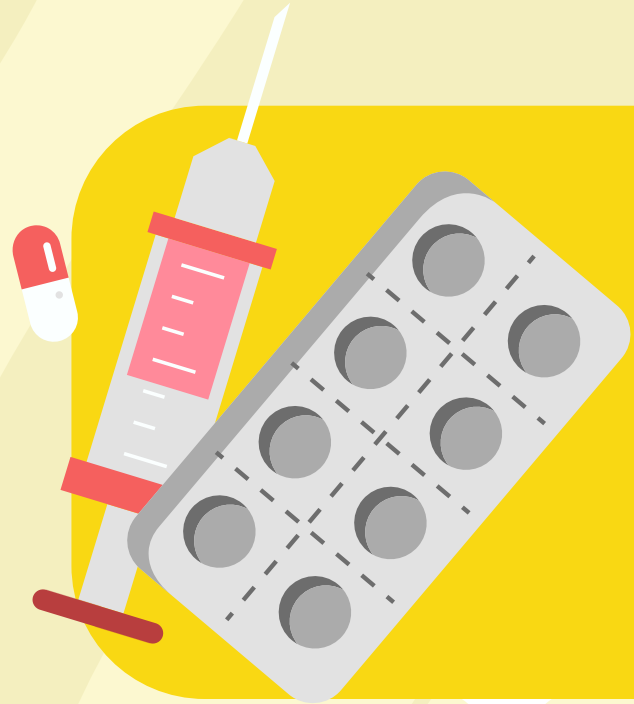
#AmbilTau ***BarulahTau***

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) How to claim responsibly to maintain a sustainable policy/certificate?



Understand the necessity of all medical procedures and availability of alternative treatments/procedures.

Insist on the itemized medical bill, always question if billing is unreasonable.



Consider most optimal medical treatment for lower medical costs such as reduced length of stay.

Choose insurer's network of hospital partners



2) What are the benefits for policy/certificate holders and contributors with a sustainable policy/certificate?



Less frequent repricing without drastic increased of premium/contribution.



Stable premium/contribution in the long term

Preservation of annual/lifetime limit



3) In what circumstances that a policyholder needs to pay upfront for hospital admission despite having a MHIT policy?

1

Your medical card is a reimbursement policy



2

No Guarantee Letter was issued



3

You are admitted into a non-panel hospital



4

You are getting medical treatment at an overseas hospital
(depending on the terms and conditions of your policy)



How do you make/file your claim smoothly if you ever encountered any of these situations?



Prepare documents



Fill up your
claim form



Submit claim

Take action now to ensure your policy/certificate is sustainable
to enjoy the benefits of MHIT. **#AmbilTauBarulahTau**