

FREQUENTLY ASK QUESTION (FAQ)

1. What is a Third Party Administrator (TPA)?

A Third Party Administrator (TPA) is a company that Zurich General Insurance Malaysia Berhad ("Zurich") engages to manage insured's individual general policy and medical claims. Starting from 3 December 2024, the TPA will guarantee and pay for insured's medical expenses incurred during hospitalisation, according to policy terms and conditions.

However, this value-added service is available only after the TPA verifies the status of the insured's medical insurance policy, confirms eligibility, and ensures that the medical condition for hospitalisation does not fall under any exclusions.

2. Will there be any changes to my coverage?

No, there will be no changes to your coverage.

3. When will the new TPA engagement take effect?

MiCare will manage Zurich's medical and personal accident (PA) policies starting from 3 December 2024.

- 4. Will I receive a new medical insurance card? Yes, you will receive a new medical card, which can be used starting from 3 December 2024.
- 5. What should I do with my current medical card? You can continue using your current medical card (IHP) until 2 December 2024. Starting from 3 December 2024, please use the new medical card by MiCare.

6. I forgot to bring my medical card. Can my claim still be processed?

Yes, medical card is not compulsory for processing of a medical claim. Your National Registration Identity Card (NRIC) is a sufficient document for cashless admissions or reimbursement of medical claims

7. Who can I contact if I have more questions?

For further enquiries, you may reach out to your servicing agent or our customer service at 1300 888 622. For hospitalisation assistance, you may contact MiCare at 1800 88 2318 or email <u>callcenter@micaresvc.com</u>.