FREQUENTLY ASK QUESTION (FAQ)

1. **What is a Third Party Administrator (TPA)?**
   A Third Party Administrator (TPA) is a company that Zurich Life Insurance Malaysia Berhad ("Zurich") engages to manage the individual policies and medical claims of the persons covered. Starting from 15 April 2025, the TPA will guarantee and pay for insured's medical expenses incurred during hospitalisation, according to the terms and conditions of the policy.

   However, this value-added service is only available 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 policies starting from 15 April 2025.

4. **What should I do with my current medical card?**
   You can continue using your current medical card (IHP) until 14 April 2025. Starting from 15 April 2025, please use the new e-medical card by MiCare via the mobile app.

5. **I forgot to bring my medical card. Can my claim still be processed?**
   Yes, a 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.

6. **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 callcenter@micaresvc.com.

APPENDIX B

Instructions for MiCare Mobile App Users

The MiCare Mobile App is available on both iOS and Android platforms. To get started, simply follow these steps:

1. **Download and install the app**
   Search "**Zurich MyMed"** in your mobile app store

2. **Login with the following information:**

   User ID   : **ZLIMB followed by your NRIC number (e.g. ZLIMB1234567890)**
   Password   : **Your date of birth in DDMMYYYY format (e.g. 01012024)**

   Features of the MiCare Mobile App

Panel hospitals information:	The app provides details including addresses, contact numbers and operating hours.
Location services:	Use the app to find a clinic near you.
E-card function:	Generate an electronic medical card via the app, which serves as another mode of identification. Please note that your mobile device must be connected to the internet for validation purposes.

If you require any assistance, please do hesitate to contact MiCare at **1800 88 2318**.