

Appendix 1
Frequently Asked Questions (FAQs)

NO	QUESTIONS	ANSWERS
1	What is the effective date of the new contribution?	The new contribution will take effect from your next certificate anniversary as stated in your notification letter.
2	Why is the contribution revised?	<p>We understand that medical and healthcare costs are a growing concern. Several noteworthy trends such as the surge in non-communicable disease, the expansion of private healthcare services, and the continuous rise in medical inflation, have greatly impacted the medical and health sector.</p> <p>As a result, the frequency and cost of claims have risen, where 200 claims paid per 1,000 covered person, compared to 180 claims per 1,000 just two years ago. The average claim amount has increased from RM10,640 to RM11,833. From 1 January 2023 to 31 December 2024, Medica2015's claim have grown by an average of 11.2% per year, with different age bands experiencing varying increases.</p> <p>This revision is necessary to ensure your medical plan remains sustainable in covering rising healthcare costs, driven by:</p> <ul style="list-style-type: none"> • Increased costs of medication and treatment • Advancements in medical technology, medicines and equipment • Evolving lifestyles leading to higher health risks and long-term care such as diabetes, high cholesterol and obesity. • Growing demand for better medical care. <p>At Zurich Takaful Malaysia Berhad ("Zurich Takaful"), we are committed to ensure that you are not only protected but have access to medical services and treatments whenever you need it.</p>
3	What are the factors that can affect your certificate revision?	<p>The certificate revision is affected by the following factors:</p> <ol style="list-style-type: none"> a. Aging population – the older you are, the higher your health risk, which may result in higher contribution. b. Medical Inflation – the rising cost of medical care with new technology for advanced disease treatment. c. Claiming behavior – claiming for the unnecessary tests or treatments at the hospitals.
4	Why is there a revision to my contribution when I have not made any claims?	Medical takaful operates based on the concept of Ta'awun (helping each other) where contributions are collected to form a common pool where certificate holders will be equally sharing the financial risk. The fund will be used to pay for all or part of the medical cost for members of the pool.
5	Why is there a revision in the contribution rates since the General Provision in the certificate has stated that the certificate is not cancellable by Zurich Takaful?	The General Provision in the certificate states that although the certificate is not cancellable by us, the contribution made is not guaranteed, and we reserve the rights to revise the contributions rates on your certificate anniversary to align with the increasing medical costs.

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		The Contribution Provision of the certificate further mentions that we reserve the rights to change the rate at which contributions will be effective on the certificate anniversary, provided that we notify you at least ninety (90) days prior to the date such contribution is due.
6	Will the contribution be guaranteed after this revision exercise?	<p>We understand your concern however we are unable to guarantee the contribution.</p> <p>The General Provision in the certificate states that the renewal contribution is not guaranteed. Any future revision is subject to the overall portfolio experience of claims as well as expected future medical cost inflation.</p>
7	Will there be another revision in the future?	We continue to review our medical plans against the healthcare cost on a regular basis and make every effort to actively manage healthcare costs together with our hospital partners. In view that medical inflation is expected and to be on the rise due to improvement in technology and treatment, future medical contribution revision is expected. We will make every effort to ensure that the increase in contribution is in a progressive manner. If there is a need for future revisions, we will notify you accordingly.
8	What if I require further assistance?	<p>If you require further assistance:</p> <ul style="list-style-type: none"> i) Please contact your Wealth Planner or ii) Visit to the nearest Zurich Takaful branch or iii) Contact Zurich Call Center at 1-300-888-622 (press #6 for enquiries on medical repricing) or iv) Email us at callcentre@zurich.com.my
9	Can I choose not to accept the revised contributions?	The revised contributions is applicable to all Medica2015 certificate holders. It is important that you consider the revised contributions for continued coverage to avoid lapse or termination. If you choose not to accept the revised contributions, your certificate will automatically lapse and your coverage will be discontinued prior to your certificate term. If you are considering alternative coverage, please note that the contribution rate may differ due to age and new coverage term, as underwriting may apply.

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How can I pay the revised contribution? What is the procedure to follow?

Depending on your current contribution payment method, you may need to make further arrangements with your bank for us to collect the new amount from you. Please see the table below for more details.

Current Payment Method	What action should I take?
Cheque	<p>There is no change to your current payment arrangement. For your added convenience, we invite you to switch to credit/debit card. Please download the Visa/MasterCard Auto Debit Form https://zurich.my/T-autodebit</p> <p>Please send the completed Visa/MasterCard Auto Debit Form to us, via email at mya.auto.debit.finance@zurich.com.my or to our nearest branch.</p>
Credit or Debit Card, Auto-Debit (With no transaction amount limit)	There is no change to your current payment arrangement.
Direct Debit e-Mandate (With transaction amount limit)	<p>For new registration, please complete Direct Debit Registration at this link: https://zurich.my/autodebit This will enable us to deduct the suggested new contribution amount from your bank account.</p> <p>For existing registrant, if the maximum limit in your bank account auto debit form is less than the suggested new contribution, you may change the maximum limit by</p> <ol style="list-style-type: none"> 1) login to our customer portal at https://myzurichlife.com.my or 2) submit a new form to the bank to change the maximum limit.
Standing Instructions with banks	Please make arrangement to alter existing Standing Instruction(s) with your bank so that the correct contribution amount can be remitted to us.

FAQ for Interim Measures introduced by BNM		
NO	QUESTIONS	ANSWERS
11	What are the interim measures introduced by Bank Negara Malaysia (BNM) for medical plans?	<p>The interim measures for medical plans, announced by BNM, aim to alleviate the immediate financial impact on your certificate and help preserve your medical plan coverage.</p> <p>The measures include:</p> <ul style="list-style-type: none"> • Spreading of increase in Tabarru'/Contribution over a minimum of three years. • Offering a one-year deferment period from certificate anniversary (a temporary pause in Tabarru' and contribution adjustments due to medical claims inflation) for eligible certificate holders. • Allowing reinstatement of coverage for certificate holders who have surrendered or lapsed their certificates due to previous medical repricing in 2024. • Providing an alternative Medical and Health Insurance/Takaful (MHIT) product. • Setting up a dedicated support hotline to assist certificate holders.

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		These interim measures has been in effect since 1 January 2025.
12	How will my medical plan be impacted by the interim measures?	<p>We understand that changes to your contribution can be concerning. To ease this burden, the increase will be spread over the next five years.</p> <p>If you are aged 60 and above and enrolled in the lowest plan, you will be entitled to a one-year deferment before any increase takes effect, giving you more time to adjust.</p>
13	Am I eligible for the one-year deferment period?	<p>To qualify for the one-year deferment period, effective 1 January 2025, you must be at least 60 years old and enrolled in the lowest medical plan.</p> <p>This measure is specifically designed to protect the most vulnerable customers, ensuring that those who need coverage the most are prioritised.</p> <p>If you are not on the lowest medical plan, you may consider downgrading your plan to become eligible for the deferment period.</p>
14	Are the repricing adjustments guaranteed and fixed?	<p>Your financial security is important, and while we work to maintain consistency, future reviews may still be necessary.</p> <p>The repricing adjustments from the fourth year onward will be subject to review and revision, depending on the effectiveness of various containment measures to be implemented.</p>
15	Do the staggered increases apply to all types of contribution adjustments?	No, the interim measures introduced by BNM only apply to medical repricing adjustments. They do not apply to increases resulting from other factors such as advancing into a higher age band.
16	How sustainable are my contributions under the interim measures, and how will they impact certificate in the long run?	A stable financial future is important, and we are here to help you navigate any changes. While the staggered increase in contribution provides immediate relief, significant adjustments may still be required in the near future unless systemic changes are implemented across the healthcare ecosystem.

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