

<Applicant Name>
 <Address 2>
 <Address 3>
 <Address 4>
 <Address 5>
 <Postcode> <City>

Date: <insert date>

Certificate Number: : <Cert No>
Person Covered : <Person Name>
Next Certificate Anniversary Date : <Next Certificate Anniversary Date>

Revision of Medical Contribution for <Current Plan Description> (<Current Plan Code>)

Dear Valued Customer,

Thank you for your continued support towards Zurich Takaful Malaysia Berhad (“ZTMB”).

We understand that rising medical and healthcare costs in Malaysia are a growing concern. Several significant trends, such as the surge in non-communicable diseases, the expansion of private healthcare services, and the continuous rise in medical inflation, have greatly impacted the medical and health sector.

Despite our persistent efforts to contain costs through various initiatives, these expenses continue to escalate annually. Our initiatives include reviewing and comparing claims across diverse hospitals and conducting in-depth analysis of medical bills to ensure charges are reasonable. At ZTMB, we are committed to providing you with long-term protection. As part of this commitment, we actively manage your contributions to ensure you maintain the medical coverage you need. In light of this, we would like to inform you that we will be revising the contributions for your medical plan.

Following the announcement by Bank Negara Malaysia (BNM) on 20 December 2024, relating to the introduction of interim measures for medical plans, we remain dedicated to assisting our certificate holders in managing the challenges posed by the rising costs associated with high utilisation and medical claims inflation.

To assist you during this transition, we will implement a gradual increase in your contributions over a five-year period.

Kindly refer to the table below for the new medical contribution per <Payment Mode Description> which shall vary in accordance with your age.

Year	Attained Age	Current Medical Contribution (RM) ^{2 3}	New Medical Contribution ⁴			New Medical Contribution Effective Date
			Percentage Increase (%)	Amount Increase ² (RM)	Final Contribution ² (RM)	
1	<Age at Anniversary>	<C-Amt1>	<Percent1%>	<Inc1>	<Amt1>	<Effective Date1>
2	<Age+1>	<C-Amt2>	<Percent2%>	<Inc2>	<Amt2>	<Effective Date2>
3	<Age+2>	<C-Amt3>	<Percent3%>	<Inc3>	<Amt3>	<Effective Date3>
4 ¹	<Age+3>	<C-Amt4>	<Percent4%>	<Inc4>	<Amt4>	<Effective Date4>
5 ¹	<Age+4>	<C-Amt5>	<Percent5%>	<Inc5>	<Amt5>	<Effective Date5>

¹ The contribution amount for the fourth year onwards is subject to review and revision depending on the outcome of the various cost containment measures to be implemented

² Contribution amount display is excluding discount, kindly get in touch with your Wealth Planner to find out if you are entitled for a discount. Contribution amount is also inclusive of loading and service tax, if applicable.

³ As per your original certificate terms, your **Current Medical Contribution** before revision are generally **expected to increase** as you grow older.

⁴ The staggered increase in **New Medical Contribution** does not apply to the increases in contribution as you grow older.

Apart from paying the new contributions mentioned in the table above, you can consult your wealth planner for other alternatives stated below:

- a) Consider to downgrade to a medical plan with lower coverage provided your medical plan is not the lowest plan level.
- b) Consider other medical products which provide similar or more comprehensive medical coverage. This is subject to further underwriting and waiting period. Kindly note that the alternative medical product may have a higher contribution compared to your current plan, as it offers enhanced benefits. Feel free to request for more details and insights to assist in your decision. Before deciding to switch, do ensure that your choice aligns with your needs and budget.

We will continue to actively review our medical plans against healthcare costs to ensure that your medical protection will be there for you whenever you need it. We will keep you informed in advance of any future revisions in contributions while making every effort to ensure that contribution rates remain affordable.

If you need further information, please refer to the appendix:

Appendix 1: Frequently Asked Questions (FAQ)

Appendix 2: Table of Alternative Product Options

For the full annual contribution tables with different effective date, please visit <http://www.zurich.com.my/medica2015> for details.

If you require further assistance, please contact our Customer Service Careline at 1-300-888-622 (press #6 for enquires on medical repricing), or email us at callcentre@zurich.com.my. Alternatively, you may also contact your Wealth Planner or visit the nearest ZTMB branch.

Thank you for your understanding and trust in us. We are here to support you every step of the way.

Yours sincerely,
ZURICH TAKAFUL MALAYSIA BERHAD

Fatihah Mustafa

Chief Executive Officer

Wealth Planner : <WP Code> <Wealth Planner Name>
Contact No. : <WP Contact No>
Chief Agency Manager : <CAM Code> <CAM Name>
Branch : <WP Branch Description>

Note:

1. The content of this notification letter does not take into account any alteration to this certificate that is made since <notice print date>.
2. To view the content of this letter and FAQs in Bahasa Malaysia, please visit <http://www.zurich.com.my/medica2015>. If there is any discrepancy between the English and Bahasa Malaysia versions, the English version shall prevail.
3. Please login to our customer portal <http://MyZurichLife.com.my> or scan the QR code below to view your certificate information.



<http://MyZurichLife.com.my>

Customer Service Center

Ground Floor, Block B, Plaza Zurich, 12, Jalan Gelenggang, Bukit Damansara, 50490 Kuala Lumpur.
(for other branches, please refer to company website)

☎ 1300-888-622 ✉ callcentre@zurich.com.my 🌐 www.zurich.com.my Customer portal : www.myzurichlife.com.my

APPENDIX 2

Table of Alternative Product Options

	Existing Product	Alternative Product Options
Name	Medica2015 Plan <x>	Medica2015 Plan <x-1>
Annual Contribution	RM<Annual Contribution for Age at Anniversary > ^{1 2}	RM< Annual Contribution for Age at Anniversary > ^{1 2} <i>The contribution is <lower/higher> by RM<XXX.XX></i>
Type	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>
Coverage Term	Up to age 80 <i>'Renewal is guaranteed but contribution rate are not guaranteed'</i>	Up to age 80 <i>'Renewal is guaranteed but contribution rate are not guaranteed'</i>
No Claim Discount	20% of Annual Contribution on subsequent certificate year if there are no claims made in the current certificate year (After deducting MCO and EAP Fees)	20% of Annual Contribution on subsequent certificate year if there are no claims made in the current certificate year (After deducting MCO and EAP Fees)
Co-payment /Deductible	N/A	N/A
Hospital Room & Board	RM<xxx> per day	RM<xxx> per day
Annual Limit	RM<xxx,xxx>	RM<xxx,xxx>
[Switching Product] Subject to Waiting Period?		No
[Switching Product] Subject to Underwriting?		No

¹ Contributions are payable at the contribution rate according to Certificate holder's attained age on each certificate anniversary.

² Contribution amount is inclusive of loading and service tax, if applicable.

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