



Zurich Takaful Malaysia Berhad

Registration No. 200601012246 (731996-H)
 Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
 Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622

<Applicant Name>

Date: <insert date>

<Address 2>

<Address 3>

<Address 4>

<Address 5>

<Postcode> <City>

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 are writing to inform you that we will be revising the contribution for your medical plan.

The medical and healthcare costs in Malaysia have been rising in recent years. A number of significant developments have influenced the Medical and Health Insurance / Takaful (MHIT) business such as the rise in non-communicable diseases, growth of private healthcare services and escalating medical inflation. These have contributed towards an increase in the utilisation of medical services and magnitude of claims, where 139 claims has increased to 144 claims paid out of 1000 takaful participants compared to 3 years ago. Each Medica2015 claim on average has increased from RM7,585 to RM10,490.

This means the annual increase to Medical2015’s claim from 1 Jan 2019 to 31 Dec 2022 have been rising at a rate of 11.4% on average, with different age band experiencing different increase. These costs increase in spite of our efforts and various initiatives to control the costs. Just to name a few among the many initiatives undertaken, we do review & compare the claims cost by different hospitals and perform more in-depth medical bill review to ensure charges are reasonable.

Your long-term protection is important. At ZTMB, we carefully monitor and actively manage your contribution from time to time to make sure that you always have the medical coverage that you need. To smoothen the impact of contribution revision, the contribution revision will be staggered in two phases¹,

Kindly refer to the table below for the new medical contribution in the first phase which shall vary in accordance with your age.

Current Medical Plan	Current Medical Contribution Amount*2	New Medical Contribution Amount*2	New Medical Contribution ² Effective Date
<Current Plan Code>	RM<Current Medical Contribution> / <Payment Mode Description>	RM<Revised Medical Contribution> / <Payment Mode Description>	<Effective Date>

1. If you are impacted by Phase 2 repricing in the following year, you will receive notice from the company 3 months before the certificate anniversary.
2. Contributions made by business organisations are subject to tax or other government levies.

***Note:**

- Inclusive of loading and service tax, if applicable.
- Contribution amount displayed is excluding no-claim discount, this plan comes with a 20% no-claim discount on contribution if there is no claim in preceding certificate year. Kindly get in touch with your Wealth Planner to find out if you are entitled.
- If current and new contribution stated above are the same, you are not affected at your current age. However, the rates will be revised when you get older in future. Please refer to Appendix 1 for the rates of subsequent ages.

If affordability is a concern, you can opt to downgrade to a medical plan with lower coverage provided your medical plan is not the lowest plan level.

If you need further information, please refer to the appendix:
Appendix 1: New Annual Contribution for [<current medical plan>](#) Appendix
2: Frequently Asked Questions (FAQ)

Kindly arrange with your bank to change the contribution amount if you are contributing through standing instruction or have set a payment limit with the bank. For auto debit payment, please take note that the new contribution amount will be debited from your credit card or bank account on the next deduction once the contribution revision take effect.

If you require further assistance, please contact our Customer Service Careline at 1-300-888-622 or email us at callcentre@zurich.com.my. Alternatively, you may also contact your Wealth Planner, or visit the nearest ZTMB branch.

Thank you.

Yours sincerely,
ZURICH TAKAFUL MALAYSIA BERHAD

Nazrulhisham Bin Abdul Hamid
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 www.zurich.com.my/M2015. If there is any discrepancy between the English and Bahasa Malaysia versions, the English version shall prevail.

APPENDIX 1

New Medical Annual Contribution for <current medical plan> (First Phase)

Plan Code: <current medical plan code> Gender: <insured gender>

Age	Contribution	Age	Contribution	Age	Contribution	Age	Contribution
0		20		40		60	
1		21		41		61	
2		22		42		62	
3		23		43		63	
4		24		44		64	
5		25		45		65	
6		26		46		66	
7		27		47		67	
8		28		48		68	
9		29		49		69	
10		30		50		70	
11		31		51		71	
12		32		52		72	
13		33		53		73	
14		34		54		74	
15		35		55		75	
16		36		56		76	
17		37		57		77	
18		38		58		78	
19		39		59		79	

Note:

- The contribution shown in the table above will be effective from the next certificate anniversary date on or after <repricing date>.
- The contribution applicable vary according to gender, age, and the plan level. As an example, for a <insured gender> person covered reaching age 40 at the next certificate anniversary who has <current plan code>, the applicable annual contribution is RM<total contribution at age 40> for that year.
- The contribution shown in the table above is applicable to standard risk and are annual rates. If your current medical plan has any loadings, the rates applicable to you will be calculated accordingly.
- The contribution shown in the table may be subject to tax or other government levies.
- The actual contribution may be different compared to the table above due to the rounding of decimal places.