

Appendix 2
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 on or after <ddmmyyy>.
2	Why is the contribution revised?	<p>This revision is necessary to keep up with the escalating medical costs and increasing claims of medical benefits, mainly driven by the following factors:</p> <ul style="list-style-type: none"> a. Increase in cost of medication and treatment b. Adoption of new medical technologies, medicines and equipment c. Evolving lifestyle with increase in chronic illnesses such as diabetes, high cholesterol and obesity that lead to growing health risks and long-term care. d. Higher demands 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> <ul 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	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

	certificate has stated that the certificate is not cancellable by Zurich Takaful?	<p>the rights to revise the contributions rates on your certificate anniversary to align with the increasing medical costs.</p> <p>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.</p>
6	Why are there 2 phases of revision and how do you determine the quantum for revision of my contribution?	<p>To ensure our valued customers are always adequately protected, medical plans are regularly revised against current healthcare cost. Splitting the revision by two phase is to ensure affordability by minimize the impact and aiding the financial planning of each customer. Various economic factors such as increase in hospital charges, doctor fees, advancement in treatment and drugs will be taken into consideration in determining each revised quantum.</p> <p>Customers will be updated of the 2nd phase revision 3 months before the next certificate anniversary. The percentage of increase in your contribution will vary depending on age, gender and type of medical plan. Emphasis will be to ensure affordability while maintaining long term quality healthcare for all valued customers.</p>
7	Why not all medical plans affected by this revision?	<p>We review our medical plans on a regular basis and make every effort to actively manage healthcare costs. We will only revise the medical plan rate when there is a need for revision.</p>
8	Will the contribution be guaranteed after this revision exercise?	<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>
9	Will there be another revision in the future?	<p>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 on progressive manner. If there is a need for future revisions, we will notify you accordingly.</p>

10	<p>What other options do I have other than making the revised contribution?</p>	<p>You may consider changing your existing medical coverage to a lower plan.</p> <p>However, if your existing certificate is the lowest medical plan, you may consider the alternative options below offered by Zurich Takaful:</p> <ul style="list-style-type: none"> a) MediPro which is a medical rider that provides a comprehensive medical coverage with higher annual limit. b) Hospital Income rider that provides daily income to support you while you are being hospitalised. c) MediAfya which is a medical rider that provides medical care with hassle-free admission with no lifetime limit. <p>MediPro and Hospital Income rider are attachable to Takaful ProEssential while MediAfya is attachable to Takaful Term80. All plans are subject to underwriting.</p> <p>Please reach out to us if you require further assistance by:</p> <ul style="list-style-type: none"> i) contact your Wealth Planner or ii) visit to the nearest Zurich Takaful branch or iii) contact Zurich Call Center at 1-300-888-622 or email us at callcentre@zurich.com.my
11	<p>Can I choose not to accept the revised contributions?</p>	<p>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.</p>
12	<p>How can I increase my current contribution? What is the procedure to follow?</p>	<p>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.</p>

Current Payment Method	What action should I take?
Cheque	<p>There is no change to your current payment arrangement.</p> <p>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)	<p>There is no change to your current payment arrangement.</p>
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	<p>Please make arrangement to alter existing Standing Instruction(s) with your bank so that the correct contribution amount can be remitted to us.</p>
13 What are the available options I have if I have been affected by COVID-19 Pandemic?	<p>Following are the available options provided by Zurich Takaful to you to go through this situation. You may contact your Wealth Planner or Zurich Call Centre for further information.</p> <ol style="list-style-type: none"> 1. <u>Certificate Restructuring</u> <ol style="list-style-type: none"> a) Change Payment mode <ul style="list-style-type: none"> - Example: Switching from annual payment mode to half yearly, quarterly, or monthly mode b) Downgrade your current medical rider plan

		<ul style="list-style-type: none"> - You can revert to your original plan within 12 months from date of downgrading without health declaration. Any submission later than the stipulated duration shall subject to health declaration. - Submission to revert to original plan must be submitted 1 month prior to the end of the 12 months. <p><u>List of supporting documents:</u></p> <ol style="list-style-type: none"> 1. Letter for home quarantine from relevant authority; or 2. Doctor's Confirmation Letter on COVID-19 infection for infected certificate holder; or 3. Employer's Termination Letter / Salary Reduction Letter; or 4. Letter of Closure of Business, or 5. Other relevant proofs or documents (if any)
14	Where can I get more information?	Please refer to our website https://www.zurich.com.my/en/medical-repricing for more information.