

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> <ol style="list-style-type: none"> Increase in cost of medication and treatment Adoption of new medical technologies, medicines and equipment Evolving lifestyle with increase in chronic illnesses such as diabetes, high cholesterol and obesity that lead to growing health risks and long-term care. 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> <ol style="list-style-type: none"> Aging population – the older you are, the higher your health risk, which may result in higher contribution. Medical Inflation – the rising cost of medical care with new technology for advanced disease treatment. 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	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

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	certificate is not cancellable by Zurich Takaful?	<p>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 is the 2nd phase of repricing still required?	<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>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> <p>In addition to the previous phase of revision, the number of claims paid continued to increase to 173 claims out of 1,000 takaful participants. This is compared to 144 claims paid out of 1,000 takaful participants as previously communicated.</p>
7	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>
8	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 in a progressive manner. If there is a need for future revisions, we will notify you accordingly.</p>
9	What other options do I have other than making the revised contribution?	<p>You may consider changing your existing medical coverage to a lower plan.</p>

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		<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 with 10% co-takaful. d) MediAfya+** which is a medical rider that provides medical care with hassle-free admission with no lifetime limit with deductible options of 500 or 5000. <p>MediPro and Hospital Income rider are attachable to Takaful ProEssential while MediAfya & MediAfya+ are attachable to Takaful Term80. All plans are subject to underwriting.</p> <p>*Maximum entry age: 60 **Maximum entry age: 70</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
10	Can I choose not to accept the revised contributions?	<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>
11	How can I pay the revised contribution? What is the procedure to follow?	

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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	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 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.
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)	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. 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 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.
12	Where can I get more information? Please refer to our website https://www.zurich.com.my/en/medical-repricing for more information.

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