

<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”).

Under the 2nd phase of medical review for Medica2015, 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 173 claims paid out of 1000 takaful participants compared to 139 claims paid out of 1000 takaful participants 4 years ago. Each Medica2015 claim on average has increased from RM7,585 to RM10,712. This means the annual increase to Medica2015’s claim from 1 Jan 2019 to 31 Dec 2023 have been rising at a rate of 8.9% on average, with different age band experiencing different increase.

Despite our persistent efforts and various initiatives aimed at cost containment, these expenses continue to escalate annually. Just to name a few among the many initiatives undertaken, we do review & compare the claims cost across diverse hospitals coupled with an in-depth analysis of medical bill to ensure charges are reasonable. It is important for us to ensure you have a long-term protection. 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.

Kindly refer to the table below for the new medical contribution in the 2<sup>nd</sup> phase which shall vary in accordance with your age.

Current Medical Plan	Current Medical Contribution Amount* <sup>1</sup>	New Medical Contribution Amount* <sup>1</sup>	New Medical Contribution <sup>1</sup> Effective Date
<Current Plan Code>	RM<Current Medical Contribution Amt>/<Payment Mode Description>	RM<Revised Medical Contribution Amt>/<Payment Mode Description>	<Effective Date>

\*inclusive of loading and service tax, if applicable.

\*Contribution amount display is excluding discount, kindly get in touch with your Wealth Planner to find out if you are entitled for a discount.

1. Contributions made by business organisations are subject to tax or other government levies.

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.

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: New Annual Contribution for [<current medical plan>](#)  
Appendix 2: Frequently Asked Questions (FAQ)

If you require further assistance, please contact our Customer Service Careline at 1-300-888-622 or email us at [callcentre@zurich.com.my](mailto: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

**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 [<insert webpage link>](#). 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](mailto:callcentre@zurich.com.my)  [www.zurich.com.my](http://www.zurich.com.my) Customer portal : [www.myzurichlife.com.my](http://www.myzurichlife.com.my)

## APPENDIX 1

**Existing Medical Annual Contribution for <current medical plan>**

Plan Code: &lt;current medical plan code&gt; Gender: &lt;insured gender&gt;

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	

**Revised Medical Annual Contribution for <current medical plan>**

Plan Code: &lt;current medical plan code&gt; Gender: &lt;insured gender&gt;

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.

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 Ground Floor, Block B, Plaza Zurich, 12, Jalan Gelenggang, Bukit Damansara, 50490 Kuala Lumpur.  
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