

APPENDIX 3
REVISION OF PREMIUM FOR (PPR)
Frequently Asked Questions (FAQs)

NO	QUESTIONS	ANSWERS												
1	Why are you revising my premium?	<p>As you may be aware, medical and healthcare costs have been rising at a double digit rate¹ in recent years - mainly driven by medical inflation and higher frequency of people seeking medical treatments.</p> <p>At Zurich, we are committed to ensure that you are not only protected but have access to medical services and treatments when you need it. This is why we conduct reviews of our medical plans against healthcare costs on a regular basis. Revisions are necessary not only to keep up with the escalating healthcare costs and increasing claims of medical benefits, but more importantly, it helps to ensure that there is no interruption to your medical protection.</p> <p>¹ Source : Aon Hewitt 2019 Global Medical Trend Rates report</p>												
2	How do you determine the quantum for revision of my premium?	In determining the revision, we take various factors such as actual healthcare costs, current healthcare inflation as well as customer affordability into consideration. The percentage of increase in your premium will vary depending on your age, gender and the plan you have selected.												
3	Why is there a revision to my premium when I have not made any claims?	Medical insurance operates on a risk-sharing basis where premiums collected are used to pay the claims. As a result, all policies will be affected regardless of whether you have made any claim before.												
4	Will there be any change of benefits after the repricing?	<p>Yes, we will enhance the following benefits as below. Other benefits remain unchanged.</p> <table border="1"> <thead> <tr> <th>Schedule of Benefits</th> <th>Existing Benefits</th> <th>Enhanced Benefits</th> </tr> </thead> <tbody> <tr> <td>Overall Lifetime Limit</td> <td>Plan 1 – RM150,000 Plan 2 – RM300,000 Plan 3 – RM450,000 Plan 4 – RM600,000</td> <td>Plan 1 – <u>RM200,000</u> Plan 2 – <u>RM400,000</u> Plan 3 – <u>RM600,000</u> Plan 4 – <u>RM800,000</u></td> </tr> <tr> <td>Post-Hospitalization Treatment</td> <td>As charged Within 31 days from discharge</td> <td>As charged Within <u>60 days</u> from discharge</td> </tr> <tr> <td>Emergency Accidental Out-Patient Treatment</td> <td>As charged Within 24 hours and follow-up treatment to a Max. of 31 days</td> <td>As charged Within <u>72 hours</u> and follow-up treatment to a Max. of 31 days</td> </tr> </tbody> </table>	Schedule of Benefits	Existing Benefits	Enhanced Benefits	Overall Lifetime Limit	Plan 1 – RM150,000 Plan 2 – RM300,000 Plan 3 – RM450,000 Plan 4 – RM600,000	Plan 1 – <u>RM200,000</u> Plan 2 – <u>RM400,000</u> Plan 3 – <u>RM600,000</u> Plan 4 – <u>RM800,000</u>	Post-Hospitalization Treatment	As charged Within 31 days from discharge	As charged Within <u>60 days</u> from discharge	Emergency Accidental Out-Patient Treatment	As charged Within 24 hours and follow-up treatment to a Max. of 31 days	As charged Within <u>72 hours</u> and follow-up treatment to a Max. of 31 days
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5	If I opt not to accept the new enhanced benefits offered by Zurich, can the revision in premium be reduced?	The new <u>premium</u> rate is based on actual claims experience and some level of medical inflation. The cost of the enhanced benefits is insignificant. Hence, there is no difference in <u>premium</u> rate with or without the enhanced benefits.												
6	When will my premium be revised?	The new medical premium will take effect on your next policy anniversary date immediately on or after <repricing date> .												
7	Do I need to pay a different premium amount after the revision?	Yes, to ensure the continuity of your coverage, you are required to pay the new medical premium as stated in the letter.												
8	Can I choose not to increase my premium? What other options do I have other than paying the revised premium?	<p>To ensure the continuity of your coverage, you are required to pay the new medical premium as stated in the letter on next policy anniversary. However, you will have the option / alternative to reassess your current medical needs by considering the following options:</p> <p>a) 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. However, you should assess if a lower medical plan is sufficient to cover your medical insurance needs by</p>												

		<ul style="list-style-type: none"> i. Completing and submitting the 'Request for Change Form' to the nearest Zurich branch or ii. Contacting your wealth planner or iii. Contacting Zurich Call Center at 1-300-888-622 or email us at callcentre@zurich.com.my; or <p>b) You can switch to other medical products offered by Zurich which provides similar or more comprehensive coverage. However, standard underwriting process and terms and conditions apply.</p> <p>The available medical plans currently are as follows:</p> <ul style="list-style-type: none"> 1) Zurich Omni Health 2) Zurich SureHealth <p>For more information on Zurich Omni Health or Zurich Sure Health, please visit our website at www.zurich.com.my or contact your Wealth Planner for further details and assistance.</p>										
9	Will there be another revision in the future?	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. If there is a need for future revisions, we will notify you accordingly.										
10	<p>What is the procedure / documents to be returned to Zurich for my medical premium revision?</p> <p>Depending on your current premium payment method, you may need to make further arrangements with your bank for us to collect the new medical premium amount from you. Please see the table below for more details.</p> <table border="1" data-bbox="284 981 1430 1733"> <thead> <tr> <th data-bbox="284 981 730 1010">Current Payment Method</th> <th data-bbox="730 981 1430 1010">What action should I take?</th> </tr> </thead> <tbody> <tr> <td data-bbox="284 1010 730 1261">Cash/Cheque</td> <td data-bbox="730 1010 1430 1261"> <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://bit.ly/ZurichAutoDebit</p> <p>Please send the completed Visa/MasterCard Auto Debit Form to us.</p> </td> </tr> <tr> <td data-bbox="284 1261 730 1346">Credit or Debit Card, Auto-Debit (With no transaction amount limit)</td> <td data-bbox="730 1261 1430 1346">There is no change to your current payment arrangement.</td> </tr> <tr> <td data-bbox="284 1346 730 1621">Auto-Debit (With transaction amount limit)</td> <td data-bbox="730 1346 1430 1621"> <p>You will need to complete the Direct Debit Authorization Form and return it to us. This will enable us to deduct the new medical premium amount from your bank account. Please download the Direct Debit Authorisation Form from https://bit.ly/ZurichDirectDebit</p> <p>If the maximum limit in your bank account auto debit form is less than the new medical premium, you will need to submit a new form to the bank to change the maximum limit.</p> </td> </tr> <tr> <td data-bbox="284 1621 730 1733">Standing Instructions with banks</td> <td data-bbox="730 1621 1430 1733">Please make arrangements to alter existing Standing Instruction(s) with your bank so that the new medical premium amount can be remitted to us.</td> </tr> </tbody> </table>	Current Payment Method	What action should I take?	Cash/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://bit.ly/ZurichAutoDebit</p> <p>Please send the completed Visa/MasterCard Auto Debit Form to us.</p>	Credit or Debit Card, Auto-Debit (With no transaction amount limit)	There is no change to your current payment arrangement.	Auto-Debit (With transaction amount limit)	<p>You will need to complete the Direct Debit Authorization Form and return it to us. This will enable us to deduct the new medical premium amount from your bank account. Please download the Direct Debit Authorisation Form from https://bit.ly/ZurichDirectDebit</p> <p>If the maximum limit in your bank account auto debit form is less than the new medical premium, you will need to submit a new form to the bank to change the maximum limit.</p>	Standing Instructions with banks	Please make arrangements to alter existing Standing Instruction(s) with your bank so that the new medical premium amount can be remitted to us.	
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