

## OneMedical Takaful – Frequently Asked Questions (FAQ):

### About OneMedical Takaful

**1. What is OneMedical Takaful? What does it cover?**

OneMedical Takaful is a pure medical plan that provides medical coverage up to age 85. This product does not provide any savings or investment elements. Please refer to the Product Disclosure Sheet or Certificate on detailed exclusions, terms and conditions of the plan.

**2. Who is this product suitable for?**

This product is suitable for adults who do not have any medical coverage or to complement any shortage of their existing medical plan.

**3. Who is eligible to sign up or participate?**

Malaysians between 17 and 55 years old (age next birthday) are eligible to participate, subject to the fulfilment of health questions. For children below age 17, parents or legal guardians may sign up for them to get them covered under this medical plan.

**4. What is age next birthday?**

The acceptance of this application is based on your age next birthday. Age next birthday simply means the age of your next birthday. If you have celebrated your 30<sup>th</sup> birthday, your next birthday will be 31<sup>st</sup>, so your age next birthday will be 31 years old.

**5. There are 3 plans, which plan is suitable for me?**

The suitability of the plan would depend on your affordability and your needs.

**6. What is annual limit?**

Annual limit is the maximum amount that you are eligible to claim for your medical expenses in every certificate year. Annual limit will be refreshed every certificate year.

**7. What should I do if I do not have sufficient annual limit to cover my medical charges?**

You will have to pay the differences between your eligible annual limit and the medical charges. Annual limit will be refreshed at every certificate anniversary.

**8. What is deductible?**

Deductible is the amount of eligible hospitalisation expenses incurred that must be paid by you for each hospitalisation before any benefits are payable by us.

**9. If I sign up for this plan with RM1,000 deductible, how does it work?**

You are required to pay RM1,000 of the eligible hospital & surgical expenses incurred for each hospitalisation. We will pay the balance of the eligible expenses after deducting the first RM1,000.

**Example 1: Hospitalisation expenses**

The eligible hospitalisation expenses = RM10,000

Deductible amount per hospital admission = RM1,000

Amount to be paid by you = RM1,000

Amount to be paid by us = RM10,000 – RM1,000 = RM9,000

**Example 2: Outpatient expenses (Eligible Outpatient expenses are not subject to deductible)**

The eligible Outpatient expenses = RM800

Amount to be paid by you = RM0

Amount to be paid by us (by Reimbursement basis) = RM800

<b>10.</b>	<b>How is the contribution amount determined?</b>
	You are charged a certain amount of contribution based on the plan type, deductible option, occupation and age next birthday at the commencement date. The contribution may increase in accordance to your age next birthday at every certificate anniversary upon renewal. You will need to pay the contribution up to the renewal age 85. Contribution rates are non-guaranteed and we reserve the right to revise the contribution rate by giving a 30-day prior notice.
<b>11.</b>	<b>How to pay and what is the frequency to pay the contribution for the certificate?</b>
	You may pay the contribution via credit card/debit card. You may opt to pay the contribution monthly, or yearly. You may continue using the credit card/debit card or switch to your bank saving account to pay for the renewal contribution.
<b>12.</b>	<b>How do I change my credit/debit card used for contribution deduction?</b>
	You may walk in to any of our branches and fill up a Request For Change form, and a Contribution Payment through Visa/Master Card form.
<b>13.</b>	<b>Why is my contribution cheaper when I choose the plan with deductible?</b>
	It is cheaper because you will need to bear some of the eligible hospitalisation expenses for each hospitalisation.
<b>14.</b>	<b>How do I know if I need a deductible or without a deductible medical plan?</b>
	<p>a) With deductible</p> <p>If your existing medical plan or employer coverage is insufficient, then this plan will complement your existing medical coverage to provide additional medical protection.</p> <p>If you can afford to bear some of the eligible hospitalisation expenses for each hospitalisation, hence enjoy a lower contribution rate for this medical plan.</p> <p>b) Without deductible</p> <p>If you do not have any medical coverage, or you do not want to bear any eligible hospitalisation expenses for each hospitalisation.</p>
<b>15.</b>	<b>Can I get a medical plan if I am above age 55 years old?</b>
	You are not eligible for this medical plan if you have exceeded your 55 <sup>th</sup> birthday. However, we still have other similar types of medical plans which may be suitable for you, kindly contact Etiqa Online by calling 1-300-13-8888.
<b>16.</b>	<b>Can I get a medical plan if I am not eligible for this medical plan after answering the underwriting questions?</b>
	Yes, we still have other similar types of medical plans which may be suitable for you, kindly contact Etiqa Online by calling 1-300-13-8888.
<b>17.</b>	<b>Can I change my plan?</b>
	You may change from a higher plan to a lower plan at certificate anniversary, with no underwriting.
<b>18.</b>	<b>Will there be any medical examination for this plan?</b>
	No medical examination is required. Your application will either be accepted or rejected based on our pre-determined requirements.
<b>19.</b>	<b>Do I get to enjoy surplus?</b>
	The distributable portion of surplus arising from the Participants' Risk Fund (PRF) will be determined and distributed annually by us. The surplus, if any, will be 50% paid to us, and the other 50% will be shared amongst the eligible participants.
<b>20.</b>	<b>What happens if I stop paying the contribution?</b>
	There is a grace period of 31 days from the contribution due date given to you to pay the contribution. You are still covered within the grace period. If the contribution due is not paid within the grace period, your certificate

	may lapse thereafter and you will not be entitled for the benefits shall the covered event (In-patient & Day Care Surgery Benefits, Outpatient Benefits, and Communicable Disease Cash Benefit) occurs.
<b>21.</b>	<b>How can I sign up? Can I go through an agent?</b>
	You may sign up this plan through our website. This is an online product and it is not offered through any of our agents. There is no commission charged on this plan.
<b>22.</b>	<b>Can I get more than one certificate?</b>
	Yes, you may sign up for more than one certificate.
<b>23.</b>	<b>If I have already participated in an individual OneMedical Takaful certificate for myself, can I still convert it to a family package?</b>
	<p>Yes you may, by applying OneMedical Takaful certificate for your family members, up to a maximum of 5 members.</p> <p>Once converted to family package, you will enjoy a 5% contribution discount on your OneMedical Takaful certificate starting from the next certificate anniversary, provided the conversion is done not less than 4 months prior to your next certificate anniversary. Otherwise, the 5% discount will only take effect on the subsequent certificate anniversary after the next.</p> <p><b>Example 1: Adding a family member more than 4 months prior to the next certificate anniversary</b>  Mr. A signed up OneMedical Takaful on 1<sup>st</sup> Aug 2022  Next certificate anniversary = 1<sup>st</sup> Aug 2023  He signed up OneMedical Takaful for a family member on 15<sup>th</sup> Mar 2023  Mr. A will enjoy a 5% contribution discount on his OneMedical Takaful certificate from 1<sup>st</sup> Aug 2023 and onwards.</p> <p><b>Example 2: Adding a family member less than 4 months prior to the certificate anniversary</b>  Mr. B signed up OneMedical Takaful on 1<sup>st</sup> Aug 2022  Next certificate anniversary = 1<sup>st</sup> Aug 2023  He signed up OneMedical Takaful for a family member on 1<sup>st</sup> Jul 2023  Mr. B will enjoy a 5% contribution discount on his OneMedical Takaful certificate from 1<sup>st</sup> Aug 2024 and onwards.</p>
<b>24.</b>	<b>How will I receive confirmation on my application? When does the cover start?</b>
	The confirmation of your application is immediate through the website. The cover will start on the day your application is accepted with payment made, with a certificate document and payment receipt emailed to you.
	<b>Can I cancel the certificate?</b>

25.

You may cancel your certificate with a written instruction to us within 15 days after the certificate has been received by you. We will then refund the contribution received to you. However, no refund can be made when a claim has been admitted.

For family package where all certificates were issued on the same issue date, any request of cancellation within 15 days after the certificate has been received by you, the entire family package shall be cancelled. We will refund you the total contribution paid for the family takaful package upon the cancellation of the certificates.

However, if you cancel the certificate after the 15 days, you are entitled to a refund of the partial contribution as follows provided that you have not made any claims during the certificate year:

Period Not Exceeding	Refund of Annual Contribution
15 days (renewal only)	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceed 11 months	No refund

Note: There is no contribution refund for monthly cases.

26.

**How to file a claim in case of covered events happen (In-patient & Day Care Surgery Benefits)?**

a) If you choose to visit a panel hospital:

For hospital admission, no medical card is required, just present your identity card and inform the hospital that you are covered with Etiqa. We will pay the eligible hospitalisation expenses that you incurred subject to the annual limit of the plan you signed up. For plan with deductible, you will need to pay for eligible expenses up to the deductible amount per hospital admission before we cover the remaining eligible expenses.

b) If you choose to visit a non-panel hospital:

You are required to pay for the hospitalisation expenses upon discharged. Submit the list of required documents to Etiqa for reimbursement of the eligible hospitalisation expenses within 30 days from discharge date.

For further information, visit our website at [www.etiqa.com.my](http://www.etiqa.com.my) and download the claim guide. List of Panel Hospitals are available in the claim guide. We can be contacted via email at [info@etiqa.com.my](mailto:info@etiqa.com.my) or call Etiqa Online at 1-300-13-8888.

27.

**How to file a claim in case of covered events happen (Outpatient Benefits)?**

You are required to pay for the Outpatient expenses. Submit the list of required documents to Etiqa for reimbursement of the eligible Outpatient expenses within 30 days from discharge date.

For further information, visit our website at [www.etiqa.com.my](http://www.etiqa.com.my) and download the claim guide. List of Panel Hospitals are available in the claim guide. We can be contacted via email at [info@etiqa.com.my](mailto:info@etiqa.com.my) or call Etiqa Online at 1-300-13-8888.

28.

**How to file a claim in case of covered events happen (Communicable Disease Cash Benefit)?**

You may submit the list of required documents to Etiqa for cash benefit claim within 30 days from discharge date.

	For further information, visit our website at <a href="http://www.etiqa.com.my">www.etiqa.com.my</a> and download the claim guide. We can be contacted via email at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> or call Etiqa Oneline at 1-300-13-8888.
<b>29.</b>	<b>Will I have a medical card?</b> There is no medical card issued for this certificate. However, in a more convenient way, upon hospital admission, just present your identity card and inform the panel hospital of your cover by Etiqa.
<b>30.</b>	<b>Can I access the medical plan if I miss a contribution payment?</b> If you missed any contribution payment and provided that your certificate has not lapsed, you may be able to access the medical plan. However, you may face some interruption during the discharge process from the hospital and you will need to pay back the contribution due.
<b>31.</b>	<b>What if I lose or do not receive my certificate documents? Or if I need to update my personal information or contact details?</b> You may email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> or call Etiqa Oneline at 1-300-13-8888.
<b>32.</b>	<b>What if I misstate or do not disclose any of the required information?</b> Misstatement or non-disclosure of material information will result in voidance of the certificate, or your claim not being paid. To prevent these unwanted events, you are required to disclose all relevant information, including medical condition and age, correctly.
<b>33.</b>	<b>Do I enjoy a tax relief on the contribution paid?</b> You may use the Medical Takaful contribution paid for tax relief, as per current Malaysian tax regulation and subject to the Inland Revenue Board's approval.
<b>34.</b>	<b>Who can I contact for further information?</b> You may email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> , call Etiqa Oneline at 1-300-13-8888, or visit our website at <a href="http://www.etiqa.com.my">www.etiqa.com.my</a> for further information. A 24-hour Live Chat is also available on our website for enquiry.

#### About OneMedical Takaful family package

<b>1.</b>	<b>What is OneMedical Takaful family package?</b> OneMedical Takaful family package allows you to gather your family members in a single medical takaful package. However, each family member still has the flexibility to select his/ her own suitable medical plan under the family package. Individual certificate will be issued to each family member.
<b>2.</b>	<b>What are the advantages of OneMedical Takaful family package?</b> It is easier to manage and even more affordable as OneMedical Takaful family package comes with a 5% discount on the total payment.
<b>3.</b>	<b>Who can be included in the family package?</b> The OneMedical Takaful family package must consist of at least 2 persons in any of the following combinations: <ul style="list-style-type: none"> <li>▪ Husband and wife</li> <li>▪ Married parents and child(ren)</li> <li>▪ Single parent and child(ren)</li> </ul>
<b>4.</b>	<b>How many family members can be included in the family plan?</b> The total allowable number of family members in a family package is up to 6 (only 1 spouse is allowed), e.g. a single parent with 5 children, or married parents with 4 children.
<b>5.</b>	<b>Who is eligible to sign up or participate?</b>

Malaysians with age range as below are eligible to participate, subject to the fulfilment of health questions.

Age ranges are defined as follows:

- Children: 14 days old to 16 years old (age next birthday)
- Adult: 17 years old to 55 years old (age next birthday)

**6. How much do I need to pay for a family package?**

It depends on the number of family members signed up for the family package. The contribution for each of your family member's certificate is based on the respective plan type, deductible option, occupation, and age next birthday at the commencement date. You are required to pay the total contribution under the family package with a 5% discount of the total contribution.

While for subsequent renewal payments, the contribution will be charged by each certificate of the family members. Nevertheless, the 5% family package discount is still applicable to each certificate respectively.

**7. What if my child is 17 years old and above? Can he/ she be included under my family package?**

A child at 17 years old (age next birthday) and above is considered as an adult and cannot be included under your family package. Alternatively, he/she may apply an individual OneMedical Takaful plan.

If your child is married, then he/she may consider applying for his/her own family package.

**8. After signing up for the family package, can I add or remove family members?**

Adding new member is allowed, subject to the maximum of total 6 family members.

Removal of family member(s) is allowed on the subsequent contribution due date following the request.

**9. Is the medical plan annual limit shared by all family members?**

It is not shared. Each family member will have their own individual annual limit according to the medical plan selected. Any medical claim from a family member will not affect the annual limit of the other family member(s).