



Do you have any questions about myMedik? Check here for more info about the product.

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### Q1: What is myMedik?

myMedik is an individual medical product that covers eligible medical expenses up to an overall annual limit, whether you are hospitalised or receiving outpatient treatment at a hospital.

## Eligibility

### Q2: Who can apply for this product and what is the eligible entry age?

An individual aged 19 years old next birthday to 69 years old next birthday can apply for this product. As a parent, you can also apply for this product for your child who must be at least 6 years old next birthday to 18 years old next birthday at the point of enrolment.

### Q3: Can I enrol another person for this product besides my children?

No, you can enrol for this product for your child only.

### Q4: Is there a minimum age to be the certificate owner if I wish to apply for this product for my child?

Yes, you must be at least 19 years old next birthday.

### Q5: Is there any underwriting questions for this product?

Yes, you are required to answer the online underwriting questions during the enrolment process. The final contribution quote will depend on the occupation and health condition of the person covered.

### Q6: Do I need to go for a medical examination?

No, this product provides you instant underwriting decision where you just need to answer the relevant

underwriting questions depending on the health condition of the person covered.

### Q7: Can I be covered under more than one medical product at the same time?

Yes, you may have more than one medical product, even if you already have an existing medical certificate with Takaful Malaysia or another takaful operator or insurance company. However, it is not advisable to participate in more than one medical certificate, as you can only utilise one medical product when you are admitted to the hospital unless the overall annual limit is exceeded.

### Q8: How much cover do I need?

The coverage that you need depends on your budget and financial needs. You can determine the amount of coverage you need by using the self-assessment tool provided [here](#).

### Q9: When will my coverage begin?

Your coverage will take effect upon the successful application and payment of the first contribution via your chosen payment method. The effective date will be stated in your e-Certificate.

### Q10: When will I receive my certificate?

Upon your successful application with contribution payment, you will receive your e-Certificate immediately. You can also view your e-Certificate in the *myTakaful* Customer portal.

### Q11: What are the possible implications of switching from one type of medical product to another or from one company to another company?

If you switch over your medical product from one company to another or if you surrender your current medical product with another medical product within the same company, your new medical product will be subjected to a waiting period of 30 days or 120 days, depending on the illness, where no claims will be payable within this period.

## Benefits & Limits

### Q12: What benefits does this product offer?

This product offers cashless admission to our panel hospitals in Malaysia. It covers the eligible hospitalisation, surgical expenses and selected outpatient benefits up to

the overall annual limit of the selected plan. You may choose your room and board coverage up to RM500 per day, with an overall annual limit of up to RM500,000.

You also have the option to enhance your coverage by attaching the MedikBooster rider.

To learn more about the benefits, you may refer to the Schedule of Benefits in Product Disclosure Sheet.

### **Q13: What is MedikBooster rider?**

MedikBooster is a rider that increases the overall annual limit of the plan up to RM1.5 million.

### **Q14: Is there a medical card provided for this product?**

Yes, an e-medical card will be provided for this product, which you will receive via email after the application is successful. You may also log in to our myTakaful Customer portal and download the e-medical card.

### **Q15: How do I use the e-medical card?**

It's simple; just present your e-medical card at our panel hospital registration counter for admission.

### **Q16: What is the lifetime limit for this product?**

The benefits payable under this product are only subject to an overall annual limit, no lifetime limit shall apply.

### **Q17: If I reach the overall annual limit of this plan before the end of the certificate year, am I still covered under this product?**

Once the overall annual limit of this plan is reached, no further benefits shall be payable for the remainder of the certificate year. However, you can still claim for the next certificate year, when your overall annual limit is fully reinstated, provided the contribution is made.

### **Q18: Is there a co-takaful option for this product?**

Yes, there are two co-takaful options of 5% up to RM500 and 10% up to RM1,000 per certificate year.

### **Q19: Can I opt to not have the co-takaful for my product?**

No, co-takaful is compulsory. You must select the co-takaful option to apply for this product.

### **Q20: How does the co-takaful work?**

When you select a co-takaful either 5% or 10% for this product, you are liable to settle it at your own expense of the fixed percentage capped at RM500 or RM1,000 respectively before any benefit is payable per certificate year. We will pay the remaining eligible expenses after your

payment of the co-takaful, subject to the overall annual limit.

### **Q21: Which benefits are subject to the co-takaful?**

All eligible expenses under this product are subject to the co-takaful except for the following benefits:

1. Daily hospital room and board;
2. Daily cash allowance at Malaysian government hospital;
3. Emergency accidental out-patient treatment;
4. Out-patient cancer treatment;
5. Out-patient kidney dialysis treatment; or
6. Emergency treatment.

If you are admitted to or seek treatment at any Malaysian government hospital, the co-takaful requirement will not apply.

### **Q22: What does "per certificate year" mean?**

"Per certificate year" refers to the 1-year period including the effective date until the next certificate anniversary. Within this period, you only need to pay up to the co-takaful limit opted, regardless of the amount of bills. Once the limit is reached, no further co-takaful payments are required for the remaining certificate year. At the start of a new certificate year, on the certificate anniversary, the co-takaful limit resets, and a fresh limit applies to new claims.

## Fees & Charges

### **Q23: How much contribution do I have to pay?**

The contribution amount varies according to the plan option, co-takaful option, contribution payment mode, gender, and attained age of the person covered at subsequent certificate anniversary year.

You may refer to the table of contributions in the Product Disclosure Sheet which are applicable to standard lives. Additional contribution loadings may apply depending on the occupation and health condition of the person covered. You must ensure that the contribution payable for this plan is within your budget.

### **Q24: Is any commission payable for this product?**

Yes, since this plan is offered with intermediaries, the commission payable will be 15% of your Contribution.

### **Q25: What are the payment methods allowed for this product?**

The contribution payment methods accepted by us are credit/debit card only.

**Q26: Will the contribution increase as I grow older?**

Yes, the contributions vary by the attained age of the person covered.

**Q27: Are the contribution rates guaranteed?**

No, the contribution rates are not guaranteed and Takaful Malaysia reserves the right to revise the contribution rates by giving you 30 days' prior notice before the next certificate anniversary.

**Q28: How do I pay my subsequent contribution?**

We will automatically deduct the contribution from your chosen payment method based on the contribution payment mode that you have selected.

**Q29: Is there any grace period for subsequent payments?**

A 30-day grace period is granted from each contribution due date. If the contribution remains unpaid at the end of the grace period, your certificate will lapse and the coverage will cease.

**Q30: Can I get tax relief when I participate in this product?**

Yes, this product qualifies for income tax relief, subject to the approval of Inland Revenue Board.

## Certificate Endorsement & Servicing

**Q31: Can I upgrade my Room & Board (R&B) plan in the future and do I need to go through the underwriting?**

No, the R&B plan upgrade is not allowed after the certificate is issued.

**Q32: Can I downgrade my Room & Board (R&B) plan?**

Yes, you can request such changes by completing the endorsement form available [here](#) and submit the form to the nearest Takaful myCare Centre or email us at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my), 90 days before the certificate anniversary.

No underwriting is required and such revision will only take effect on the next certificate anniversary.

**Q33: Can I add the MedikBooster rider after my certificate is in force?**

No, you can only attach the MedikBooster rider upon application. Please ensure you understand the benefits of this product, including the MedikBooster rider, read the

terms and conditions and decide whether to include this rider when applying for this product.

**Q34: Do I need to inform Takaful Malaysia if I change my occupation?**

Yes, you should notify us via *myTakaful* Customer portal and any contribution revision will only take effect on the next certificate anniversary.

**Q35: Can I change my credit/debit card?**

Yes, you can update your credit/debit card details via *myTakaful* Customer portal. Once this information is updated, we will automatically deduct from the updated credit/debit card for the next contribution due under this product.

**Q36: Can I change my contribution payment mode from yearly to monthly?**

Yes, you can request such changes by completing the endorsement form available [here](#) and submit the form to the nearest Takaful myCare Centre or email us at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my), 30 days before the certificate anniversary.

Such revision will only take effect on the next certificate anniversary.

**Q37: Can I change my email address?**

Yes, you can update your new email address under the Profile Section in *myTakaful* Customer portal.

**Q38: Will I get a refund if I surrender my certificate?**

If you cancel your certificate within the 15-day free-look period from the date of delivery of the e-Certificate, the total contribution that you paid will be refunded.

However, if you cancel after the 15-day free-look period, you may be entitled to a portion of the contribution that you have paid as determined by us provided that there is no claim made during the current certificate year.

**Q39: My certificate has lapsed. Can I reinstate my certificate?**

Yes, you may request to reinstate it within one year from the date of lapse of your certificate. Any reinstatement of certificate is subject to our approval. Please ensure your card details for the contribution payment deductions are valid to enjoy continuous coverage. You may check your card details via *myTakaful* Customer portal.

### **Q40: How do I submit my request for cancellation or termination?**

You can submit your request via *myTakaful* Customer portal.

## Claim Procedures & Exclusions

### **Q41: Who should I contact in the event of hospital admission?**

You should contact our service provider, MiCare at 1800 88 7940 or email to [callcenter@micaresvc.com](mailto:callcenter@micaresvc.com) who will assist you for the issuance of guarantee letter for cashless hospital admission at our panel hospital provided that the illness/accident is covered under this product.

### **Q42: Do I need to pay first if I'm admitted to a hospital?**

You only need to pay a small portion of the bill upfront, which is your chosen co-takaful share; either 5% of the medical bill (up to RM500 per certificate year) or 10% of the medical bill (up to RM1,000 per certificate year); except for the benefits stated under Q21. The balance of the bill will be settled directly by us with the hospital, provided the illness or accident is covered under this product. Simply present your e-medical card at any of our panel hospitals to enjoy this convenience.

If you go to a non-panel hospital, you need to pay the bill first and then make a claim with us for reimbursement.

Note: Some hospitals may require a deposit that you will need to pay on your own first.

### **Q43: Where can I refer to the list of panel hospitals?**

You can refer to the list of panel hospitals administered under MiCare as stated on our corporate website [here](#).

### **Q44: Is there any waiting period under this product?**

Yes, a 30-day waiting period for illnesses other than specified illness will apply from effective date or the reinstatement date of this certificate, whichever is later. For specified illness, 120-days waiting period is applicable. Pre-existing condition are not covered.

### **Q45: What are Specified Illnesses?**

Specified Illnesses means the following disabilities and their related complications, occurring within the first 120 days from the effective date or reinstatement date, whichever is later:

- a) Hypertension, diabetes mellitus and cardiovascular disease;
- b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
- c) All ear, nose (including sinuses) and throat conditions;
- d) Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
- e) Endometriosis including disease of the female reproduction system; or
- f) Vertebra-spinal disorders (including disc) and knee conditions.

However, if there is a break in coverage prior to the expiry of the said first 120 days, a fresh period of first 120 days shall apply again from the reinstatement date.

### **Q46: Am I covered outside Malaysia?**

Yes, you will be covered under this product if you travel or reside outside Malaysia for not more than 90 consecutive days.

### **Q47: What if I seek treatment overseas?**

You can seek treatment overseas for not more than 90 consecutive days and we will reimburse an amount corresponding to the reasonable and customary charges that you would incur for the medically necessary equivalent treatment of that disability in a hospital in Malaysia. If the treatment for that disability is not available in Malaysia, we will reimburse an amount equivalent to the charges for the closest comparable medical treatment of that disability that is available in a hospital in Malaysia.

### **Q48: What are reasonable and customary charges?**

Reasonable and customary charges means medically necessary charges for medical care which are considered reasonable and customary to the extent that they do not exceed the general level of charges being made by others of the same standing in locality where the charges are incurred, when furnishing the same or comparable treatment, services or supplies to individual of the same sex and comparable age for a similar sickness, disease or injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the person covered's medical condition.

### **Q49: What are the exclusions for this product?**

Please refer to the Certificate Wording for the list of exclusions under this product.

**Q50: Can I be admitted to a non-panel hospital? How do I claim if so?**

You may be admitted into a non-panel hospital. Payment will be on reimbursement only and you are required to submit the completed claim form together with the relevant supporting documents to Takaful Malaysia for processing. The claim form can be obtained from our corporate website.

**Q51: Where can I refer to for the claims guide of this product?**

Please click [here](#) for the claims guide.