



MSIG Insurance (Malaysia) Bhd
Registration No. 197901002705 (46983-W)
Head Office: Customer Service Centre, Level 15,
Menara Hap Seng 2, Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur
Tel +603 2050 8228, Fax +603 2026 8086, Customer Service Hotline 1800 88 MSIG (6744)
www.msig.com.my

A member of **MS&AD** INSURANCE GROUP

Frequently Asked Questions (FAQ) on Interim Measures for MSIG Medical Insurance Premium Repricing

1. What are the interim measures for Medical and Health Insurance/Takaful (MHIT) policyholders as announced by Bank Negara Malaysia (BNM)?

The interim measures aim to manage premium repricing and support policyholders so that they can continue to be covered by MHIT. These measures include:

- i) Spreading premium repricing over three years until 2026 to ensure adjustments remain under 10% annually.
- ii) A one-year pause on premium repricing for policyholders who are aged 60 years and above and currently insured under MSIG's minimum plans.
- iii) Allowing reinstatement of policies lapsed in 2024 due to premium repricing without additional underwriting upon request.
- iv) Offering appropriate alternative MHIT products at the same or lower premiums to policyholders who do not wish to continue their existing MHIT plans that have been repriced within the next one year.

Spreading Out of Future Premium Increase

2. How will MSIG implement the spreading out of future premium increase?

We are working on the new repricing structure in line with the guidelines announced by BNM and shall provide further updates in future.

In the interim, we shall pause the on-going repricing exercise of the following products:

Product	Repricing Pause Effective From
a. FlexiHealth	2 August 2024 onwards until further notice. <i>Note:</i> (i) <i>Applicable to premium of Basic Cover only.</i> (ii) <i>Premium decrease for Critical Illness continues to take effect.</i>
b. Healthcare International	2 September 2024 onwards until further notice.

The paused premium does not apply to premium increases when a policyholder moves to a higher age band.

Kindly refer to Appendix 1 for FlexiHealth's premium effective 2 August 2024 and Healthcare International premium effective 2 September 2024.



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3. How will the pause of repricing exercise impact me?

We are making changes to our system to pause the repricing exercise for the impacted products.

If you have purchased your medical insurance or renewed your policy on repriced premium, we shall refund the excess premium paid to you once our system is updated.

If you have received your renewal notice but yet to renew your policy, we would advise that you proceed with renewal accordingly as per the renewal notice for continuity of your coverage. Any excess premium paid will be refunded to you once our system is updated.

Policy Reinstatement Option

4. What is reinstatement of policy and how does it work?

Reinstatement of policy refers to the process of reactivating a lapsed policy. The effective date of the reinstated policy will be the date on which the policy originally lapsed.

For example:

On 31/8/2024, Mr. Lee's policy (*Period of Insurance: 1/9/2023 to 31/8/2024*) has expired. Mr. Lee did not renew his policy in view of the premium repricing.

On 15/1/2025, Mr. Lee requested for reinstatement and made premium payment.

Based on Mr. Lee's previous policy expiry date, his policy will now be reinstated from 1/9/2024 and will expire on 31/8/2025.

5. Who is eligible to reinstate a lapsed policy due to premium repricing?

Policyholders whose policy expired within the period mentioned below can apply for reinstatement of policy without additional underwriting requirements.

Product	Policy Expiry Date
a. FlexiHealth	1 August 2024 – 15 January 2025
b. Healthcare International	1 September 2024 – 15 January 2025

However, the reinstatement is subject to:

- application to reinstate policy to be made prior to 30 June 2025.
- payment of premium.
- policyholders have not reached the maximum renewal age of 80 years.



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6. How can I apply for reinstatement of my policy?

You are required to complete the Healthcare Insurance Reinstatement Application Form and submit the form together with premium payment to your Insurance Adviser or MSIG branch for further processing.

7. Will policy exclusions, terms or loading apply after reinstatement?

Yes, exclusions, terms or loading that applied in your lapsed policy will remain effective in your reinstated policy.

8. Can I make changes to my coverage when I reinstate my policy which has lapsed due to premium repricing?

No, reinstatement of policy is based on the lapsed policy's plan and its terms and conditions. Any request to upgrade plan or to include additional benefits will subject to underwriting assessment.

9. Will I be subjected to underwriting, waiting period or specified illnesses exclusion if I reinstate my policy?

For reinstatement during this interim measure period, there will be no additional underwriting assessment. Waiting period and specified illnesses exclusion will be waived.

Alternative MHIT Products

10. Can I switch to another MHIT plan or product with a lower premium?

Yes, you can. Switching to a plan or product with lower benefits and premium does not involve additional underwriting.

If you wish to switch to a lower benefits and premium plan under the existing product that you are insured with, kindly notify us of the change in writing prior to your policy's expiry date.

If you wish to switch to a different product with lower benefits and premium, kindly complete the new MHIT product's proposal form and submit it to us prior to your policy's expiry date.

11. Will I be subjected to underwriting, waiting period or specified illnesses exclusion if I switch to another MHIT product?

Switching to a lower benefits product does not involve additional underwriting. However, you are required to complete a new MHIT product's proposal form. Waiting period and specified illnesses exclusion will be waived provided the request was made prior to your policy's expiry date.



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Additional Information

12. Where can I get further information?

From 15 January 2025 onwards, you can contact your MSIG Insurance Adviser or MSIG branch at:

- Customer Service Hotline: 1-800-88-6744 (*Monday to Friday, 8.30 am to 5.30 pm*)
- Email: MyMSIG@my.msig-asia.com

APPENDIX 1

a. FlexiHealth Insurance – Annual Premium effective from 2 August 2024

Basic Cover

Benefits / Age Band	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)
Room & Board	200	300	400	500
Annual Limit	50,000	100,000	150,000	200,000
15 days – 18	510	654	796	908
19 – 29	594	763	929	1,060
30 – 34	679	872	1,062	1,211
35 – 39	764	981	1,194	1,363
40 – 44	849	1,090	1,327	1,514
45 – 49	1,104	1,417	1,725	1,968
50 – 54	1,359	1,743	2,123	2,422
55 – 59	1,698	2,179	2,654	3,028
60 – 64	2,548	3,269	3,981	4,542
65 – 69	3,397	4,359	5,308	6,056
70 – 74	4,246	5,448	6,635	7,570
75 – 80	5,095	6,538	7,962	9,084



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b. Healthcare International Insurance – Annual Premium effective from 2 September 2024

(i) Medical Card Options

Age Band	Essential (RM)	Executive (RM)	Premier (RM)	Golden Premier (RM)
Deductible per Admission	0.00	0.00	0.00	0.00
15 days - 17	599.00	600.00	725.00	1,098.00
18 - 39	867.00	966.00	1,215.00	1,626.00
40 - 49	1,117.00	1,210.00	1,515.00	1,978.00
50 - 59	1,619.00	1,689.00	2,178.00	2,808.00
60 - 64	2,180.00	2,256.00	2,897.00	3,665.00
65 - 69	3,178.00	3,390.00	4,350.00	5,501.00
70 - 74	4,300.00	4,525.00	5,802.00	7,337.00
75 - 80	6,650.00	6,792.00	8,707.00	11,009.00

Age Band	Essential (RM)	Executive (RM)	Premier (RM)	Golden Premier (RM)
Deductible per Admission	500.00	1,000.00	1,500.00	2,500.00
15 days - 17	569.05	540.00	616.25	878.40
18 - 39	823.65	869.40	1,032.75	1,300.80
40 - 49	1,061.15	1,089.00	1,287.75	1,582.40
50 - 59	1,538.05	1,520.10	1,851.30	2,246.40
60 - 64	2,071.00	2,030.40	2,462.45	2,932.00
65 - 69	3,019.10	3,051.00	3,697.50	4,400.80
70 - 74	4,085.00	4,072.50	4,931.70	5,869.60
75 - 80	6,317.50	6,112.80	7,400.95	8,807.20



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(ii) Reimbursement option

Age Band	Essential (RM)	Executive (RM)	Premier (RM)	Golden Premier (RM)
Deductible per Admission	0.00	0.00	0.00	0.00
15 days - 17	479.20	480.00	580.00	878.40
18 - 39	693.60	772.80	972.00	1,300.80
40 - 49	893.60	968.00	1,212.00	1,582.40
50 - 59	1,295.20	1,351.20	1,742.40	2,246.40
60 - 64	1,744.00	1,804.80	2,317.60	2,932.00
65 - 69	2,542.40	2,712.00	3,480.00	4,400.80
70 - 74	3,440.00	3,620.00	4,641.60	5,869.60
75 - 80	5,320.00	5,433.60	6,965.60	8,807.20

Age Band	Essential (RM)	Executive (RM)	Premier (RM)	Golden Premier (RM)
Deductible per Admission	500.00	1,000.00	1,500.00	2,500.00
15 days - 17	455.24	432.00	493.00	702.72
18 - 39	658.92	695.52	826.20	1,040.64
40 - 49	848.92	871.20	1,030.20	1,265.92
50 - 59	1,230.44	1,216.08	1,481.04	1,797.12
60 - 64	1,656.80	1,624.32	1,969.96	2,345.60
65 - 69	2,415.28	2,440.80	2,958.00	3,520.64
70 - 74	3,268.00	3,258.00	3,945.36	4,695.68
75 - 80	5,054.00	4,890.24	5,920.76	7,045.76