

Frequently Asked Question (FAQ)

Removal of Upgraded Room and Board Co-Payment from ML Medic

1. What does the removal of “Upgraded Room and Board Co-Payment” clause means to the covered member of ML Medic?

With the removal of this clause from ML Medic, if the covered member is confined to hospital at a Room and Board rate that is higher than the plan purchased, the covered member shall only need to pay the difference in Room and Board rates incurred. Apart from that, all other existing benefits enjoyed by the covered member shall remain unchanged.

2. What is Upgraded Room and Board Co-Payment (“Co-payment”)?

Co-payment shall apply when the covered member is confined to hospital at a Room and Board rate that is **higher than the plan purchased**. The Co-payment will be borne by covered member and is equal to 10% of the total Eligible Expenses, subject to a minimum of RM300 and maximum of RM1,500.

Eligible Expenses means, in relation to the benefits stated in the Benefit Schedule to which the Co-Payment amount applies (if any) to any of the following actual expenses incurred for the following items:

- a. Hospital Intensive Care
- b. Additional Daily Room and Board whilst Overseas
- c. Hospital Miscellaneous Services
- d. Surgical Benefit
- e. Anaesthetist’s Benefit
- f. Operation Theatre Benefit
- g. Attending Physician’s Benefit
- h. Pre-Hospitalisation Benefit
- i. Post-Hospitalisation Benefit

3. What is the effective date for the removal of the Upgraded Room and Board Co-Payment clause from ML Medic?

The removal is with immediate effect from ML Medic for **hospitalisation from 12 February 2018 onwards** and is applicable to all inforce and new policies.