



Date: 07 October 2022

Dear Valued Customer,

Re: Manulife Medical Coverage Opt-In Campaign – Revision in Medical Exclusion Clause to Your Medical Plan(s)

In truly making everyday better for our customers, we are pleased to announce that we are giving you a limited period option to get Pandemic Coverage at no extra cost with the following revision.

1) Pandemic Coverage: Removal of the medical exclusion clause for “any communicable diseases requiring quarantine by law”.

This revision is to reinforce our commitment to stand by our customers in times of need, to support against all pandemic situations such as Covid-19. The removal of this medical exclusion clause will provide you with a wider medical coverage against future communicable diseases.

Will there be any changes to my premium and/or insurance charges?

As a customer who is currently covered by one of our medical plan(s), you may choose to opt-in and there will be no change to your current premium and/or insurance charges.

Important Note:

While the current premium and/or cost of insurance remains unchanged, medical insurance is subject to regular review and may be adjusted in future to reflect the rising healthcare costs. The frequency and magnitude of the repricing varies and is dependent on the experience of the medical portfolio. Therefore, by opting-in to this campaign, the healthcare costs of the Pandemic Coverage will be taken into consideration, and this may impact the future premiums payable. If you purchased an investment-linked policy, the insurance charges may increase and you may be required to perform top ups to ensure your policy is sustainable until the end of term. You will receive a prior notice from us if there is a need for such revision to your current premium and/or insurance charges in future.

For more information on medical repricing, please visit <https://www.manulife.com.my/en/individual/services/announcements/medical-repricing.html>

How to Opt-In?

All you need to do is complete and return the **Reply Slip** enclosed with this letter by **30 September 2023**. You will receive a policy endorsement once your request to opt-in is approved, and the enhanced benefit will form part of your policy contract. Do note that there is no Pandemic Coverage provided until your request to opt-in is approved. Rest assured there are no other changes to your policy terms and conditions.

How do I return the Reply Slip?

To opt-in for the campaign, please complete the Reply Slip and return to us by:

1. Mail at the following address:

Customer Service
Level 12, Menara Manulife,



No. 6, Jalan Gelenggang,
Damansara Heights,
50490 Kuala Lumpur.

Or

2. Email a scanned copy of your slip to: MYCARE@manulife.com with subject "Reply Slip: Manulife Medical Coverage Campaign"

Should you decide not to opt-in, you may disregard this letter and no changes will be applied to your medical policy.

Where can I get more information?

You may consult your authorized bank representative for more information or call our Customer Service Hotline at 03-2719 9112 or 1-300-13-2323. You can also e-mail us at MYCARE@manulife.com.

Thank you.

Making your everyday better



Reply Slip: Manulife Medical Coverage Opt-In Campaign – Revision in Medical Exclusion Clause to Your Medical Plan(s)

I POLICY OWNER as the policy owner hereby accept and agree to remove the exclusion on “any communicable diseases requiring quarantine by law” from my medical plan bearing policy no POLICY NUMBER.

I acknowledge that by opting-in, the enhanced benefit shall form part of the product benefit throughout the term of coverage and I am not allowed to opt-out from the enhanced benefit in future.

I acknowledge that future revisions to the premium and/or insurance charges for my policy will take into consideration the cost of medical coverage from this enhanced benefit.

I understand that I may consult my authorized bank representative if I need further clarification.

I give my consent to Manulife Insurance Berhad (“MIB”), the insurer, to update my mobile number and email address for their records accordingly.

Signature of Policy Owner

(Please ensure your signature is the same as per the latest updated signature in the Company’s record.)

Name of Policy Owner :
NRIC Number :
Date :
Malaysia Mobile Number :
(e.g. 0124567890)
Email Address :

Note: This request is only valid until 30-09-2023

Manulife Insurance Berhad (200801013654 (814942-M))
Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.
Tel: 03-2719 9228

www.manulife.com.my

CONFIDENTIAL