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**Removal of Upgraded Room and Board Co-Payment****1. What does the removal of Upgraded Room and Board Co-Payment clause means to policyholders?**

With the removal of this clause, 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?**

A 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 is borne by Policy Owner 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:

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

**3. Which product will be entitled to this enhancement?**

The removal of Upgraded Room and Board Co-Payment clause is only applicable for the following products:

- a. ManuMedic
- b. ManuMedic+
- c. ManuMedic Link
- d. ManuMedic Link+

**4. What is the effective date for the removal of the Upgraded Room and Board Co-Payment clause?**

The removal is with immediate effect for **hospitalisation from 05 January 2018 onwards** for all products listed in Q3 above and is applicable to all inforce and new policies.