

Removal of Out-patient Lifetime Limit

1. **Which product(s) is entitled to this enhancement?**
The following medical plans are entitled to this enhancement:-
(a) ManuHealth Elite (Standalone medical plan)
(b) ManuHealth Elite Benefit (Investment-linked rider)
2. **What is Out-patient Lifetime Limit?**
Any medical claims payable due to out-patient treatment shall be subject to the Out-patient Lifetime Limit. In the event that the Out-patient Lifetime Limit has been exhausted, you can no longer claim for out-patient benefits.
3. **What does the removal of Out-patient Lifetime Limit clause mean to policyholders?**
With the removal of Out-patient Lifetime Limit, any out-patient claims incurred will be subject to the respective plan's Annual Limit only.

Plan	MHE 150	MHE 200	MHE 250	MHE Signature Plan
Room & Board (R&B)	R&B150	R&B200	R&B250	R&B As Charged*
Deductible Options	0, 500 or 5,000 per Disability per Policy Year			
Annual Limit	1,000,000	1,500,000	1,750,000	2,200,000
Lifetime Limit	No Lifetime Limit			

*The amount for reimbursement is limited up to 2 basic categories of Single-Bedded Room available in the hospital. For hospitalization in the 2nd basic category of Single-Bedded Room, the amount for reimbursement shall be subject to a maximum of 2 times the Daily Hospital Room & Board rate chargeable for the 1st basic category of Single-Bedded Room.

4. **When is the effective date for the removal of Out-patient Lifetime Limit clause?**
The out-patient limit clause has been removed with effective from 1 October 2019. This applies to all existing and new policies of ManuHealth Elite and ManuHealth Elite Benefit.
5. **Will the removal of the Out-patient Lifetime Limit still be applied even though I have fully exhausted the Out-patient lifetime limit of my ManuHealth Elite/ ManuHealth Elite Benefit plan?**
Yes, the removal of Out-patient Lifetime Limit still applies as long as your plan is still inforce.
6. **If I have made an out-patient claim to my ManuHealth Elite/ ManuHealth Elite Benefit plan in the current policy year, how does it affect my current medical plan's Annual Limit?**

Example as below:-

Plan Purchased : ManuHealth Elite R&B150 with Annual Limit of RM1,000,000
 Policy Anniversary Date : 1/1/2019
 In-Patient Claim : RM100,000
 Out-Patient Claim : RM200,000

Scenario A – Claim on or before 30 Sept 2019

The In-patient claim will utilize the Annual Limit whereas the outpatient claim will utilize the Out-patient Lifetime Limit.

Annual Limit Balance in current policy year	RM1,000,000 – RM100,000 = RM900,000
Out-patient Lifetime Limit Balance	RM1,000,000 – RM200,000 = RM800,000

Scenario B – Claim from 1 October 2019 onwards

With the removal of the Out-patient Lifetime Limit, both the claims will utilize the Annual Limit.

Annual Limit Balance in current policy year	RM1,000,000 – RM100,000 - RM200,000 = RM700,000
Out-patient Lifetime Limit Balance	Not applicable

7. **Is there any increase of premium rates / insurance charges for ManuHealth Elite/ ManuHealth Elite Benefit due to the removal of Out-patient Lifetime Limit?**
No. The premium rates / insurance charges for ManuHealth Elite / ManuHealth Elite Benefit remain unchanged.