



Manulife

Every day better

**This may be you when
you receive a medical
repricing letter...**

Why the
increase?

How does
this impact
me?

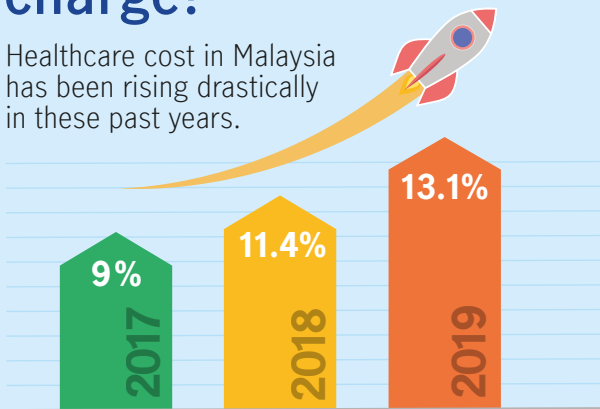
What
should
I do now?

This leaflet is intended to help you
better understand your medical policy.
That's **every day better.**

Why the increase in premium/insurance charge?

1

Healthcare cost in Malaysia has been rising drastically in these past years.



Source: Willis Tower Watsons on 2019 Global Medical Trends

Healthcare
cost UP

Insurance
claim UP

Premium/
insurance
charge UP

Factors contributing to high healthcare cost:



High demand for better healthcare services



Increasing health problems especially chronic and lifestyle illnesses



Increase in medication and treatment cost

Source: <https://www.theedgemarkets.com/article/urgent-need-regulate-healthcare-fees>

How does this impact me?

2

Traditional/Standalone Medical Plan



Premium will be revised



You will have to pay the revised premiums to continue enjoying the policy benefits

Investment-Linked Insurance Plan (ILP)



Higher insurance charges will be deducted from your policy account value



Account value may not be enough to pay for future insurance charges



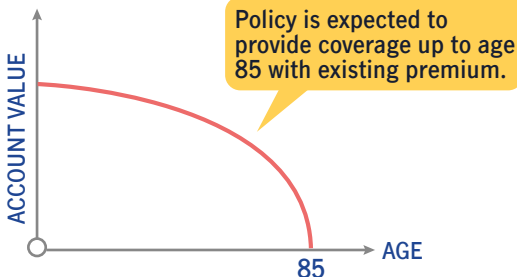
You are advised to top-up your premium to ensure your policy does not lapse earlier than expected

I have an ILP medical policy. What should I do?

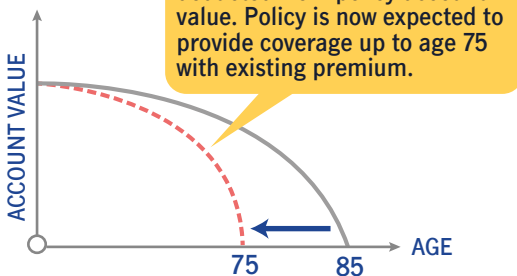
3

Example: You bought an ILP with a monthly premium of RM200 in 2005. The policy is expected to provide coverage up to age 85.

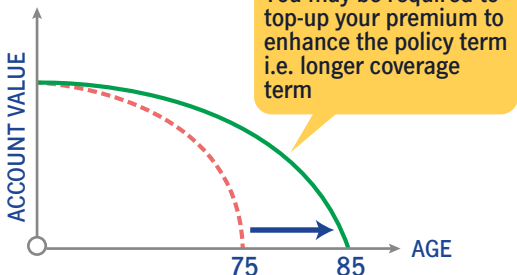
Before repricing



After repricing



After repricing



Note: The graphs above are for illustrative purposes only

I have an ILP medical policy. What should I do?

4

- ☒ Please read through the letter and understand the options listed in the authorisation form.
- ☒ Go through the various top-up options available for you.
- ☒ If you need assistance, please speak to your servicing agent / call our Customer Careline at 03 2719 9112 or 1300 13 2323 or email us at MYCARE@manulife.com
- ☒ You can opt for the recommended top-up amount or top-up an amount of your choice.
- ☒ Select the option that suits you best, and submit the signed authorisation form to us.
- ☒ Continue to enjoy your ILP benefits.

Important Note: If you choose not to perform any premium top-up to your policy, the account value may not be sufficient to provide coverage until your full policy term. This will affect your medical coverage.

Disclaimer: Please note that this leaflet is for general information only. Some of the information and options may not apply to you. Please speak to your servicing agent or call our Customer Service officer for assistance.

Manulife Insurance Berhad (200801013654 (814942-M))

16th Floor, Menara Manulife, 6, Jalan Gelenggang,

Damansara Heights, 50490 Kuala Lumpur

Tel: 03 - 2719 9228 / 2719 9112 Fax: 03 - 2092 2960



www.manulife.com.my



ManulifeMalaysia



[manulife.malaysia](https://www.instagram.com/manulife.malaysia)



Manulife Malaysia