

COVID-19 Hospitalisation Reimbursement Benefit

As the COVID-19 situation is constantly evolving, the health and wellbeing of our customers remain our highest priority. We are committed to live our purpose and will continue to support you during these uncertain times.

AmMetLife Insurance Berhad is pleased to extend the period of the COVID-19 Hospitalisation Reimbursement Benefit, on a goodwill basis to our existing and new medical plan customers to give you peace of mind in these challenging times where AmMetLife Insurance Berhad will reimburse medical expenses for medically necessary treatment for COVID-19. The coverage period of this benefit is available from 1 January 2022 until 31 March 2022 or when the total pay-out for the AmMetLife COVID-19 Fund reaches RM4,000,000, whichever is earlier. All claims payable for this benefit will be on first-come-first-serve basis.

This benefit is offered at no additional cost and reimburse medical expenses resulting from hospitalisation due to COVID-19 Category 3/4/5 that are referred by Ministry of Health Malaysia (MOH) to any MOH designated private or government hospitals. The details of this benefit are stated below:

Benefit	Eligibility	Coverage												
COVID-19 Hospitalisation Reimbursement Benefit	<p>For Life Assured* with eligible medical plan covered under any of the following products:</p> <p>Agency Products</p> <ul style="list-style-type: none"> HealthCare Choice HealthCare Choice + HCC BoostUp HealthCare Choice Rider HealthCare Choice Rider + HCC BoostUp Rider <p>Bancassurance Products</p> <ul style="list-style-type: none"> AmMedic Flexi Plus Rider HealthCare Choice HealthCare Choice + HCC BoostUp <p><i>Note:</i> The product list is non-exhaustive. Please refer to the Frequently Asked Questions (FAQ) for the full product list.</p> <p>*Life Assured who have not previously made claims in any other campaigns under AmMetLife COVID-19 Fund as this benefit is a one-time offer per Life Assured.</p>	<p>Reimbursement of the Reasonable and Customary Charges incurred for Medically Necessary** treatments received as a Category 3, 4 or 5 COVID-19 patient at a MOH designated hospital (referred by MOH to MOH designated private/government hospital) during the coverage period.</p> <table border="1"> <thead> <tr> <th>Clinical Stage</th> <th>Syndrome Associated with COVID-19</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Asymptomatic</td> </tr> <tr> <td>2</td> <td>Symptomatic, No Pneumonia</td> </tr> <tr> <td>3</td> <td>Symptomatic, Pneumonia</td> </tr> <tr> <td>4</td> <td>Symptomatic, Pneumonia, Requiring supplemental oxygen</td> </tr> <tr> <td>5</td> <td>Critically ill with multi-organ involvement</td> </tr> </tbody> </table> <p>Reference can be made to current MOH guidance to understand the clinical management of confirmed COVID-19 patients.</p> <p>The reimbursement amount is subject to the limit below or your medical plan overall annual limit, whichever is lower.</p> <ul style="list-style-type: none"> Up to RM35,000 for Category 3 COVID-19 patient Up to RM120,000 for Category 4 COVID-19 patient Up to RM180,000 for Category 5 COVID-19 patient <p>**A COVID-19 patient with no symptoms (asymptomatic) or who does not require active treatment (i.e. in quarantine only), hospitalisation is not deemed as medically necessary.</p> <p>Each eligible Life Assured is entitled to only one (1) claim per life, regardless of the number of medical plans covered under the Life Assured, and is subject to the benefits, terms and conditions under the policy.</p>	Clinical Stage	Syndrome Associated with COVID-19	1	Asymptomatic	2	Symptomatic, No Pneumonia	3	Symptomatic, Pneumonia	4	Symptomatic, Pneumonia, Requiring supplemental oxygen	5	Critically ill with multi-organ involvement
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1	Asymptomatic													
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AmMetLife Insurance Berhad (197301002252)

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Terms and Conditions

1. This COVID-19 Hospitalisation Reimbursement Benefit is provided by AmMetLife Insurance Berhad on goodwill basis. We reserve the right to change any part of this benefit or withdraw any part (or in whole) of this benefit at any time with or without notice.
2. This benefit will be administered based on the terms and conditions, Frequently Asked Questions as well as the eligibility criteria, which are made available in the corporate website of AmMetLife Insurance Berhad.
3. A waiting period of 30 days applies from the effective date or date of reinstatement of the medical plan, whichever is later.
4. The policy must be in force upon diagnosis, during the treatment and upon claims submission to be eligible for this benefit.

For further enquiry regarding this benefit, please refer to our agent/bank sales representative or speak to our Customer Care at 1300 88 8800, email us at customer care@ammetlife.com.

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Frequently Asked Questions (FAQ)

1. What is the COVID-19 Hospitalisation Reimbursement Benefit?

The COVID-19 Hospitalisation Reimbursement Benefit provides reimbursement on goodwill basis for medical expenses resulting from the hospitalisation treatment due to COVID-19 Category 3, 4 or 5 that are referred by Ministry of Health Malaysia (MOH) to any MOH designated private or government hospitals, subject to your medical plan's benefits and terms and conditions* stated in the policy documents.

The reimbursement amount is subject to the limit below or your medical plan overall annual limit, whichever is lower.

- Up to RM35,000 for Category 3 COVID-19 patient
- Up to RM120,000 for Category 4 COVID-19 patient
- Up to RM180,000 for Category 5 COVID-19 patient

In addition, the hospital admission, as well as its related treatment, must be medically necessary for the reimbursement amount to be paid out.

**Except for the exclusion on communicable disease requiring quarantine by law where COVID-19 coverage is excluded. With this benefit, the eligible medical plans do not exclude COVID-19 coverage during the coverage period.*

2. Who is entitled to the COVID-19 Hospitalisation Reimbursement Benefit?

This benefit is eligible to all Life Assured with the following medical plan that is in force upon diagnosis, during the treatment and upon claims submission:

Individual Policies	<p><u>Agency Products</u></p> <ul style="list-style-type: none"> • AmMedic • AmMedic Flexi Plus Rider • AmMetLife Medic Flexi • AmPreferred Medicare • AmMedicare • AmMedicare Plus • HealthCare Choice • HealthCare Choice + HCC BoostUp • HealthCare Choice Rider • HealthCare Choice Rider + HCC BoostUp Rider • Sihat Malaysia <p><u>Bancassurance Products</u></p> <ul style="list-style-type: none"> • AmMedic Flexi Plus Rider • AmMetLife Medic Flexi • AmPreferred Medicare • AmMedicare Plus • HealthCare Choice • HealthCare Choice + HCC BoostUp
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Note:

- The list above will be updated if necessary.
- AmSpecial Medicare, Health Management Rider and Hospital Benefit Rider cover hospitalisation for medically necessary treatment of COVID-19 as these plans do not have exclusion on communicable diseases requiring quarantine by law.

3. What is the coverage period?

The coverage period of COVID-19 Hospitalisation Reimbursement Benefit is based on hospital admission date from 1 January 2022 until 31 March 2022 or when the total pay-out for the AmMetLife COVID-19 Fund reaches RM4,000,000, whichever is earlier. All claims payable for the benefit will be on first-come-first-serve basis.

4. How much does this COVID-19 Hospitalisation Reimbursement Benefit cost?

There is no additional cost for this benefit.

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5. Do I need to sign up for this COVID-19 Hospitalisation Reimbursement Benefit?

You will be automatically enrolled and entitled for this benefit if you have any of the eligible medical plan.

6. Is there any waiting period for this COVID-19 Hospitalisation Reimbursement Benefit?

Yes. This benefit is subject to 30 days waiting period from effective date or date of reinstatement of the medical plan, whichever is later.

7. Will a claim under this benefit reduce the medical plan limit (e.g. annual limit and lifetime limit) of my policy?

No, this benefit is provided by AmMetLife Insurance Berhad on goodwill basis. Any claims made under this benefit will not reduce your medical plan limit.

8. Will the COVID-19 claims from this benefit impact future repricing of the eligible medical plan?

No, the COVID-19 Hospitalisation Reimbursement Benefit is provided by AmMetLife Insurance Berhad on goodwill basis. Hence, the COVID-19 claims will not contribute to future repricing of medical plans.

9. I have made a claim under COVID-19 Complimentary Add-On Benefits/Coverage for Post COVID-19 Vaccination. Am I still eligible for this benefit?

No, the COVID-19 Hospitalisation Reimbursement Benefit is a one-time offer per Life Assured who have not previously made claims in any other campaigns under AmMetLife COVID-19 Fund. Similarly if you have made a claim under the COVID-19 Hospitalisation Reimbursement Benefit, you are not entitled to claim for any other campaign under the AmMetLife COVID-19 Fund.

Each eligible Life Assured is entitled to only one (1) claim per life under AmMetLife COVID-19 Fund, regardless of the number of medical plans covered under the Life Assured, and is subject to the benefits, terms and conditions under the policy.

10. I am admitted to hospital as Category 3 COVID-19 patient, during my hospitalisation period, I was admitted to ICU and being classified as Category 5 COVID-19 patient, what is the maximum amount I can claim under this benefit?

We will reimburse up to maximum amount of RM180,000 for your total medical bill, subject to the benefits, terms and conditions under the policy.

Example of Claim Scenario

Customer A (Category 5 patient) has an eligible medical plan with overall annual limit of RM250,000.

COVID-19 Hospitalisation Bill: RM200,000

COVID-19 Hospitalisation Reimbursement Benefit: Up to RM180,000 for Category 5 COVID-19 patient

Customer A will be reimbursed RM180,000 under this benefit.

(Note: Customer A cannot claim the balance RM20,000 under his/her other existing medical plan that has exclusion on communicable diseases requiring quarantine by law.)

Customer B (Category 4 patient) has an eligible medical plan with overall annual limit of RM150,000.

COVID-19 Hospitalisation Bill: RM140,000

COVID-19 Hospitalisation Reimbursement Benefit: Up to RM120,000 for Category 4 COVID-19 patient

Customer B will be reimbursed RM120,000 under this benefit.

(Note: Customer B cannot claim the balance RM20,000 under his/her other existing medical plan that has exclusion on communicable diseases requiring quarantine by law.)

Customer C (Category 3 patient) has an eligible medical plan with overall annual limit of RM100,000.

COVID-19 Hospitalisation Bill: RM2,000

COVID-19 Hospitalisation Reimbursement Benefit: Up to RM35,000 for Category 3 COVID-19 patient

Customer C will be reimbursed RM2,000 under this benefit.

Note:

The above is a sample illustration of the reimbursement amount. The actual reimbursement shall depend on plan's benefits and terms and conditions.

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11. If the admission due to COVID-19 happened overseas, am I eligible for this benefit?

No, medical expenses incurred from overseas admission is not eligible to reimburse from COVID-19 Hospitalisation Reimbursement Benefit.

12. If I am admitted to the hospital twice due to COVID-19, can I claim this benefit twice?

No, you can only claim once per Life Assured and subject to the reimbursement amount as stated under FAQ 1.

13. I have two eligible medical plan, can I claim this benefit twice?

No, you can only claim once per Life Assured and subject to the reimbursement amount as stated under FAQ 1. If you have more than one medical plan with different overall annual limit (OAL), the medical plan with higher OAL will be applicable.

14. Will there be any guaranteed letter issued if I am admitted due to COVID-19?

No, any claim from this benefit will be on medical reimbursement basis.

Cashless facility is not applicable for hospital admission if you are diagnosed with COVID-19. All approved claims will be paid on a reimbursement basis according to the reasonable and customary charges.

15. I have been admitted in a hospital for some other conditions (which is not related to COVID-19) and subsequently confirmed as a Category 3 COVID-19 patient during the same hospitalisation. I do not have referral letter from MOH for admission to the hospital, can I submit claim of treatment given on COVID-19?

If you are eligible for this benefit, AmMetLife Insurance Berhad may consider waiving the requirement for referral notice issued by MOH in order for us to proceed with the assessment of your claim.

16. I was admitted to a private hospital as per MOH referral letter due to COVID-19, can I submit claim under this initiative?

Yes, this initiative is available for admission to both government and private hospital referred by MOH.

17. What is considered as Medically Necessary treatment received for COVID-19 hospitalisation?

When Life Assured receives among others, active treatments such as ventilation support, oxygen support, intubation or intravenous medication during hospitalisation due to positive diagnosis of COVID-19.

“Medically Necessary” means a medical service which is:

- a. consistent with the diagnosis and customary medical treatment for a covered disability; and
- b. in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits; and
- c. not for the convenience of the Life Assured or the doctor, physician, and unable to be reasonably rendered out of hospital (if admitted as an inpatient); and
- d. not of an experimental, investigational or research nature, preventive or screening nature; and
- e. for which the charges are fair, reasonable and customary for the disability.

18. Would I be reimbursed for COVID-19 Test & PPEs used during such Medically Necessary hospitalisation?

Yes, COVID-19 test & Medically Necessary usage of PPEs during hospitalisation due to COVID-19 infection would be reimbursed based on reasonable and customary charges.

19. Can I submit a claim if I was quarantined in a hospital or quarantine center or makeshift hospital for COVID-19 infection?

No, a claim for quarantine is not payable under this benefit.

20. How do I make a claim for these COVID-19 Hospitalisation Reimbursement Benefit?

You can notify us via telephone, fax, write-in or walk-in personally to AmMetLife’s Head Office or branches within 90 days from the date of discharge.

Documents required for reimbursement claim for COVID-19 Hospitalisation Reimbursement Benefit are:



- i. Copy of MOH’s referral letter for admission in private/government hospital; and
- ii. Hospitalization & Surgical Claim Form; and
- iii. Hospitalization Claim – Attending Physician’s Statement/ Discharge Summary; and
- iv. Itemized bills, invoice or statement

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21. How long will the pay-out for the COVID-19 Hospitalisation Reimbursement Benefit take?

Upon receiving the complete documents, you will receive the payment within 14 working days.

22. How can I know if the COVID-19 Hospitalisation Reimbursement Benefit is still available?

Official announcement will be made on ammetlife.com when the total pay-out for AmMetLife COVID-19 Fund reaches RM4,000,000, before 31 March 2022.

Updated as of 1 January 2022.

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