

General Information on the Interim Measures Relating to MHIT Medical Repricing Exercise for the following Groups of Impacted Policy Owners:-

Group A: Policy owners who have received re-pricing notifications but have yet to pay the revised premium.

Information:

Policy owners for this group will receive a customised notification letter regarding the new revised premium repricing which will take effect from year 2025 onwards and will be automatically spread over a minimum of 3 years.

Group B: Policy owners who have received re-pricing notifications and have already paid the higher premium.

Information:

Policy owners for this group will receive a customised notification letter regarding the Phase 2 premium (for year 2025) which will be automatically spread over a minimum of 3 years.

Group C: Policy owners who have lapsed or surrendered their policies in 2024 following a re-pricing exercise.

Information:

Policy owners for this group can apply for reinstatement measure within 12 months from the lapse/surrender date in 2024 due to the Medical Repricing exercise with terms and conditions as below: -

- Underwriting assessment will be waived under this reinstatement measure.
- Waiting periods will **NOT** be waived and shall apply from the reinstatement date as per your policy contract.
- Each policy is entitled to one time reinstatement without underwriting under the interim measures relating to Medical Repricing exercise. Subsequent reinstatement application shall subject to underwriting assessment and approval.
- The lapsed/surrendered policies or deleted Medical and health insurance plan will be reinstated/revived as per your plan condition prior to the policy lapsation/surrender or medical rider deletion.
- To reinstate the **lapsed** policy, kindly make payment of all outstanding premiums and policy debt, if any to AmMetLife.
- To revive the **surrendered** policy, kindly return the surrender value received, if any and outstanding premiums to AmMetLife.

Group D: Policy owners who still face financial difficulty meeting the staggered premium increases

Information:

Policy owners for this group will receive a customised notification letter containing the available option(s), such as:-


- **For policy owners with higher plan types:** You may consider to downgrade to a lower plan, which offers reduced coverage and a lower premium. However, we encourage you to carefully consider if the lower plan will still meet your medical protection needs.
- **For policy owners already holding the lowest plan:** If you need further assistance, please contact your agent/ sales representative or our hotline for support.

If you have any questions about your policy or the Interim Measures pertaining to the Medical repricing exercise, you can reach out to our hotline,

- Customer Care Centre at 1300 88 8800 (Chris, Customer Care Representative) or email at customercare@ammetlife.com.

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