

Temporary Switch Available for Repriced Medical Plans

For a limited time and additional support, you are allowed to temporarily switch to a lower plan with a lower benefit. Please refer to the **Frequently Asked Questions (FAQs)** below for details:

1. Which medical plans are eligible?*

This applies to any medical plan which has either already been repriced or will be repriced. If you have any of these products, you are therefore eligible for this offer:

- IL Maxhealth Rider
- I-Linked MediHealth Rider

*This list may be updated from time to time.

2. What is the temporary switch offer about?

If your plan is eligible (refer to Question 1), then you may apply to temporary switch your plan to a lower-priced available option.

For example, if you were previously on the IL Maxhealth Rider Plan200, you may now opt to switch to the IL Maxhealth Rider Plan150.

You may revert to your original plan without further underwriting, provided you make this decision within 12 months from the effective date of the temporary lower-priced plan.

3. What happens if I don't revert to my original plan within 12 months?

You will remain on the temporary lower-priced plan until we receive further instructions from you. Note that should you wish to revert to your original plan after 12 months, you will be required to undergo medical underwriting.

4. How do I apply for the temporary switch?

The form required to complete and submit is Service Request Form available on our website (<https://www.mcis.my/Customer-Care/Download-Forms?PDF=Policy-Servicing-Forms>). You can submit to,

- a) Your Servicing Agent or,
- b) Any branch counter nearest to you or,
- c) E-mail to medicalplans@mcis.my & customerservice@mcis.my

5. What if I want to revert to my original plan?

If you choose to revert to your original plan within 12 months from the effective date of the temporary lower-priced plan, simply submit the Service Request Form available on our website (<https://www.mcis.my/Customer-Care/Download-Forms?PDF=Policy-Servicing-Forms>) to indicate your decision. We will process your application without requesting for further underwriting if you revert your plan within 12 months from the effective date of the temporary lower-priced plan. However, we will request a full underwriting if the request for plan reversion exceed 12 months.

6. What if I want to upgrade from my original to a higher plan?

You may submit the Service Request Form and Declaration of Good Health Form, which is available on our website (<https://www.mcis.my/Customer-Care/Download-Forms?PDF=Policy-Servicing-Forms>). You can submit to,

- a) Your Servicing Agent or,
- b) Any branch counter nearest to you or,
- c) E-mail to medicalplans@mcis.my & customerservice@mcis.my

7. When will my plan switch take effect?

Plan modifications will take effect from your Next Premium Due Date or Next Insurance Charge Date, whichever is later. Service Request Forms must reach us at least 10 working days prior to your Next Premium Due Date in order for us to process it in time.

8. My medical plan has already been repriced this year. Is it too late to switch plans now?

You may still submit a request to opt for a temporary lower-priced plan even if your policy repricing date has passed. Remember that this will only take effect from your Next Premium Due Date or Next Insurance Charge Date, whichever is later.

9. How will my benefits be affected if I switch to a different plan?

Your plan limits will be based on the benefits applicable to the new plan that you are choosing.

10. Is there a waiting period if I make plan alterations?

- If you switch to a lower-priced plan, no additional waiting period applies.
- If you revert to your original plan within the 12-month period, no waiting period will apply.
- If you upgrade to a plan that is higher than your original plan, waiting period will apply.

Please refer to your policy documents on the waiting period information.