

**LONPAC INSURANCE BHD**

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Dear Esteemed Insurance Agent,

OPTIONAL ADVANCED OUTPATIENT CANCER TREATMENT BENEFIT WITH EFFECT FROM 1ST JULY 2024 UNDER MEDISAVERSVIP PRIME

We extend our heartfelt appreciation for your dedication in serving our valued clients and your continued partnership with us at Lonpac Insurance Bhd. In our pursuit of excellence in client satisfaction and service delivery, we are pleased to announce a significant enhancement to our flagship product, the MediSaversVIP Prime.

As you may be aware, the current Outpatient Cancer Treatment Benefit under MediSaversVIP Prime only covers Chemotherapy and Radiotherapy and excludes consultation, examination tests and take-home drugs. However, due to advancements in medical science, Advanced Outpatient Cancer Treatments such as Targeted Therapy, Immunotherapy and Hormonal Therapy have emerged, thus offering more effective options for Cancer treatment.

We recognise that these Advanced Outpatient Cancer Treatments often come with substantial financial implications. Thus, to ensure that our clients have access to the latest and most effective advanced therapies without undue financial strain, we are introducing an Optional Advanced Outpatient Cancer Treatment Benefit under the MediSaversVIP Prime, effective 1st July 2024.

This benefit will cover all Outpatient Cancer Treatment that has been proven effective according to established local, regional, and international medical standards and duly approved by the National Pharmaceutical Regulatory Agency of Malaysia and/or the Ministry of Health, Malaysia. Coverage will include Specialist consultations, related examinations, laboratory and/or diagnostic tests, and Cancer medications, provided that such consultations, examinations, tests, and medications are performed/prescribed on the day the Outpatient Cancer Treatment is rendered and by the same Specialist who prescribed the Outpatient Cancer Treatment. This benefit will also provide coverage for Cancer-related Molecular Profiling which aims at assisting Specialist in selecting optimal Cancer treatments for diagnosed Cancer patients, including the cost of laboratory preparation of tissue sample, up to a Lifetime Limit of RM15,000.

This benefit also reimburses expenses incurred for Specialist consultations, related examinations, and laboratory and/or diagnostic tests within 31 days prior to the first Outpatient Cancer Treatment session. Payment will not be made for any subsequent consultations, examinations, and laboratory and/or diagnostic tests after diagnosis of Cancer has been confirmed.

Notwithstanding the above mentioned, this benefit is only applicable to policyholders who have opted for both Section A (Basic Coverage) and Section B (Optional Top-Up Insurance) of MediSaversVIP Prime. Those who have opted for this benefit will be subject to an additional premium as specified by Lonpac Insurance Bhd.

For further details, please refer to the attached Frequently Asked Questions. To assist the clients in understanding and leveraging this valuable enhancement to their policy or to address any inquiries, please do not hesitate to reach out to us via your servicing officer, Mr Leong Choon Fai.

We express our gratitude for your unwavering support and dedication in serving our clients' insurance needs. Rest assured, we remain steadfast in our commitment to providing comprehensive coverage and unparalleled service excellence.

Thank You and Best Regards
LONPAC INSURANCE BHD

A handwritten signature in black ink, appearing to read 'Chuang Chee Hing', written over a horizontal line.

CHUANG CHEE HING
Deputy Chief Executive Officer



FREQUENTLY ASKED QUESTIONS (FAQs)

OPTIONAL ADVANCED OUTPATIENT CANCER TREATMENT BENEFIT WITH EFFECT FROM 1st JULY 2024 UNDER MEDISAVERS VIP PRIME

1. What is Advanced Outpatient Cancer Treatment?

Advanced Outpatient Cancer Treatment refers to innovative therapies and procedures that go beyond conventional treatments like Chemotherapy and Radiotherapy. These treatments are often based on cutting-edge medical research and technology and may offer more targeted and personalised approaches to Cancer care. Some examples of Advanced Outpatient Cancer Treatment include Targeted Therapy, Immunotherapy, and Hormonal Therapy.

These advanced treatments are often used in combination with standard therapies or as an alternative when conventional treatments have proven to be ineffective. They represent a rapidly evolving field of oncology aimed at improving prognosis and better quality of life for Cancer patients.

2. What types of Advanced Outpatient Cancer Treatment are covered under Optional Advanced Outpatient Cancer Treatment Benefit?

This Optional Advanced Outpatient Cancer Treatment Benefit will cover all Outpatient Cancer Treatment that has been proven effective according to established local, regional, and international medical standards and duly approved by the National Pharmaceutical Regulatory Agency of Malaysia and/or the Ministry of Health, Malaysia, including but not be limited to Chemotherapy, Radiotherapy, Targeted Therapy, Immunotherapy, and Hormonal Therapy.

This benefit will also include Specialist consultations, related examinations, laboratory and/or diagnostic tests, and Cancer medications, provided that such consultations, examinations, tests, and medications are performed/prescribed on the day the Outpatient Cancer Treatment is rendered and by the same specialist who prescribed the Outpatient Cancer Treatment.

This benefit also reimburses expenses incurred for Specialist consultations, related examinations, and laboratory and/or diagnostic tests within 31 days prior to the first Outpatient Cancer Treatment session. Payment will not be made for any subsequent consultations, examinations, and laboratory and/or diagnostic tests after diagnosis of Cancer has been confirmed.

3. Is Cancer-related Molecular Profiling included under Optional Advanced Outpatient Cancer Treatment Benefit?

Yes. This Optional Advanced Outpatient Cancer Treatment Benefit will also provide coverage for Cancer-related Molecular Profiling which aims at assisting Specialist in selecting optimal Cancer treatments for diagnosed Cancer patients, including the cost of laboratory preparation of tissue sample, up to a Lifetime Limit of RM15,000.

Genetic Testing which primarily screens for gene mutations in individuals without a Cancer diagnosis is excluded.

4. Is the client subject to underwriting if he/she decided to opt for Optional Advanced Outpatient Cancer Treatment Benefit?

Yes.

5. Who is eligible to opt for Optional Advanced Outpatient Cancer Treatment Benefit?

This benefit is applicable to individuals aged between 30 days and 70 years at next birthday and who have opted for both Section A (Basic Coverage) and Section B (Optional Top-Up Insurance) of MediSaversVIP Prime.

6. What is the coverage period for Optional Advanced Outpatient Cancer Treatment Benefit?

This benefit covers individuals up to the age of 100 years at next birthday.

7. If the client is not covered under Section B (Optional Top-Up Insurance) under his/her current policy, is he/she still eligible to opt for Optional Advanced Outpatient Cancer Treatment Benefit?

Yes, but he/she must also opt for Section B (Optional Top-Up Insurance).

8. When can the clients opt for Optional Advanced Outpatient Cancer Treatment Benefit?

This Optional Advanced Outpatient Cancer Treatment Benefit is available from 1st July 2024 and can only be opted during New Policy Application or upon Renewal on Policy Anniversary Date (for existing policies). Application of this benefit during mid-term of policy is not allowed.

9. What are the Specific Conditions under Optional Advanced Outpatient Cancer Treatment Benefit?

It is a specific condition of this benefit that notwithstanding the exclusion of Pre-existing Conditions, this benefit will not be payable for any Insured Person who had been diagnosed as a Cancer patient and/or is receiving Cancer treatment prior to the date this benefit is first covered.

This benefit shall not cover any claim whereby the signs and/or symptoms first occur within the first one hundred and twenty (120) days, from the date this benefit is first covered.

Surveillance or prevention of Cancer shall not be covered.

10. Is there any additional premium if the client decided to opt for Optional Advanced Outpatient Cancer Treatment Benefit?

Yes. The client will be subject to an additional premium as specified by Lonpac Insurance Bhd.

The examples below are for illustration purpose only.

- a) Ali, age 30 years (age at next birthday) opts for **Plan 150** under Section A (Basic Coverage) and Section B (Optional Top-Up Insurance).
He also opts for Optional Advanced Outpatient Cancer Treatment Benefit.

The application is approved with the below terms:

Term (Basic Coverage & Optional Top-Up Insurance): *Standard*

Term (Optional Advanced Outpatient Cancer Treatment Benefit): *Standard*

Payment Frequency: *Yearly*

This is the breakdown of the premium payable for Ali (excluding stamp duty):

BASIC COVERAGE		
Plan	Plan 150	SPECIFIC EXCLUSIONS
Standard Premium	1,467.00	Treatment arising from the following:
Occupation Loading (0%)	0	-
Elective Treatment Loading (0%)	0	
Health Loading (0%)	0	
Overweight Loading (0%)	0	
Total	1,467.00	
OPTIONAL TOP-UP INSURANCE		
Standard Premium	112.00	SPECIFIC EXCLUSIONS
Occupation Loading (0%)	0	Treatment arising from the following:
Elective Treatment Loading (0%)	0	-
Health Loading (0%)	0	
Overweight Loading (0%)	0	
Total	112.00	
OPTIONAL ADVANCED OUTPATIENT CANCER TREATMENT BENEFIT		
Standard Premium	315.80	SPECIFIC EXCLUSIONS
Occupation Loading (0%)	0	Treatment arising from the following:
Elective Treatment Loading (0%)	0	-
Health Loading (0%)	0	
Overweight Loading (0%)	0	
Family History Loading (0%)	0	
Total	315.80	
TOTAL AMOUNT PAYABLE	1894.80	

- b) Lim, age 30 years (age at next birthday) opts for **Plan 150** under the Section A (Basic Coverage) and Section B (Optional Top-Up Insurance).
He also opts for Optional Advanced Outpatient Cancer Treatment Benefit.

The application is approved with the below terms:

Term (Basic Coverage & Optional Top-Up Insurance): *15% Occupation Loading & 25% Health Loading*

Term (Optional Advanced Outpatient Cancer Treatment Benefit): *15% Occupation Loading & 25% Health Loading*

Payment Frequency: *Yearly*

This is the breakdown of the premium payable for Lim (excluding stamp duty):

BASIC COVERAGE		
Plan	Plan 150	SPECIFIC EXCLUSIONS Treatment arising from the following: XXX
Standard Premium	1,467.00	
Occupation Loading (15%)	220.05	
Elective Treatment Loading (0%)	0	
Health Loading (25%)	366.75	
Overweight Loading (0%)	0	
Total	2,053.80	
OPTIONAL TOP-UP INSURANCE		
Standard Premium	112.00	SPECIFIC EXCLUSIONS Treatment arising from the following: XXX
Occupation Loading (15%)	16.80	
Elective Treatment Loading (0%)	0	
Health Loading (25%)	28.00	
Overweight Loading (0%)	0	
Total	156.80	
OPTIONAL ADVANCED OUTPATIENT CANCER TREATMENT BENEFIT		
Standard Premium	315.80	SPECIFIC EXCLUSIONS Treatment arising from the following: -
Occupation Loading (15%)	47.37	
Elective Treatment Loading (0%)	0	
Health Loading (25%)	78.95	
Overweight Loading (0%)	0	
Family History Loading (0%)	0	
Total	442.12	
TOTAL AMOUNT PAYABLE	2652.72	

- c) Shamini, age 30 years (age at next birthday) opts for **Plan 150** under the Section A (Basic Coverage) and Section B (Optional Top-Up Insurance).
She also opts for Optional Advanced Outpatient Cancer Treatment Benefit.

The application is approved with the below terms:

Term (Basic Coverage & Optional Top-Up Insurance): *Standard*

Term (Optional Advanced Outpatient Cancer Treatment Benefit): *50% Family History Loading*

Payment Frequency: *Yearly*

This is the breakdown of the premium payable for Shamini (excluding stamp duty):

BASIC COVERAGE		
Plan	Plan 150	SPECIFIC EXCLUSIONS
Standard Premium	1,467.00	Treatment arising from the following:
Occupation Loading (0%)	0	-
Elective Treatment Loading (0%)	0	
Health Loading (0%)	0	
Overweight Loading (0%)	0	
Total	1,467.00	
OPTIONAL TOP-UP INSURANCE		
Standard Premium	112.00	SPECIFIC EXCLUSIONS
Occupation Loading (0%)	0	Treatment arising from the following:
Elective Treatment Loading (0%)	0	-
Health Loading (0%)	0	
Overweight Loading (0%)	0	
Total	112.00	
OPTIONAL ADVANCED OUTPATIENT CANCER TREATMENT BENEFIT		
Standard Premium	315.80	SPECIFIC EXCLUSIONS
Occupation Loading (0%)	0	Treatment arising from the following:
Elective Treatment Loading (0%)	0	-
Health Loading (0%)	0	
Overweight Loading (0%)	0	
Family History Loading (50%)	157.90	
Total	473.70	
TOTAL AMOUNT PAYABLE	2052.70	

11. Are the premiums for Optional Advanced Outpatient Cancer Treatment Benefit guaranteed?

The premiums for this benefit are not guaranteed and the Company reserves the right to revise the premium rates.

12. What are the major differences between Outpatient Cancer Treatment Benefit and Optional Advanced Outpatient Cancer Treatment Benefit?

Benefit	Outpatient Cancer Treatment	Optional Advanced Outpatient Cancer Treatment
Coverage	Radiotherapy or Chemotherapy	All Outpatient Cancer Treatment that has been proven effective according to established local, regional, and international medical standards and duly approved by the National Pharmaceutical Regulatory Agency of Malaysia and/or the Ministry of Health, Malaysia including but not be limited to Chemotherapy, Radiotherapy, Targeted Therapy, Immunotherapy, and Hormonal Therapy.
Specialist consultation, examination tests, take-home drugs	Excluded	Included
Cancer-related Molecular Profiling	Excluded	Included, subject to a Lifetime Limit of RM15,000.
Additional Premium	N/A	Yes, as specified by Lonpac Insurance Bhd.

13. Is the additional premium subject to Sales and Service Tax?

The Sales and Service Tax will be exempted if the Policyholder is an individual person. For Policyholder who is a corporate entity, the Sales and Service Tax shall be applicable.