

COVID-19 Hospitalisation Treatment Coverage

Frequently Asked Questions (FAQ)

1. What is COVID-19 Hospitalisation Treatment Coverage?

The COVID-19 Hospitalisation Treatment Coverage (campaign) refers to a specific coverage in relation to COVID-19 for our eligible customers, provided on a complimentary basis.

This coverage allows for our customers who are tested as COVID-19 positive to seek treatments at private hospitals in the country, subject to the terms and conditions set out.

2. What is the coverage offered?

All of our Individual medical plans provide complimentary coverage for the treatment of COVID-19 requiring hospital admissions subject to the following conditions:

- Hospitalisation due to Medically Necessary treatment of COVID-19 and where the patient has been classified as Category 3, 4 or 5 according to the Malaysian Ministry of Health (MoH) criteria. No claims are payable for Category 1 and 2 patients.
- Claims will be reimbursed on Reasonable and Customary Charges for Medically Necessary treatments received.
- Please refer to the table below for a definition of the categories, which are based on those set by the Ministry of Health:

COVID-19 Categories	Definition
Category 1	Asymptomatic
Category 2	Symptomatic, No Pneumonia
Category 3	Symptomatic, Pneumonia
Category 4	Symptomatic, Pneumonia and requires supplemental oxygen support
Category 5	Critically ill with multi-organ involvement

3. Who is eligible for this?

This is offered to our new and existing Individual customers who are covered under eligible Medical Plans/Rider under this Campaign except for customers of Group Business (including Ikhtiar), Merchantrade products, and online products.

4. When this campaign will begin?

This campaign begins from 24 August 2021. Please note that this campaign may be withdrawn or modified at the company's discretion, with prior notice.

5. Do I need to pay anything to enjoy the coverage?

This coverage is on a limited time and complimentary basis, at no cost to our eligible customers.

6. Do I need to sign up?

You are automatically covered if you have any of the eligible Medical Plans/Riders with MCIS Life.

7. Is there an applicable waiting period?

Yes, a 30-day waiting period applies for new or reinstated policies, whichever is later.

8. In the event of hospitalisation due to COVID-19 while overseas, can I claim?

No, the coverage at present is limited for events occurring only in Malaysia.

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

When the life assured receives active treatments such as intravenous medication or supplemental oxygen support during hospitalisation due to a COVID-19 positive diagnosis.

10. Would I be reimbursed for COVID-19 Tests and PPEs used during such 'Medically Necessary' hospitalisation?

Yes, COVID-19 tests and 'Medically Necessary' usage of PPEs during 'Medically Necessary' hospitalisation due to COVID-19 infection would be reimbursed based on Reasonable and Customary Charges.

11. How do I submit a claim for hospitalisation due to COVID-19?

You can submit the following documents to our branch located nearest to you or submit them to your servicing agent:

- i. Medical Benefit Claim Form
- ii. Attending Physician's Statement or Discharge Summary
- iii. Original official receipt(s) (including deposit and refund receipt, if any)
- iv. Original itemised bill(s)
- v. All imaging and laboratory result

Note: The items listed may not be exhaustive and the Company reserves the rights to request for further information/documents.

12. If my health condition progressed from being a Category 1 COVID-19 patient to Category 3 COVID-19 patient, am I eligible to claim?

Your reimbursement claims will be assessed based on terms and conditions established for this coverage under the Medically Necessary treatment and Reasonable and Customary Charges.

13. Can I submit claims for pre-hospitalisation and/or post-hospitalisation expenses incurred?

No. Coverage for pre-hospitalisation and/or post-hospitalisation expenses are not within the scope of this benefit.

14. I have multiple Medical plans/riders with MCIS Life. Can I submit claims under each policy/rider?

If you have multiple Medical plans/riders with MCIS Life, you are entitled to only make a claim from 1 policy/rider.

15. Will a claim for this coverage reduce the annual limit and lifetime limit under my Medical Plan/rider?

Yes, any reimbursement claims made shall reduce the annual limit and the lifetime limit that applies to your Medical Plan/rider

16. Will there be any Guarantee Letter issued if I am hospitalised due to COVID-19?

No, any claims under this benefit will strictly be on reimbursement basis.

17. If I'm admitted for some other conditions not related to COVID-19 and subsequently become COVID-19 positive, is a Guarantee Letter facility available for the entire hospitalisation?

No, even if the other conditions are covered via our Guarantee Letters, all Reasonable and Customary Charges related to Medically Necessary treatment of your COVID-19 infection will only be covered on reimbursement basis.

18. Can I submit claims for in-hospital treatment on subsequent complications sustained due to COVID-19 (e.g. Pneumonia) or as a result of recurrence from COVID-19 infection under this campaign?

Yes, your reimbursement claim will be assessed based on the terms and conditions set out for this campaign per Medically Necessary treatment and Reasonable and Customary Charges.

19. Who do I contact for further clarification?

If you have any enquiries, please call us via +603-7652 3388, email us at customerservice@mcis.my or speak to your servicing agents.