



Dear Valued International Student,

Kindly be informed that the existing Group Medical Insurance plan for International Student of UM will expire on **13/02/2016** and we are pleased to advise that the policy will be renewed for another year commencing from **14/02/2016** and will expire on **13/02/2017** based on the existing Terms, Conditions and Exclusions.

The premium and coverage will be the same as last year :

<u>Plan Type</u>	<u>Premium Rate</u>
Plan 1	RM350.00
Plan 2	RM500.00

Considering this plan is an annual renewal plan and to ensure continues coverage, we urge you to re-register and pay the premium according to your selected plan on or before **29/02/2016**.

CONSEQUENCES IF YOU DO NOT RENEWED BEFORE THE DEADLINE (29/02/2016)

If you **DO NOT re-register** and pay the premium latest by 29 February 2016, than **YOU are NOT COVERED by the Insurance until you re-register and pay the premium**. Subsequently, 3 main Exclusions for Group Hospital & Surgical Policy (**Inpatient benefits**) may re-apply to you as follows:-

1) 30 days "Waiting Period"

- Any admission occurring during the first 30 days period from policy commencement/renewal date are not covered except for accidental cases only.

2) 120 days Specific Illness

- Any admission due to specific illness (as specified in the policy contract) occurring during the first 120 days from policy commencement date are not covered.

3) Pre-existing Illness Condition

- Disability existed or have developed symptoms or there exist manifestation of illness before the effective date of cover in respect to a covered person of which the covered person was aware or should reasonable have been aware, or based on normal medically accepted pathological development of the illness or illnesses are not covered for the 1st 1 year.

HOW TO REGISTER/RENEW YOUR MEDICAL/INSURANCE POLICY?

OPTION 1

- You may walk-in to register/purchase the insurance at our agency office located at Ground Floor, Block E, Perdanasiswa Complex, UM during office hours (9.00am – 5.00pm) - Monday-Friday
- Payment term over the counter – Cash Only
- If you pay using internet banking, please bring along the deposit slip as a proof of payment.

OR

OPTION 2

- You may register on-line at our Medical portal/website : www.myumtakafulplan.com
Please follow the steps below :-
- Step 1 – Log in to www.myumtakafulplan.com
 - Step 2 – Go to scope of benefits to see the detail scope of benefits. Please select Plan 1(RM350) if you have previously covered under Plan 1 or choose Plan(RM500) if you are previously covered under Plan 2.
 - Step 3 – Make premium payment via internet banking either CIMB click, Maybank2u etc .
 - Step 4 – Go to “how to apply” → “apply now”. Fill up the form completely and attach proof of payment
 - Step 5 – Click Apply Now
 - Step 6 – End. Thank you.
 - Step 7– You may drop by at our office to collect the receipt and Insurance Confirmation Letter for visa application purposes.

Please call us at 03-79679688 or visit our office @ Ground Floor Block E Perdanasiswa Complex, UM if you require further clarification and information.

For detail of benefits, please visit www.myumtakafulplan.com