



## FAQ: BIMA Health :

### Product & Subscription

#### 1. What is BIMA Health?

BIMA Health is a monthly renewable term Group health assurance plan, which provides hospital benefits, medication support and yearly health screening benefits.

You can select from three different tiers of benefits (Bronze, Silver and Gold), and four different certificate types (Single Life, Joint Life, Family and Family+). You can include your spouse, children and parents in the coverage depending on the certificate type selected:

- a) **Single Life:** Principal Member
- b) **Joint Life:** Principal Member and one family relative (spouse, child or parent)
- c) **Family:** Principal Member, spouse and children
- d) **Family+:** Principal Member, spouse, children and parents (excluding parents-in-law)

The premiums can be paid monthly, and the coverage will be auto-renewed at the option of MCIS Insurance Berhad (MCIS Life), subject to the eligibility conditions.

#### 2. What are the benefits and cover provided for BIMA Health?

##### **Benefits:**

**Hospital Admission Benefits:** A daily hospital benefit is paid for each night of in-patient Hospitalization of the customer.

**Medication Support:** A customer earns cover on a monthly basis that may be used when prescribed medication is required. The amount earned for Medication Support accumulates after every month of premium payment.

**Yearly Health Screening:** A customer earns cover on a yearly basis that may be used for an annual health check-up - BMI, blood glucose, blood pressure and cholesterol. The amount earned for Health Screening accumulates after each year of premium payment. Principal Members and their Dependents are eligible for the Yearly Health Screening benefit.

**BIMA Doctor Service:** A customer has complementary and unlimited access to BIMA's telemedicine service. The Principal Member and their Dependents under the policy may call the BIMA Doctor line (03 2022 5555) and receive medical advice and/or consultation via phone from BIMA's panel of qualified doctors. The service is available Monday to Friday (except Public Holiday) from 9AM to 6PM. More details about BIMA's telemedicine service can be found on BIMA's Telehealth Terms of Use on BIMA's website.



### Coverage:

Tier	BRONZE	SILVER	GOLD
Daily Hospital Benefit	RM100 per night	RM150 per night	RM200 per night
Medication Support	X	✓ RM15 per month for Single & Joint cover  RM30 per month for Family & Family+ cover	✓ RM20 per month for Single & Joint cover  RM40 per month for Family & Family+ cover
BIMA Doctor Service	X	✓	✓
Health Screening	X	X	RM200 per year

#### Notes:

On a single life policy, Principal Member will be asked to name at least one Beneficiary at policy registration such that, in the event of death of the Principal Member while in hospital, the beneficiary may claim for the time the Principal Member spent in hospital. For other policy types, the other insured relatives will be eligible to claim upon death of the Principal Member while in hospital. In the event of death of any of the insured relatives while in hospital, the Principal Member is the beneficiary.

### 3. How much premium do I have to pay?

Based on your chosen certificate type and tier, the monthly premiums you have to pay will be as follows:

Tier	BRONZE	SILVER	GOLD
Single	RM10	RM30	RM60
Joint	RM20	RM50	RM90
Family	RM30	RM80	RM100
Family+	RM40	RM120	RM160

#### Notes:

- I. The premium amount is same for all age and gender. Premium amounts are not guaranteed and we reserve the right to revise the premium payable by giving at least thirty (30) days' prior notice. Any changes in premium will be effective on the next Premium Due Date.
- II. If you pay through credit card, debit card or saving accounts the contribution payment will be collected monthly.

### 4. How do I subscribe to this product?

You can call us at 03 2022 5555 or WhatsApp at 03 2022 5900 and our friendly agent collect your details for registration.



## 5. Who is eligible to purchase BIMA Health Plan?

Customers aged 18-60 (based on age exact birthday), with a valid NRIC/passport residing in Malaysia..

## 6. What is the age requirement to be covered under BIMA Health Plan?

The minimum and maximum ages (based on age exact) for which a Principal Member can register and covered for a policy are:

	Min Age of Entry	Max Age of Entry	Max Age of Cover
Principal Member	18 years	60 years	65 years
Insured relative (Spouse & Parents)	18 years	60 years	65 years
Insured relative (Children)	From birth	25 years	25 years

Notes:

- I. At the point a Principal Member reaches 65 years (the maximum age for cover), the following process will apply:
  - SMS will be sent to Principal Member to inform them about the termination (3 months before).
  - Principal Member is automatically de-registered on the month of anniversary and auto monthly deductions are stopped.
  - Principal Member is notified that their policy is no longer valid via SMS when subscription is deactivated.
- II. At the point an insured relative reaches 65 years (for Adults) or 18 years (for Children in Family and Family + only, for Joint there is no age cap on Children), the following process will apply: SMS will be sent to Principal Member 3 months before and on the date when an insured relative is no longer eligible for the cover due to age limits. (Principal Member is given the option to cover a different relative if available).

## 7. How do I check if the certificate is activated upon subscription to this product?

There are a few ways to check if your certificate is active:

- You should have received a confirmation message at the time of sign up.
- Call at **03 2022 5555** or WhatsApp at **03 2022 5900** and our customer service team will assist you

## 8. If I don't accept the registration confirmation, will I still get the BIMA Health plan and commence payment?

No. Once you have registered your details you need to confirm your subscription by clicking on the URL link that is sent via SMS during the registration process with our friendly agent. Contribution payment and certificate activation will only commence following successful confirmation.

## 9. What will happen if the registration details are found to be incorrect?



At time of registration, it is important that accurate details are provided, and cross verified at the time the agent is repeating to double check. Customers can call our hotline at **03 2022 5555**, WhatsApp us at **03 2022 5900** or email us at [info@bima.com.my](mailto:info@bima.com.my) in case they wish to update/correct any registration details provided or if they want to double check their details. This is to avoid issues in event of claims.

#### **10. Will I be protected outside of Malaysia?**

BIMA will protect you if you are hospitalized while travelling outside Malaysia. You may also reach the BIMA Doctor service from abroad by calling the hotline.

However, medication support benefit is confined to medication prescribed by Physicians qualified and licensed by the Malaysian Medical Council, and the Yearly Health Screening benefit is confined to Providers within Malaysia.

## **Payment**

#### **11. Can I view payment history via SMS or web?**

By default, customers will receive SMS upon every successful payment made throughout the month. At the beginning of every month, we will send a detailed protection SMS highlighting the total contribution collected in the previous month and the subsequent protection earned for current month.

#### **12. Can I make payment via online banking?**

BIMA provides an innovative channel for making payments to minimize any hassle for you. You can arrange the monthly contribution to be deducted from your preferred debit card or added to your credit card bill.

#### **13. What will happen if I perform late payment? Will there be a penalty, or can I perform double payment on the next month?**

Your contribution payment in a given month always helps to protect you for the following month. This means that if the payment is received within the same month, the protection for next month will still be effective even if payment was late. In a case where only partial payment is received within the month, partial protection for the next month protection will be offered in the same proportion as the payment made. However, if no payment is received within the month, you will not be protected for the following month. There will be no additional penalty or double payment for a missed/late payment.

#### **14. Is the product auto-renewed?**

Once you have signed up on our product, subscription will be automatically renewed on a monthly basis, so you can enjoy hassle-free continuous protection from us.

#### **15. When will the auto-renewal payment commence?**

Auto-renewal payment will commence at the start of every new month when your certificate subscription is automatically renewed as well.



#### **16. When and how frequent will I be billed ?**

In the month of registration, you will be charged on the day you subscribe. Auto-renewal payment will commence at the start of every new month (i.e. 1st of next month).

For example, if you signed up on 5th January, we will deduct your contribution amount for January on 5th January itself. This contribution will protect you for the month of February.

Your next contribution will be deducted on 1st Feb. This contribution will protect you for the month of March.

#### **17. Can I change the product price plan? If so, what is the process for the change?**

Yes, you are given the flexibility to upgrade /downgrade from your existing plan. The changes will come into effect with the start of a new month. Please call our hotline at 03-2022 5555 or WhatsApp at 03-2022-5900 and our friendly agent will assist you through the change request.

## **Beneficiary & Claims**

#### **18. How do I input beneficiary details which I couldn't provide at point of call?**

Please call us at our hotline **03 2022 5555** or WhatsApp BIMA at **03 2022 5900** to update your beneficiary details as soon as possible.

#### **19. Can I change the beneficiary after successful subscription or during protection period?**

Yes, beneficiaries can be changed at any point during the protection period. Customers can call BIMA's hotline at **03 2022 5555** or WhatsApp BIMA at **03 2022 5900** and our friendly agents will guide you through the process of changing your designated beneficiaries.

#### **20. How do I make a claim?**

You can initiate a claim through multiple channels. You can call BIMA at **03 2022 5555** or WhatsApp BIMA at **03 2022 5900**. Our friendly customer service representative will call you back to assist.

The claim should be submitted to BIMA together with supporting documents within one hundred and eighty (180) days from the death of the Insured Person. Required supporting documents include Identification of certificate holder & beneficiary and Proof of incident.

However, documents needed can vary on a case by case basis, so we highly recommend beneficiary calls our friendly customer service representatives to initiate a claim and understand documentation needs.

## **Termination**

#### **21. Can I terminate this product immediately after a few months' subscription?**



Yes, customers have the freedom to terminate their subscription at any point. There is no minimum contribution payment period as the certificate is renewed on a monthly protection basis.

**22. How do I terminate my subscription?**

You may cancel your certificate by calling BIMA at 03 20225555. Once a cancellation is initiated, payment collection will stop immediately. There is no cash surrender value upon cancellation of this certificate. If you cancel your certificate outside of the free-look period (15 days from subscription date), you will not receive any refund of contribution paid.

**23. How long before the protection is considered de-activated after a non-payment?**

If customer fails to make any payment for 3 consecutive months, the certificate will be deactivated and would require customer to subscribe once again to enjoy protection.

**24. What happens if I reach the age of 65?**

Once you reach the age of 65 (age nearest birthday), we will automatically unsubscribe you from your BIMA Health plan and notify you.

**25. Is there any application that I can download from Apple store or Play store?**

To keep things simple and hassle-free as possible, BIMA does not require you to download any other applications. All the information you need, and relevant forms can be found on our website: [www.bima.com.my](http://www.bima.com.my). Customers are also welcome to follow BIMA on Facebook at <https://www.facebook.com/BIMA.Msia/>.

**26. What will happen if I cancel/change my mobile number or port out to another network?**

If you do happen to change your phone number, please call BIMA to inform us of the change and we can issue a new certificate with the new phone number or any of your preferred credit/debit card for your monthly contribution deduction.

**27. I've registered for one month free protection promotion with BIMA. When do I start paying contribution for my certificate?**

If you have received our 1 month free promotion and have signed up for the certificate, please note that your contribution for the month of sign up will not be deducted. There will be auto-deduction of contribution from 2nd month onwards.

For example, if you signed up on 14th January, we will not deduct your contribution amount for January. BIMA will pay for this contribution and you will be protected for the month of February.

Your next contribution will be deducted on 1st Feb. This contribution will protect you for the month of March.



**28. Why am I charged MYR 1.00 when I am subscribed to BIMA Health with the first month free promotion?**

Our payment gateway provider (Ipay88) deducts MYR 1.00 from your Debit/Credit card to validate the respective Debit/Credit card upon registration. The MYR 1.00 deduction will be refunded to you within 24 hours.

*This FAQ is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English version of this document and the corresponding Bahasa Malaysia version, the English version shall prevail.*