

<u>Frequently Asked Questions - Change of Third-Party Administrator for Personal Accident and Health policies on Cashless Hospitalization Arrangements</u>

No.	Question	Answers
1.	Why is there a change in Third Party Administrator (TPA)?	This change is part of our ongoing efforts to enhance efficiency and provide a higher quality of service to our policyholders.
2.	When will the change in the new TPA take effect?	The change will be effective 30-05-2025.
3.	What is the name of the new TPA?	MiCare Sdn Bhd
4.	How can I contact the new TPA for cashless admission?	You can contact MiCare at 1800 88 7940 at any time, 24 hours a day.
5.	Will this change affect the terms and conditions of my policy, including coverage benefits and premium?	No, this change will not affect the terms and conditions of your policy. You will continue to enjoy the same coverage benefits and premiums during the policy period.
6.	Will there be any changes to the claims process due to the TPA change?	No, there will be no changes to the claim process.
7.	Will I need to update any personal information with the new TPA?	Your personal information will be transferred to the new TPA automatically.
8.	I currently own a physical medical card. What should I do with it?	Your existing physical medical card is still valid until your policy expiry. Kindly refer to the latest panel hospitals list as attached in our websites:
		www.libertyinsurance.com.my/home >> Travel & PA /Health >> Liberty PA Guard /Ideal Care/Liberty 100 Years Care/Medistar >> More Information >> Panel Hospital Listing
		www.kurnia.com >> search >> panel hospital >> general documents >> MiCare Panel Listing



9.	How does the Cashless hospitalization arrangement work?	Your cashless hospitalization facility will be activated once your policy is issued, and the premium is paid. We are here to ensure a smooth and hassle-free experience for you. Kindly contact TPA - MiCare Sdn Bhd at 1800 88 7940 for the Guarantee Letter Cashless Admission. We will facilitate your hospitalization for covered conditions at our panel hospitals, subject to your policy's eligible medical expenses limit.
10.	Is there another way for me to seek medical treatment if I don't have a physical medical card at the point of admission?	You can present your identity card (NRIC) / passport during emergencies and admission at our panel hospital's counter if you do not have your medical card along.
11.	Can I seek medical treatment at non-panel hospitals?	Cashless hospitalization arrangement is only at our panel hospitals list as attached in our websites. If you seek medical treatment at a non-panel hospital, you may need to pay upfront upon discharge and submit a reimbursement claim for claim assessment.
12.	How can I access my e-medical card?	Once your policy is issued, you will receive an e-mail notification from MiCare with a guide for your e-medical card registration via My Med app.
13.	Is there another way for me to seek medical treatment if I'm not able to access the My Med app?	You can present your identity card (NRIC) / passport during emergencies and admission at our panel hospital's counter if you do not have a smart phone to access your e-medical card.
14.	Who should I contact if I have any queries?	Should you encounter any issues or require further assistance, kindly contact TPA - MiCare 24/7 Hotline at 1800 88 7940.