



FREQUENTLY ASKED QUESTIONS (FAQ) "PAY AND CLAIM" METHOD

1. What is "Pay and Claim"?

"Pay and Claim" is a policy where Takaful IKHLAS' participants are required to pay the hospital bill first and seek reimbursement of the bill payment from Takaful Ikhlas Family Berhad in the event they are admitted to any of the listed hospitals.

The "Pay and Claim" policy however is not applicable for clients who are admitted due to accidental causes, and they can use their medical card to pay the hospital bill.

2. List of hospitals involved in this "Pay and Claim" policy are as follows:

- KPJ Ampang Puteri Specialist Hospital
- Pantai Hospital Ayer Keroh
- KPJ Pasir Gudang Specialist Hospital
- KPJ Tawakal Specialist Hospital
- KPJ Seremban Specialist Hospital
- Kuantan Medical Centre
- Avisena Specialist Hospital Shah Alam
- Avisena Women's & Children Hospital Shah Alam

3. Who is likely to be affected by the "Pay and Claim" policy?

The "Pay and Claim" policy is applicable to all Takaful IKHLAS' individual medical rider participants.

4. When will this notice take effect and how long will it be implemented?

This notice is effective from 15 November 2019 until further notice. Please check our website www.takaful-ikhlas.com.my from time to time.

Alternatively, you may also contact your Takaful IKHLAS' agent or call our Third Party Administrator, MediExpress Sdn Bhd at 03-7884 1818 for more information.

5. How do I make a claim and what is the documentation needed?

The reimbursement of your medical bill will follow Takaful IKHLAS' standard claim process as stated in our website www.takaful-ikhlas.com.my

Alternatively, you may also contact your Takaful IKHLAS' agent or call our Third Party Administrator, MediExpress Sdn Bhd at 03-7884 1818 for more information.

6. How long is the claim process?

The standard claim process will not take more than 14 working days from the date complete documentation is received.

7. How do I check my claim status?

To check on the status and any enquiries in regards to your claim, you may call our Third Party Administrator, MediExpress Sdn Bhd at 03-7884 1818.