



TOKIO MARINE
INSURANCE GROUP

Published Health Product Repricing & Benefit Enhancement (w.e.f: 01/02/2016)

The rising medical inflation over the years has substantially increased the cost of medical treatments. To ensure long term viability of providing quality medical insurance coverage, we have reviewed the premium rates to be in line with the current escalating healthcare cost.

1. Percentage of premium increase by plan

Medic Partner

Plan	M500	M350	M220	M160
Percentage Increase	25%	25%	25%	25%

Premier Medic Partner

Plan	PM500	PM350	PM230	PM160
Percentage Increase	30%	30%	20%	25%

Please find the revised premium table under Appendix 1

Published Health Products run on a basis of pooling of risk. Premiums paid by insured members will contribute to the insurance pool. This pool will ensure that insured members pay consistent amounts of premium throughout their medical insurance coverage and will protect insured members from exorbitantly high premiums due to high severity claims cost. However, as medical treatment cost increases, premiums paid by insured members have to be adjusted to ensure the long term viability of the Published Health Product portfolio.

2. Plan changes and benefit enhancements

Medic Partner

1. Renewal is extended up to age 100 (next birthday)
2. Age limit for new application : 30 days to 65 years (next birthday)

Premier Medic Partner

1. Renewal is extended up to age 100 (next birthday)
2. Age limit for new application : 30 days to 65 years (next birthday)
3. Removal of Lifetime Limit

Medic Plus

1. Renewal is extended up to age 100 (next birthday)
2. Removal of Lifetime Limit

For new applicants (Premier Medic Partner & Medic Plus), the policy is renewable at the option of the insured. The requirement for the insured member to undergo a 12 months 'claims-free' period is waived.

You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford. Should you wish to downgrade or switch to another plan, you have the option to do so.

Should you require additional information about our health insurance products, you may contact us or your insurance agent.

Tokio Marine Customer Service Centre

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Appendix 1

Medic Partner - Premium Table (With effect from: 01/02/2016)

Age Next Birthday	M500	M350	M220	M160
30 days - 18 years	870	755	605	490
19 - 30 years	1,136	943	761	648
31 - 35 years	1,136	943	761	648
36 - 40 years	1,290	1,145	985	806
41 - 45 years	1,608	1,385	1,139	1,011
46 - 50 years	2,046	1,716	1,415	1,285
51 - 55 years	2,339	2,099	1,689	1,426
56 - 60 years	3,060	2,696	2,100	1,871
61 - 65 years	4,190	3,606	2,996	2,480
66 - 70 years*	5,835	4,928	4,055	3,391
71 - 75 years*	8,046	6,769	5,556	4,634
76 - 80 years*	11,265	9,476	7,779	6,487
81 - 85 years*	15,771	13,267	10,890	9,082
86 - 90 years*	22,079	18,573	15,246	12,715
91 - 95 years*	30,910	26,003	21,345	17,801
96 - 100 years*	43,275	36,404	29,883	24,921

Note:

* For Renewal only

Premium is subject to 6% Goods and Services Tax (GST) and RM10 stamp duty.

Premier Medic Partner - Premium Table (With effect from: 01/02/2016)

Age Next Birthday	PM500	PM350	PM230	PM160
30 days - 18 years	885	744	582	506
19 - 30 years	1,052	881	689	599
31 - 35 years	1,112	932	728	633
36 - 40 years	1,340	1,122	876	760
41 - 45 years	1,607	1,343	1,046	905
46 - 50 years	2,137	1,785	1,387	1,198
51 - 55 years	2,548	2,126	1,649	1,419
56 - 60 years	3,354	2,794	2,165	1,859
61 - 65 years	4,304	3,583	2,771	2,374
66 - 70 years*	5,811	4,830	3,730	3,185
71 - 75 years*	7,688	6,383	4,920	4,189
76 - 80 years*	10,763	8,936	6,888	5,864
81 - 85 years*	15,069	12,511	9,643	8,210
86 - 90 years*	21,096	17,515	13,500	11,494
91 - 95 years*	29,535	24,521	18,901	16,092
96 - 100 years*	41,349	34,329	26,461	22,528

Note:

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