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Dear Valued Business Partners

Revision in Benefits of SKHPPA

Since the Hospitalisation and Surgical Scheme for Foreign Workers (SKHPPA) kicked off in Jan 2011, the benefits of this scheme have remained unchanged. This is all set to change.

Since 1 January 2016, the government has removed the healthcare subsidy for foreigners. This resulted in a revision in the room and board under the Schedule of Benefits of SKHPPA to a maximum of RM160 per day.

In addition, with effect from 1 August 2016, the Overall Annual Limit of SKHPPA shall be increased from RM10,000 to RM20,000 per worker per year. This shall apply to new and renewal policies with effective date on or after 1 August 2016.

With these changes, the annual premium per worker remains at RM120.

We are in the process of updating these changes in our market collaterals and systems. For more details of the government hospitals' treatment charges for foreigners, you may refer to the website <http://www.moh.gov.my/index.php/pages/view/163>

Schedule of Benefits (any one disability)

Item	Benefits	Amount (RM)
1(a)	Daily Hospital Room & Board (Maximum up to 30 days)	As charged - in accordance to charges consistent with third (3 rd) class Room & Board to a maximum of RM160 per day, in a non corporatized Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
1(b)	Intensive Care Unit (Maximum up to 15 days)	
2	Hospital Supplies and Services	
3	Operating Theatre	
4	Surgical Fees (excluding organ transplantation)	
5	Anaesthetist Fees	
6	In-Hospital Physician Visits (Maximum up to 30 days)	
7	In-Hospital Specialist Consultation Visits (Maximum up to 30 days)	
8	Ambulance Fees / Medical Report Fees	
	Maximum Overall Annual Limit (Items 1 - 8)	RM20,000

Should you have any questions pertaining to this, please contact your account handler and servicing branch office.

Yours faithfully,

MSIG INSURANCE (MALAYSIA) BHD

This is a computer generated letter; no signature required.