

Guiding Questions to Ask ITOs and their Agents



Is this the right MHIT product for me? Does it meet my needs?

- 1 What are the different types of MHIT products available?
- 2 What are the important features of the plan and whether the level of benefits meet my needs?
 - * Coverage term
 - * Critical illnesses covered
 - * Hospital room & board and surgical charges
 - * Means of benefits payable i.e. cashless or pay first, claim later
 - * Claim process
 - * Annual limit and lifetime limit
 - * Co-payment amount and basis (i.e. per year, per disability, per admission)
- 3 What is not covered under the plan? Read the exclusion list in your PDS
 - * Pre-existing conditions
 - * Specified illnesses
- 4 Does the product have value-added services that align with my lifestyle?
 - * Wellness programme
 - * Vaccination benefits
 - * Mental health benefits



How much insurance premium/takaful contributions do I need to pay?

- 1 What is my ability to afford the premium/contributions considering my current income and financial obligations?
- 2 What will cause my premium/contribution to change over time and will I be able to afford them?
- 3 Will there be changes to my premium/contribution post making a claim?
- 4 If warranted, can I reduce my premiums/contributions over the long term?
- 5 How much is my premium/contribution if I select other co-payment options that are available?
- 6 What happens if I miss premium/contribution payments when they are due?
- 7 What are the penalties if I discontinue the plan?



What else should I be aware of?

- 1 Is it an investment-linked insurance? If yes, what does it mean and how will investment performance affect my MHIT cover?
- 2 Does the coverage allow me to seek treatment at any hospital according to my preference?
- 3 To ensure my medical bills are eligible to be claimed, what measures should I take at the point of purchasing insurance, before seeking medical treatment and upon receiving the bill?
- 4 Does the coverage include inpatient treatment only, or does it also cover outpatient treatments?
- 5 What is the payment structure (e.g. annually, half-yearly, quarterly?)
- 6 When is the effective date of the policy?
- 7 Can I change certain features in my plan? If yes, how?
- 8 Can I switch to another insurance/takaful operator, if so, how?

