



08<sup>th</sup> March 2016

Dear Valued Agents & Members,

**Latest Evolution and Enhancement on MediSavers Medical Insurance Policy by Lonpac Insurance Berhad - Removal of 'PORTFOLIO WITHDRAWAL CONDITION' Clause**

We have always taken pride in ourselves as the pioneer in providing Healthcare Medical Membership Program with creative innovations and benefits that surpass many at very affordable pricing.

As the industry grows and evolves, the expectations for medical plans also change. We acknowledge this and therefore, as part of the joint effort with our sister company, Pathlab Health Management (M) Sdn Bhd (Registered Corporate Insurance Agency), we continuously liaise with our Insurers to seek all possible ways to enhance the Medical Plans offered to our valued Members.

As a result of our continuous effort, we are pleased to announce that **Lonpac Insurance Berhad has given the approval to remove the 'Portfolio Withdrawal Condition' clause from PHM MediSavers 2015 Policy with effect from 1st March 2016.** Please refer to below for the specific wordings:

**PORTFOLIO WITHDRAWAL CONDITION**

*"The Company reserves the right to cancel the portfolio as a whole if it decides to discontinue underwriting this insurance product. Cancellation of the portfolio as a whole shall be given by written notice to the policy holder and the Company will run off all policies to expiry of the period of cover within the portfolio."*

With this enhancement in place, our Members will be further assured and have a peace of mind knowing that they are well protected with the RIGHT Medical Plan which is guaranteed renewable till year 2115. Of course, this new enhancement is also extended to all new Members who sign up for the same Medical Plan.

With MediSavers, you have our assurance that we will spare no effort in pushing the boundaries in order to improve not only the program benefits but also the quality of our service.

"Breakthrough to Excellence"

Thank you.

Sam Tang  
General Manager