

Ref : PHM / MEMO / CLAIMS / 2016-01

Date : 15th August 2016

Attn : All MXM Agency Leaders, Membership Advisors, Branches and Service Centers

C.C. : Mr. Sam Tang - General Manager

Ms. Ho Chai Lee - Assistant General Manager

Head Of Departments

Re : **Waiver Of Occupational Loading To All Medical & Para Medical Staff by Lonpac Insurance Berhad**

Effective from 10th August 2016, all NEW applications for Hospitalisation & Surgical Policy underwritten by Lonpac Insurance Berhad (through Pathlab Health Management (M) Sdn. Bhd.) under MediSavers 3 Generations (3G) Family Plan with the occupation as a Medical or Para Medical staff shall not be imposed with an Occupational Loading.

For all EXISTING Hospitalisation & Surgical Policies underwritten by Lonpac Insurance Berhad under MediSavers 3 Generations (3G) Family Plan with the occupation of the insured person being a Medical or Para Medical staff, the Occupational Loading shall be waived upon next Membership Renewal.

Thank you.

THE MANAGEMENT