

Frequently asked questions

1. What is MediSavers Prime Life 48?

MediSavers Prime Life 48 is a non-participating yearly renewable group term life plan designed for eligible members of MXM between 30 days old to 65 years old next birthday. The plan provides coverage on death, Total and Permanent Disability (“TPD”) due to natural and accidental causes and Accelerated Critical Illness Benefit.

2. What is the coverage term?

The plan is guaranteed yearly renewable up to Insured attaining age 80 years old (next birthday).

3. How much premium do I have to pay?

Premiums that you have to pay depends on the chosen plan and mode of payment. The table below indicates the annual and monthly premium payable:

Plan	Basic Face Amount	Annual Premium	Monthly Premium
Silver	RM 50,000	RM 270	RM 25
Gold	RM 100,000	RM 540	RM 50
Platinum	RM 200,000	RM 1,080	RM 99
Diamond	RM 300,000	RM 1,620	RM 149

4. What are the fees and charges that I have to pay?

10% of each premium will be payable as distribution cost to the distributor of this plan.

5. Who is eligible for the plan?

You may purchase the plan if you are a member of MXM and a Malaysian citizen between age of 30 days old to 65 years old next birthday.

6. How do I find out more about the features and benefits?

You may refer to the Master Policy available at <https://www.mxm.com.my/application-forms/> or request for a copy from Manulife.

7. Do I need to undergo medical check-up to buy the plan?

No. You just need to answer 4 simple health questionnaires after selecting your desired membership package.

8. How do I receive my Certificate document after purchase?

Upon successful application of the plan, you will be receiving your eCertificate via email.

9. After I have purchased the plan, who may I contact for policy servicing or any enquiries?

For assistance and enquiries, you may contact _____ [MXM to provide details]

10. Can I change my payment frequency mode?

Yes, you may change your payment frequency mode upon Certificate renewal. Only Annual or Monthly mode is allowed for this plan.

11. Can I change the amount of cover after purchasing it?

You can opt to reduce the amount or downgrade the plan but increase the amount or upgrading the plan is not allowed.

12. Can I cancel the policy after purchasing it?

You can cancel your Certificate of Insurance by returning the Certificate of Insurance within the first 15 days from the receipt of the Certificate of Insurance, and we will refund the premium paid.

However, if you cancel at any point after this, you may cancel your Certificate of Insurance by giving notice in writing to the MXM. Upon cancellation, the remaining coverage term will continue to be in force and the benefit under the said Certificate shall continue to apply until the day before the next premium due date and the coverage will cease. No premium paid will be refunded.

13. To whom will my Certificate of Insurance pay in the event of death?

The benefit will be paid to whom you have nominated as your beneficiaries. For Total and Permanent Disability claim or Accelerating Critical Illness claim, the benefit will be payable to you.

14. Will my insurance coverage terminate if I'm no longer a member of MXM?

Yes, upon termination of MXM membership, the insurance coverage will only continue to remain in force until the next premium due date and shall cease thereafter.

15. Will my insurance coverage terminate if the master policy has been terminated?

Yes, if the master policy has been terminated, the insurance coverage will only continue to remain in force until the next premium due date and shall cease thereafter.

16. If my Certificate of Insurance is terminated 30 days after non-payment of premium (lapsed), can I revive my policy?

No, reinstatement of a lapsed policy is not allowed. Therefore, it is important that you pay your premium on time.