

Memorandum

From: Dato' Hajjah Noraimi Alias
Chief Executive Officer

To: All Staff

Date: 29.12.2023

C.c Board of Directors

HR/MEMO/2023/034

Group of Medical Benefits – Effective January 2024

We wish to inform that with effective from 01 January 2024, please take note of the updates on the Employee Benefits Programme for Anika to be as follows:-

NO	GROUP OF POLICY	INSURANCE COMPANY	BENEFIT / COVERAGE
1	GROUP PERSONAL ACCIDENT (GPA)	CHUBB MALAYSIA	i) Death due to accident
			ii) Permanent disability due to accident
			iii) Other benefits - refer "Schedule of benefits"
2	GROUP TERM LIFE (GTL)	ETIQA FAMILY TAKAFUL	i) Death on all causes
			ii) Total Permanent & Disablement on all causes
			iii) Partial & Permanent Disablement on all causes
			iv) Critical Illness – 50% on the basic sum covered
3	GROUP HOSPITALIZATION & SURGICAL (GHS) - INPATIENT	ETIQA FAMILY TAKAFUL	i) Admission into Hospital due to illness & all causes subject to the terms & condition of the policy
			ii) Annual Limit - RM 30,000.00 per member
			iii) Roam Board - RM 150.00 / night
			iv) Waiting period for eligibility of benefits is 30 days except accidental injuries
			v) Specific illness occurring during the first 120 days is not covered
4	OUT-PATIENT CARE BENEFIT (ASO)	MICARE	i) Annual Limit - RM 3,000.00
			ii) General Practitioner (GP) - RM 150.00 / visit
			iii) Specialist Practitioner (SP) - RM 300.00 / visit

Anika Insurance Brokers Sdn Bhd

- i) The insurer for Group Hospitalization and Surgical (GHS) has changed from Great Eastern to Etiqa Family Takaful with effective from 01 January 2024.
- ii) The Group Hospital & Surgical (Inpatient) is for employees only.
- iii) The “Outpatient Clinical Medical Limit for Dependent” benefit will be discontinued and no claim submission via the Finance Department is allowed with effective from 01 January 2024.

ANIKA INSURANCE BROKERS SDN BHD



Dato' Hajjah Noraimi Alias
Chief Executive Officer