

Memorandum

From: Dato' Hajjah Noraimi Alias
Chief Executive Officer

To: All Staff

Date: 01.04.2024

C.c Board of Directors

HR/MEMO/2023/034

Group of Medical Benefits – Updates

We wish to inform that with the **immediate effect**, please take note of the updates on the Employee Benefits Programme for Anika to be as follows:-

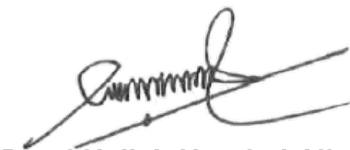
GROUP OF POLICY	COVERAGE	ASSISTANT MANAGER & BELOW	MANAGER	SENIOR MANAGER & ABOVE
GROUP HOSPITALIZATION & SURGICAL (GHS) - ETIQA FAMILY TAKAFUL	i) Roam Board ii) Annual Limit	RM 150 RM30,000	RM 200 RM75,000	RM250 RM100,000

Please take note on below:

- i) The **WAITING PERIOD** for eligibility of benefits is **30 days**, except for accidental injuries.
- ii) **PRE-EXISTING ILLNESSES** condition **waived** for new and existing member.
- iii) **SPECIFIED ILLNESSES** occurring during the **first 120 days is not covered**.

Thank you,

ANIKA INSURANCE BROKERS SDN BHD



Dato' Hajjah Noraimi Alias
Chief Executive Officer