

FINALIZED PROGRAM GUIDELINE CHANGES (SUMMARY)

Effective Date: 7 June 2026

1. Revised Inpatient Co-Share Structure

The inpatient co-share structure will be updated as follows:

- Age 0 – 5 years old: 25%
- Age 6 – 45 years old: 10%
- Age 46 years old and above: 20%

The co-share amount is **capped at RM500 per admission**. **No co-share will apply for admissions to Government Hospitals**, subject to the Program Guidelines.

2. Separate Inpatient & Outpatient Structure

The Program structure will now separate inpatient and outpatient benefits to improve sustainability and operational management.

3. Updated Sharing Fee Structure

- Inpatient sharing fee cap will be revised from RM50 to RM60
- Outpatient benefit contribution will be fixed at RM15 monthly

This means the total monthly sharing fee commitment may range between RM15 to RM75 depending on medical utilization.

4. Automatic Sharing Account Top-Up

To ensure sufficient balance for medical sharing participation:

- Sharing Account will automatically top up when the balance falls to **RM75 or below**
- Standard Package will top up to **RM150**
- Deluxe Package will top up to **RM300**

Members may also choose a fixed monthly top-up option for easier financial planning.

5. Introduction of Conditional Outpatient Benefit (COB)

Outpatient benefits will now be managed in collaboration with HEYDOC Health to provide Members with improved outpatient accessibility and support.

Benefits include:

a. Outpatient Episodes

Members will receive:

- 2 outpatient episodes quarterly
- Maximum 8 episodes annually

Episodes may be used for:

i. Telemedicine Services: Covered **up to RM120 per episode**. Includes:

- Online doctor consultation [9am - 10pm daily]
- Medication support
- Self-collection or delivery via participating Alpro Pharmacy

ii. Clinic Visits: Covered **up to RM120 per episode**.

Applicable only for approved outpatient diagnosis categories under the Program Guidelines and available at participating MiCare panel clinics.

iii. Follow-Up Consultation

Follow-up consultation for the same diagnosis within seven (7) days will be considered part of the same outpatient episode and will not consume an additional episode entitlement.

b. Unlimited Teleconsultation

Members will also enjoy unlimited teleconsultation access from 9:00AM to 10:00PM daily.

6. Outpatient Benefit Participation

All existing and new Members will automatically be enrolled into both inpatient and outpatient benefits.

Members may choose to opt out from the outpatient benefit after registration, subject to Program terms and conditions.

7. Expanded Panel Clinic Network

The outpatient clinic network will transition to **HEYDOC's panel network [MiCare]** with more than 4,000 participating clinics nationwide.

Outpatient reimbursement claims through WeKongsi will no longer apply. All outpatient visits must be utilized through the HEYDOC episode system.

Integration of HEYDOC services into the WeKongsi App is planned for future phases.

8. Loyalty Benefit

Members who **do not make any inpatient claims for three (3) consecutive years** may submit up to **RM500 deductible** fees to WeKongsi.

Eligible Members are entitled to one (1) submission every three (3) years.

9. Improved Coverage Assessment for Recurrent Medical Conditions

WeKongsi has removed the previous **Recurrent and Related Illness Exclusion** from the Program Guidelines.

This enhancement provides Members with a more supportive and flexible assessment approach for eligible recurring or related medical conditions, subject to the Program Guidelines and medical evaluation process.

UPCOMING ENHANCEMENTS

1. Enhanced Health Screening: Implementation of a new health screening scoring system. (Targeted: July 2026)

2. New App UI/UX Experience: Complete revamp of the WeKongsi Member App for improved user experience. (Targeted: September 2026)

3. Dedicated Outpatient Benefit Product: Introduction of a standalone outpatient benefit product powered by HEYDOC Health. (Targeted: Q4 2026)