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Amendment Log

We Kongsi Medical Cost-Sharing Community Program Guidelines · November 2026

Dear Members,

The We Kongsi Program Guidelines have been updated to the **November 2026** edition (updated as of **02.11.2026**). Below is a summary of what has changed. All other terms of the Program remain the same.

1. Member entry age

The entry age for new Members is now **5 to 45 years old**. Members who are above 45 years old remain eligible upon the renewal of their membership.

Reference: Section 2.C, Eligibility: What are the Requirements

2. Sharing ratio for Members above 45

Members aged 45 and under have a sharing ratio of 1.0, while Members above 45 have a higher sharing ratio.

We have clarified that the sharing ratio of **1.4** shown in the Share Amount example is a **sample calculation** for illustration only. The actual sharing ratio may vary and is determined by the Administrator with reference to the findings of the actuarial report.

Reference: Section 6.D, Share Amount

3. Partner descriptions

We have corrected the wording used in the descriptions of our partners. There is no change to our partners or their roles.

Reference: Our Partners

> **Read the full guidelines:** The complete November 2026 Program Guidelines are available at www.wekongsi.com. If you have any questions, please contact us at info@wekongsi.com or +6010-876 8760.