

We Kongsi Program Guideline Update - October 23

Updates/Amendments

1. e-Mandate Charges

- *Important Notice: The RM1 e-Mandate fee is non-refundable.*
- *After clarification with our payment service provider, we confirm that the RM1 charge for the e-Mandate process is essentially to confirm the validity of the bank account and is non-refundable.*

2. Age Eligibility

- *Update: Added an explanation regarding eligibility for individuals aged 45 and above.*

3. Specified Illnesses List

- *New Inclusion: We've introduced a specified illnesses list.*

4. Revised Admissions Process

- *Improvement: We've revised the admissions process to enhance clarity and ease of understanding for our members.*

5. Cost Review Process

- *Change: The previous "Negotiation Process" is now replaced by the "Cost Review Process."*

6. Sharing Case Publication

- *New Schedule: Sharing cases will be published on the 7th day of each month.*

7. Non-Eligible to Share Items

- *Update: Item numbers 5, 7, 10, 20, and 28 have been revised as non-eligible for sharing. Please review the guidelines for details.*

8. Pre-Existing Condition

- *Clarification: An explanation has been added regarding the clause on pre-existing conditions.*

9. Sharing Account Initial Top-Up

- *Change: Initial top-ups will trigger on day 60 from the join date to ensure sufficient sharing funds for potential sharing on day 90.*

10. Regulation & Compliance

- *New Section: A dedicated section on Regulation & Compliance has been added.*

11. Appendices

- *Additional Resources: We've included more appendix materials for your reference.*