
We Kongs! Program Guideline Update - Sept 25 V1

Updates & Amendments

1. Reactivation of Suspended Membership
 - If a member settles payment more than 14 days after suspended status, their status will change to Reactivating from Suspended.
 - A 14-day waiting period will apply from the date of payment before benefits resume.
2. Post-Hospital Follow-Up Treatment
 - New benefit introduced.
 - Coverage of up to RM10,000.
3. Bereavement Payment
 - Waiting period clarified for better transparency.
4. Outpatient Cancer Treatment
 - Benefit improved to cover all types of therapies.
5. Conditional Outpatient Benefits
 - Visits capped at RM300 per visit.
 - Monthly and yearly visit limits introduced.
 - Benefit list revised: Respiratory tract infection coverage is limited to members aged 15 and below.
6. Sports-Related Injury
 - Hospitalization claims capped at RM10,000 per case.
7. ICU Stay
 - Maximum coverage reduced to 30 days.
8. Pre-Hospital Benefit
 - Medicines now included as part of the coverage.
9. Pre-Existing Condition
 - Expanded access for investigation of suspected pre-existing conditions.
 - TPA reserves the right to approve or reject cases.
 - A diagnosis list has been added for clearer reference.