



AXA Cares For You Covid-19 Relief Measures – Frequently Asked Questions

1. Tell me more about AXA Cares For You Covid 19 Relief Measures Campaign!

AXA Cares For You Covid 19 Relief Measures Campaign (“Campaign”) is introduced by AXA Affin General Insurance Berhad to support our customers and their loved ones through this challenging period.

Exclusively for new and existing SmartCare Optimum (SCO) and SmartCare Optimum Plus (SCO Plus) customers, the Campaign provides a lump sum reimbursement of RM5,000 for hospitalization due to Covid 19 Category 3, 4 & 5 admission in private hospitals within Malaysia.

This reimbursement will be paid on a good will basis and will not reduce your medical plan annual limit. This Campaign will be administered based on the terms and conditions set.

2. When is the Campaign period?

From 28th September 2021 to 31st December 2021 or when the total claims payable has reached the maximum limit of the fund whichever is earlier.

3. What are the eligible products for this Campaign?

Customers who have purchased the following medical products will be automatically enrolled in this Campaign at no additional costs.

- a) SmartCare Optimum (SCO)
- b) SmartCare Optimum Plus (SCO Plus)

4. What are the eligible Claims payable for this Campaign?

This Campaign will provide a reimbursement of a one lump sum amount of RM5,000 for hospitalization due to Covid 19 Category 3, 4 & 5 admission in private hospitals in Malaysia, as subject to the Reasonable Customary Charges and Medically necessary treatment for Covid-19 infection. Only one claim per insured person within the Campaign period, on first come first served basis.

5. What are the eligible claims period for this Campaign?

The eligible policies must be in force upon diagnosis and upon claims submission during the Campaign period. The reimbursement of hospital bills for hospitalization due to Covid 19 during this Campaign period is subject to the 30 days waiting period in the policy contract.

6. Is cashless facility available for this Campaign?

No, all claims for this campaign will be on reimbursement (Pay & File) basis.

7. I am currently covered under AXA Affin General Insurance Berhad SCO deductible policy, am I eligible for this Campaign?

Yes, you are automatically enrolled into this Campaign at no additional cost.

8. I am currently covered under AXA Affin General Insurance Berhad SCO or SCO Plus group policy, am I eligible for this Campaign?

Yes, you are automatically enrolled into this Campaign at no additional cost.

9. If I am hospitalized overseas due to Covid-19, am I eligible for this Campaign?

Unfortunately no, the Campaign is only valid for hospitalization due to Covid 19 Category 3, 4 & 5 in private hospitals within Malaysia.



10. If I was hospitalized due to Covid-19 before the Campaign period, can I submit for reimbursement under this Campaign?

No, the hospitalization date due to Covid-19 must take place from 28th September 2021 to 31st December 2021.

11. If I have already made claims on my medical plan and have already exhausted the annual limit for that policy year, am I still eligible for this Campaign?

Yes, as long as you fulfill the criteria for this Campaign. Rest assured the reimbursement of the eligible claim under this Campaign will not reduce your medical plan annual limit.

12. Can I submit a claim under this campaign for any outpatient treatment (inclusive of pre-hospitalisation, post hospitalization etc)?

No. We will only reimburse a lump sum amount of RM5,000 of the hospital bill for hospitalization due to Covid-19 admission to private hospitals within Malaysia.

13. Can I still claim if I am hospitalized due to Covid-19 under Stage 1 and 2?

Unfortunately no, this Campaign is only valid for hospitalization due to Covid 19 under Category 3, 4 & 5.

14. If my condition progresses from Stage 1 or to Stage 3, 4, or 5 and admitted at the private hospital, am I eligible for this Campaign?

Yes, as long as you fulfill the criteria defined by Stage 3, 4 and 5 of Covid-19 for admission at private hospital, you are eligible for one claim during the Campaign period.

15. How do I submit claim under this Campaign?

Kindly submit the below documents to claims@axa.com.my

- a) Completed claim form
- b) A copy of bill and itemized bill breakdown
- c) Medical report completed by attending physician/discharge summary

Updated as of 27th September 2021