

AXA eMedic Questions & Answers

Content guide:

Category	Page
About AXA eMedic	1
eMedic Family Plan	2
Eligibility	4
Plans, Price, Payment	4
eMedic Purchase Guide	6
Digital Medical Card and Policy Documents	6
Hospital Admission and Claims	7
Optional Add-Ons	8
Help and Information	9

About AXA eMedic	
Question	Answer
What is eMedic?	eMedic is a medical card (or medical insurance) that pays for your hospital bills. If you are admitted or warded at a hospital, eMedic will cover you.
What illness does eMedic cover?	eMedic covers almost any illness, disease, medical condition or accident as long as it requires hospitalization (warded).
Does eMedic cover Critical Illness?	Yes, eMedic covers hospitalization charges related to a Critical Illness.
Is medical checkup required to purchase eMedic?	No, medical checkup is not required. However, you have to answer a few health questions when purchasing eMedic online.
What hospitalization services are covered by eMedic?	<p>eMedic covers the following hospitalization procedures:</p> <ul style="list-style-type: none">• Pre- and post-hospitalization consultation, diagnostics and physiotherapy• Intensive Care Unit (ICU)• X-ray and MRI scans• Treatment and Surgery• Prescription drugs (medicine)• Ambulance• Room & Board <p>For the full coverage list, please refer to the eMedic fact sheet at http://bit.ly/emedic-factsheet</p>
What is the Room & Board limit?	eMedic provides coverage for hospital Room & Board of up to RM250 per day. If you choose a room higher than RM250, you just need to pay the difference.

	There is no limit on the number of days for Room & Board accommodation, up to the Annual Limit of your chosen plan.
Does eMedic cover clinic visits?	<p>Please note that eMedic does not cover clinic visits for ordinary sickness like fever, cough or cold.</p> <p>However, eMedic does cover clinic visits for the following situations:</p> <ul style="list-style-type: none"> • Bodily injury resulting from an accident (up to 3 visits per any one disability) • Consultation and diagnostic tests before hospitalization for an illness (up to 3 clinic visits per hospitalization)
How long will eMedic cover me?	eMedic provides coverage up to 80 years old.
Does eMedic cover Cancer?	Yes, eMedic covers hospitalization charges related to Cancer.
Does eMedic cover Kidney disease?	Yes, eMedic covers hospitalization charges related to Kidney disease.
Does eMedic cover Death and Total Permanent Disability (TPD)?	You can enhance your eMedic plan by attaching eLife Protector+ , a life insurance cover which provides financial compensation in the event of Death or Total Permanent Disability. For more information, see the Add-Ons section on Page 8.
Can eMedic be used for income tax deduction?	Yes. eMedic is medical insurance eligible for income tax deduction.
Is eMedic a valid/legal medical insurance product?	<p>Yes of course! AXA Affin Life Insurance Berhad is an approved insurer by Bank Negara.</p> <p>Just as you can buy travel or car insurance online, you can now also buy medical insurance online. eMedic is the first online medical insurance in Malaysia!</p>
What is not covered by eMedic (exclusions)?	<p>eMedic does not cover an illness or medical condition that you already have (pre-existing illness).</p> <p>For the full list of exclusions, please refer to the eMedic fact sheet at http://bit.ly/emedic-factsheet</p>

eMedic Family Plan	
Question	Answer
What is eMedic Family Plan?	eMedic Family Plan lets you group your family members in a single medical insurance package. You no longer have to purchase separate plans for your loved ones.
What are the advantages of eMedic Family Plan?	Instead of separate plans and payments for each family member, you now have just one family package and monthly payment . It's easier to manage and even more affordable as eMedic Family Plan comes with a 5% discount on total monthly payment!

Who can be included in the family plan?	<p>The eMedic Family Plan must consist of at least 2 persons in any of the following combinations:</p> <ul style="list-style-type: none"> • Husband and wife • Married parents and child(ren) • Single parent and child(ren) <p>Please note the following:</p> <ul style="list-style-type: none"> • Parents must be married to each other • Children must be related to one or both parents by blood
Can extended family members and friends be included in the family plan?	No. The family plan must consist of a nuclear family in which the parents are married and children are related to one or both parents by blood.
Can adopted children be included in the family plan?	Currently, the family plan can only include children who are related to one or both parents by blood.
What is the age range for 'child' and 'adult'?	<p>Age ranges are defined as follows:</p> <ul style="list-style-type: none"> • Children: 15 days old to 15 years old • Adults: 16 years old to 49 years old <p>Only adults are allowed to purchase an eMedic plan. Parents and legal guardians can purchase an eMedic plan for their children.</p>
What if my child is aged 16 years or higher?	Children aged 16 years and above are defined as adults and can purchase a separate individual eMedic plan. They cannot be included in your family plan.
What if the parent is aged below 16 years?	A parent below 16 years old is defined as a child. His/her parents or legal guardian can purchase an eMedic plan for him/her.
After purchasing the family plan, can I add/remove family members?	Currently, you can't add family members after purchase. Removing family members is allowed after purchase.
What if me or a family member has an existing medical condition?	<p>Those with existing medical conditions cannot be covered under eMedic. The affected individual can instead apply separately for medical insurance through an AXA agent with submission of medical reports.</p> <p>If both parents have existing medical conditions, the family cannot apply for eMedic Family Plan and need to apply individually through an AXA agent.</p> <p>For more information, call us at 1300-88-1616 or email customer.care@axa-life.com.my</p>
What if the parents divorce after purchasing the family plan?	The family plan remains valid even if the parents divorce. There will be no changes to coverage for all members in the family plan.
Is the Annual Limit shared by all family members?	No it is not shared. Each family member will have their own Annual Limit. If one member is hospitalized, the Annual Limits of the other family members are not affected.
Is the eMedic Digital Medical Card shared by all family members?	No it is not shared. Each family member will receive their own eMedic Digital Medical Card and Policy Number.

After purchase, how long does it take for approval?	<p>If your eMedic Family Plan includes a spouse, he/she will receive an email for confirmation. Your spouse must respond to the email within 3 days for your family plan to be approved.</p> <p>If your spouse does not respond within 3 days or declines the application, the family plan will be canceled and you will receive a full refund.</p> <p>For family plans with a single parent, approval is immediate after purchase.</p>
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Eligibility	
Question	Answer
Who can buy eMedic?	<p>Both Malaysians and non-Malaysians can purchase eMedic. Non-Malaysians must have a visa with a validity period of at least 3 months.</p> <p>Currently, only Malaysians can purchase the family plan.</p>
What age is eligible to apply for eMedic coverage?	<p>Those within the following age range can apply for eMedic coverage:</p> <ul style="list-style-type: none"> • Children from 15 days old to 15 years old • Adults from 16 years to 49 years old
Can I purchase medical insurance with AXA if I am above 49 years old?	<p>Yes definitely! We have other plans that are sold through AXA agents. For more information, please call us at 1300-88-1616 or email customer.care@axa-life.com.my.</p>
Can I buy eMedic to fulfil visa requirements?	<p>No. Non-Malaysians must already have a valid visa before purchasing eMedic.</p>
Can I buy eMedic if I already have a medical condition or illness?	<p>No. You can instead apply for medical insurance through an AXA agent and submit your medical reports for our review.</p>

Plans, Price, Payment	
Question	Answer
How many plans does eMedic have?	<p>eMedic has 3 plans you can choose from:</p> <p>Plan 20: Annual Limit of RM20,000 every year for hospitalization</p> <p>Plan 50: Annual Limit of RM50,000 every year for hospitalization</p> <p>Plan 100: Annual Limit of RM100,000 every year for hospitalization</p>
What is the difference between the 3 plans?	<p>The only difference is the Annual Limit. The other coverage benefits are the same for all 3 plans.</p>
What is Annual Limit?	<p>Annual Limit is the total amount that eMedic will cover for your hospitalization bills in one year. With eMedic, you can choose an Annual Limit of up to RM100,000.</p>
What is the maximum amount eMedic will cover throughout the coverage period?	<p>There is no limit to the amount that eMedic covers for the duration of your plan. The Annual Limit will reset every year no matter how much is used the previous year.</p>

	<p>Example, if you have an eMedic plan with Annual Limit of RM100,000 and use RM30,000 for medical bills in a year, your Annual Limit will reset back to RM100,000 in the following year. This process will continue every year until age 80 when your coverage ends.</p>
I want Annual Limit higher than RM100,000	<p>The maximum Annual Limit for eMedic is RM100,000. If you want higher limit, we have another plan that is sold by our AXA agents. Email your Name, Contact Number and State to customer.care@axa-life.com.my and we will assign an AXA agent to assist you.</p>
How much does eMedic cost?	<p>The monthly payment for eMedic can go as low as RM37 for an individual. Your own premiums will depend on your age and plan selected.</p> <p>Check your monthly payments immediately at www.axaemedic.com</p>
Why is eMedic so affordable?	<p>We keep costs low by making eMedic available to you online with no intermediary involved. The same benefits that you generally enjoy by shopping online also applies to eMedic – easy and affordable.</p>
How do I make payment for eMedic?	<p>You can pay using credit card or online banking, on a monthly or yearly basis.</p>
How does the payment process work?	<p>There are two transactions you need to perform for a successful payment:</p> <p>First transaction - RM1 will be deducted from your credit card/bank account as an authorisation for AXA to automatically charge your card/account every month.</p> <p>Second transaction - the remaining amount will be deducted and we will issue the policy.</p> <p>If you choose credit card, you will be redirected back to your respective credit card issuing bank. Log into your online bank account and select credit card to complete the transaction. Payment will be deducted from your card, not account.</p> <p>After this payment, future monthly payments will be auto-deducted from your credit card/bank account. Please ensure there is sufficient credit/funds in your account. You can also opt to pay on a yearly basis.</p> <p>Note: the first transaction of RM1 is NON-REFUNDABLE.</p>
How much discount for annual payment?	<p>If you pay annually, you get a 5% discount on total yearly premiums.</p>
How long will it take to approve my eMedic purchase?	<p>For Malaysians, approval is immediate upon successful payment. For non-Malaysians, approval can take 3 – 5 working days.</p>
Can I change or upgrade my eMedic plan?	<p>Currently, it is not possible to change or upgrade an eMedic plan once payment is made. Please ensure that the eMedic plan you choose is sufficient for your needs before making payment.</p>
How do I renew my eMedic policy?	<p>On the anniversary of the policy, you will receive an email with instructions on how to renew the plan.</p>

Is eMedic renewal guaranteed?	Yes. Renewal is guaranteed as long as premiums are paid on time. It does not matter if you have made a claim in the previous year.
Can I purchase more than one eMedic plan?	Each customer can purchase only one eMedic plan.

eMedic Purchase Guide	
Question	Answer
How to buy eMedic?	<p>eMedic is available for purchase exclusively online at www.axaemedic.com</p> <p>eMedic purchase process:</p> <ol style="list-style-type: none"> 1) Go to www.axaemedic.com 2) Select Individual Plan or Family Package 2) Enter your birth date(s) 3) Select your desired coverage 4) Answer a few health questions 5) Enter your details 6) Make payment <p>After successful payment, you will receive a Welcome Message and eMedic Digital Medical Card in your email. Your Policy Documents will be sent to your email within 3 days.</p>
Can I buy eMedic through an AXA agent or over-the-counter?	No and it's not necessary! You can buy it online in just 5 minutes. It's really fast and easy.

Digital Medical Card and Policy Documents	
Question	Answer
When will I get my eMedic card and policy documents?	<p>Upon successful payment, you will receive a Welcome Message and eMedic Digital Medical Card in your email within 1 working day. The Policy Documents will be sent to your email within 3 working days.</p> <p>If you have not received the welcome email, digital card or policy documents, please call us at 1300-88-1616 or email customer.care@axa-life.com.my.</p>
How do I use the eMedic card?	The eMedic digital card is a picture that you can save on your mobile device. If you are warded, just show the card at the admission counter. It has all the details the hospital needs to verify your eMedic medical insurance.
When can I use the eMedic card?	<p>You can use the eMedic medical card immediately for accidents. There is a 30-day waiting period for other illness and medical conditions. For serious medical conditions like cancer, heart attack and kidney failure, there is a 120-day waiting period.</p> <p>For more details, please refer to the eMedic fact sheet at http://bit.ly/emedic-factsheet</p>

Will I get a physical card or documents?	<p>With eMedic, you don't need a physical card. Just save the eMedic Digital Medical Card (image) on your mobile device. If hospitalized, just show the card at an AXA panel hospital for cashless admission.</p> <p>You can also access your eMedic Digital Medical Card at www.myaxahealth.com or download the My AXA Health app from the App or Play stores and login to your account. You can choose to download the card to your mobile device or print it out whenever you want.</p>
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Hospital Admission and Claims	
Question	Answer
Do I need to pay first if admitted to hospital?	<p>If you go to an AXA panel hospital, you won't have to pay. Just present your eMedic Digital Medical Card and AXA will settle the bill directly with the hospital.</p> <p>If you go to a non-panel hospital, you need to pay the bill first and then make a claim with AXA Affin Life Insurance Berhad to get reimbursement.</p> <p>Note: Some hospitals may require a deposit that you will need to pay on your own first. The deposit is refundable by the hospital.</p>
What is the procedure for admission to AXA panel hospital?	<p>At the hospital admission counter, just show the staff your eMedic Digital Medical Card on your mobile device. AXA will issue a Guarantee Letter (GL) and settle the bill directly with the hospital.</p> <p>What if you don't have your digital card at hospital admission? No problem. Inform them that you are insured with AXA Affin Life Insurance and the Third-Party Administrator (TPA) is MediExpress. Give them your Name and IC.</p> <p>For help, call our 24/7 Hospitalization Hotline at 1300-80-0020.</p>
AXA panel hospital list	For the list of our panel hospitals, go to www.axa.com.my/hospital-panel-life
How do I make a claim?	<p>Do note that claims are only necessary for non-panel hospitals. At AXA panel hospitals, your admission is payment-free.</p> <p>There are a few ways to submit claims if you visit a non-panel hospital:</p> <ol style="list-style-type: none"> 1) Email the Claim Form to customer.care@axa-life.com.my. You can download the form at www.axa.com.my --> Submit A Claim --> Personal 2) Walk-in to any of our branches. Locate the nearest branch at www.axa.com.my/contact-us --> Branch Locator 3) Submit your claim via the "My AXA Health" Mobile App (download from App or Play store) 4) Submit your claim via "My Health Portal" at www.myaxahealth.com <p>Submit these documents together with the Claim Form:</p> <ol style="list-style-type: none"> 1) Medical claim form (by doctor) – not applicable for follow up visit

	2) Itemized Medical Bill – detailed medical expenses issued by the hospital 3) Payment receipts issued by the hospital 4) Photocopy of your NRIC
When will I get my claims?	<p>You should get reimbursement within 14 days once we have received all the required documents (provided there are no complications with your claim request).</p> <p>Do note that claims are only necessary for non-panel hospitals. At AXA panel hospitals, your admission is payment-free.</p>
Can I use eMedic for overseas hospitalization?	<p>For hospital admission overseas, you need to pay the bills on your own first then submit a claim to us. Claims will be reimbursed based on amount charged for similar procedures done locally.</p> <p>For non-Malaysians, you can only use eMedic within Malaysia, not overseas.</p>

Optional Add-Ons	
Question	Answer
What is Deductible?	<p>If you select Deductible, you enjoy lower monthly premiums but will have to pay the first RM1,000 of a hospital bill.</p> <p>Example: Bill is RM10,000. You pay RM1,000, AXA pays RM9,000.</p> <p>What if the bill is less than RM1,000? You will need to pay the bill on your own. If you would rather AXA pay the entire bill, DO NOT select Deductible :)</p>
Can I change the Deductible option after making payment?	Currently, it is not possible to change the Deductible option once payment is made. Please ensure that the eMedic plan you choose is sufficient for your needs before making payment.
Does eMedic have co-insurance?	No, eMedic does not have co-insurance.
What is eLife Protector+?	eLife Protector+ is a life insurance plan that provides financial compensation if the insured passes away or suffers Total Permanent Disability (TPD).
What is the Sum Insured for eLife Protector+?	You can select Sum Insured from RM25,000 – RM500,000.
How much does eLife Protector+ pay out?	Payout is as follows: Death: 100% of Sum Insured Accidental Death: 200% of Sum Insured Total Permanent Disability: 100% of Sum Insured
What is the coverage period?	Coverage period is as follows: Death: till 75 years old Accidental Death: till 65 years old Total Permanent Disability: till 70 years old

Who is eligible to select the eLife Protector+ add-on?	Malaysian individuals age 16 – 55 years old. Currently, eLife Protector+ is not available for the Family Plan.
What is the monthly payments for eLife Protector+?	Monthly premiums depends on your gender, age and other factors. For example, a Male, Age 30, Non-smoker and Sum Insured of RM100,000 would pay RM15.83 per month.
How do I make a nomination?	You can submit nominee details for eLife Protector+ during the purchase process. You will also be provided a Nominee Form if you wish to submit your nominees later.
Can I remove or make changes to the eLife Protector+ add-on?	Currently, it is not possible to remove or make changes to the eLife Protector+ add-on once payment is made. Please ensure that the plan and add-ons that you choose are sufficient for your needs before making payment.

Help and Information	
Question	Answer
Where can I get more information and advice about eMedic?	<p>WhatsApp our eMedic advisor, Michelle, at 60176418867.</p> <p>Customer Service: Tel: 1300-88-1616 Email: customer.care@axa-life.com.my</p>