

Change of TPA to eMAS

Frequently Asked Questions (FAQs)

1. What is a Third-Party Administrator for medical insurance claims?

A Third-Party Administrator for medical claims is a company which The Pacific Insurance Berhad (TPIB) engages to manage the medical card facility for a customer's Individual / Group Medical Insurance policy.

2. Who is The Pacific Insurance Berhad's new Third-Party Administrator?

Eximius Medical Administration Solutions (e-MAS) is TPIB's Third-Party Administrator for medical claims and will be replacing Europ Assistance Services (Malaysia) Sdn Bhd (previously known as Asia Assistance Network (M) Sdn Bhd).

The TPA is authorised by TPIB to issue guarantee letters and pay for the insured person's medical expenses incurred during hospitalisation according to the terms and conditions in the policy.

This includes status verification and eligibility confirmation of the insured person's medical policy, as well as ascertainment that the insured person's medical condition for hospitalisation does not fall under any exclusions.

3. With the change of TPA , will there be any changes to my medical insurance coverage?

There will be no changes to the medical insurance coverage.

4. When will the engagement of the new Third-Party Administrator (eMAS) for medical claims take effect?

Upon you receiving this notice on the change of TPA, the transition to eMas has taken place. Hence, please contact the eMas call centre if you require any assistance on your hospital admission. Tel: 03-9213 0104

5. Will the insured person(s) receive a new medical card?

There will be no issuance of physical medical card. As part of our digital initiative, the insured person is required to download the e-MAS Sihatku Mobile App to retrieve his/her e-medical card.

Kindly refer to the e-MAS Sihatku Mobile App User Guide for instructions on how to download, install, and use the mobile app to access your e-card and benefits.

6. I have not received my e-medical card or downloaded the e-MAS Sihatku mobile app. Can I still be admitted to panel hospitals?

Yes, e-medical card is not compulsory for hospital admissions. Your National Registration Identity Card (NRIC)/ Passport is a sufficient document for cashless admissions at panel hospital. Please identify yourself at the hospital admission counter with your IC / Passport and inform the counter that you are insured with Pacific Insurance and the TPA is eMAS.

However, you are encouraged to download the e-MAS Sihatku mobile app to enjoy a full range of services.

7. Experiencing issues with registering your e-MAS Sihatku account?

Kindly email to emas.support@crm.emastpa.com.my or call e-MAS at 03-9213 0104.

8. Who can I contact if I have more questions?

You may reach out to your servicing Pacific Insurance agent/personnel or The Pacific Insurance Customer Service at +603-2633 8999 (Monday – Thursday: 8:45am – 5:30pm; Friday: 8:45am – 5:00pm) or email us at customerservice@pacificinsurance.com.my.

For hospitalisation assistance, you may contact eMas 24 hours call centre at 03-9213 0104