

Frequently Asked Questions (FAQ)
 Complimentary FWD SpecialMed Benefit (“Complimentary Benefit”)

Part A – General Information

1. What is this Complimentary FWD SpecialMed Benefit all about?

We’ve set aside a RM 1 million fund (from the Shareholders’ Fund) to provide complimentary benefits to eligible FWD SpecialMed customers (i.e. person covered) who has taken up FWD SpecialMed during the Campaign Period.

This Complimentary FWD SpecialMed Benefit (“**Complimentary Benefit**”) is to complement the FWD SpecialMed product offering by providing eligible FWD SpecialMed customers with additional benefits during the Coverage Period in encouraging them to skill up, and to be able to get the rehabilitation/therapies that they need for a better living.

2. What is the campaign period of this Complimentary Benefit?

Campaign Period:

Start Date : 05 April 2022
 End Date : 31 December 2022

The Campaign Period will be applicable from the Start Date till the End Date (both dates inclusive), or until such other date(s) as may be determined by FWD Takaful at its discretion. We reserve the right to cease this Complimentary Benefit at any time.

3. What is the Coverage Period of this Complimentary Benefit?

One (1) year from your FWD SpecialMed certificate commencement date, or until the RM 1 million fund is exhausted, whichever earlier.

Part B – Questions About Benefits and Eligibility

4. What is the Complimentary Benefit?

Benefit	Descriptions	Amount
Job Training/ Vocational Course	<ul style="list-style-type: none"> Reimbursement basis. Subsidy for job training or vocational course. The training centre or course provider must be registered with the Department of Skills Development Malaysia or Ministry of Human Resource or Human Resource Development Corporation; or offered by Ministry of Higher Education universities, polytechnics, and vocational/community colleges that are accredited by the Malaysian Qualifications Agency. 	A quarterly reimbursement of up to RM200.00, subject to max. RM800.00 for Certificate Year 1.

	<ul style="list-style-type: none"> This excludes the training centre(s) or course provider(s) operated by you, your spouse or your near relative. 	
Rehabilitation/ Therapy	<ul style="list-style-type: none"> Reimbursement basis. Subsidy for rehabilitation/ therapy cost in relation to the disability (including gym, music, swimming classes). Rehabilitation/ therapy must be provided by a registered medical practitioner/ occupational therapist/ speech therapist/ physiotherapist/ psychologist/ psychiatrist; and/or at a registered hospital/ association/ therapy centre/at home. This excludes registered medical practitioner/ occupational therapist/ speech therapist/ physiotherapist/ psychologist/ psychiatrist who is you, your spouse or your near relative. 	A quarterly reimbursement of up to RM500.00, subject to max. RM2,000.00 for Certificate Year 1.

5. Who is eligible for the Complimentary Benefit?

All Person(s) Covered who has an eligible FWD SpecialMed certificate taken up during the Campaign Period.

Note: A waiting period of 90 days is applicable to new certificates or 90 days from the certificate reinstatement date i.e. the customer can submit the first reimbursement claim 90 days after certificate issuance. Refer to Q8. for further details.

Part C – Questions About How the Reimbursements of the Complimentary Benefits Works

6. Do I have to make any additional contributions or pay any additional fees/charges to be eligible for this Complimentary Benefit?

The Complimentary Benefit is provided at no extra cost to you.

7. I took up a FWD SpecialMed certificate during the Campaign Period. Do I need to enroll/register for the Complimentary Benefit?

You do not need to enroll/register for the Complimentary Benefit. You will automatically be entitled to the Complimentary Benefit.

8. Is there a waiting period?

A waiting period of 90 days is applicable to new certificates or 90 days from the certificate reinstatement date i.e. the customer can submit the first reimbursement claim 90 days after certificate issuance.

For example:

- Certificate issued on 05 Apr 2022
- The earliest date that the customer can submit for the 1st reimbursement is on 04 Jul 2022, 2nd reimbursement on 04 Oct 2022, 3rd reimbursement on 04 Jan 2023, last reimbursement on 04 Apr 2023.

If the customer did not submit the claims at each quarter, they can still submit later in the year; the claims must be submitted within 3 months from the end of the Coverage Period, subject to the fund availability. Using the example above, the claim must be submitted at the latest by 04 Jul 2023.

If the person covered passes away:

- within the 90-day waiting period, no reimbursements shall be made.
- after the 90-day waiting period, e.g. passes away in certificate month 5, only reimbursement of the 1st quarter's benefits will be payable; passes away in certificate month 7, only reimbursement of the 1st & 2nd quarters' benefits will be payable.

9. What happens if I have paid in advance for a one (1) year job training/vocational course, and/or rehabilitation/therapy session?

Payment(s) receipts made for any job training/vocational courses and/or rehabilitation/therapy must be dated at the earliest on or after the certificate commencement date, or reinstatement date, whichever is later.

If the payment receipts are payment in advance for e.g. a one (1) year, the reimbursements can either be:

- on a quarterly basis; or
- reimbursement of full amount at the end of 1-year (this will be subject to fund availability).

10. What happens if I have outstanding contributions? Can I still claim the Complimentary Benefit?

We will not process any claim(s) on the Complimentary Benefit if there are any outstanding contributions on your FWD SpecialMed certificate.

However, we will process the claim(s) on the Complimentary Benefit once you have made payment on all outstanding contributions.

11. Am I still entitled to the Complimentary Benefits if I have made a claim on FWD SpecialMed or FWD Guardian Rider?

Yes, you will still be entitled to the Complimentary Benefits even if you have made a claim on your FWD SpecialMed or FWD Guardian Rider certificates, so long your FWD SpecialMed certificate is in force upon claim(s) event date, and upon claim(s) submission date.

12. Will the person covered be eligible for this Complimentary Benefit if the eligible FWD SpecialMed has lapsed?

Your FWD SpecialMed must be in force upon claim(s) event date, and upon claim(s) submission date, to be entitled to the Complimentary Benefit; otherwise, you will not be entitled to it.

13. If the job training/ vocational course, and/or rehabilitation/therapy happened overseas, can I claim under this Complimentary Benefit?

For job training/ vocational course: these must be provided in Malaysia.

For rehabilitation/therapy: so long the service provider(s) fulfills the conditions stated in Q4. above.

14. Will a reimbursement under this Complimentary Benefit affect my FWD SpecialMed benefits e.g. reduce the per illness/accident and annual limit?

No, any claim(s) from this Complimentary Benefit will not affect your FWD SpecialMed certificate.

15. Does FWD Takaful have any service provider(s) for the Complimentary Benefits? Can I change the service providers?

FWD Takaful does not provide the service provider(s) for the Complimentary Benefits. You can submit your claims for reimbursement based on the service provider(s) that you visit, so long the service provider(s) fulfills the conditions stated in Q4. above.

16. What happens if I do not/have not fully claimed/reimbursed the maximum amount of RM200.00 for Job Training/Vocational Course, or RM500.00 for Rehabilitation/Therapy every quarter?

Any unutilised amounts at the end of the quarter will be accumulated to next quarter, and will not be refunded or exchangeable for cash. To note that reimbursements are also subject to fund availability and maximum amount for Certificate Year 1.

17. What happens if I do not/have not fully claimed/reimbursed the maximum amount of RM800.00 for Job Training/Vocational Course, or RM2,000.00 for Rehabilitation/Therapy?

Any unutilised amounts at the end of the year will be forfeited, and will not be refunded or exchangeable for cash. To note that reimbursement is also subject to fund availability.

18. To whom will the reimbursement(s) of the Complimentary Benefit be payable to?

The reimbursement(s) will be payable to the Certificate Owner. In the event that the Certificate Owner who is also the person covered passes away whilst a claim is being processed, the reimbursement(s) will be payable to the person covered's estate.

19. How do I make a claim?

You'll need to submit the following documents:

a. Claim Form

The claim form and documents can be downloaded from our customer portal or Corporate website. On the claim form, you can state "Complimentary FWD SpecialMed Benefit claim".

b. Original job training/vocational course and/or rehabilitation/therapy invoices & payment receipts

Note: If the original receipt(s) is not submitted, we shall reserve the right to determine if the Complimentary Benefit is reimbursable.

c. Certified true copy of certificate for completion of job training, or letter from the training centre/company's Human Resource department confirming the job training; or Certified true copy of certificate for completion of vocational course, or letter from the training centre/school confirming attendance.

Note: If the certified true copy of certificate(s) or letter(s) from training centre/company/school is not submitted, we shall reserve the right to determine if the Complimentary Benefit is reimbursable.

d. A certified true copy of birth certificate/ NRIC.

e. A certified true copy of your valid Bank Account Passbook/Bank Statement.

Note: We may request for more information if necessary.

20. Who do I contact for further clarification?

You may wish to contact our Customer Care at the following address.

Customer Care
FWD Takaful Berhad
Level 29, Menara Shell
211 Jalan Tun Sambanthan
Brickfields, 50470 Kuala Lumpur.

Malaysia Hotline: **1300-13-7988** (Monday – Friday 9.00am – 6.00pm, excluding Weekend and Public Holidays)

International Calls: **603-2771-7771**

Fax : **603-2710-7800**
E-mail : contact.my@fwd.com
Website : www.fwd.com.my
myPortal : www.fwd.com.my/en/myportal/