

Frequently Asked Questions (FAQ)

MOH FWD MY Heroes Fund

1. What is MOH FWD MY Heroes Fund (‘the fund’)?

We have set aside RM5 million fund to provide financial assistance for the frontliners of MOH (“frontliners”) and their family members, should anyone of them be diagnosed with COVID-19 and are admitted in any of dedicated government hospital in Malaysia. The **MOH FWD MY Heroes Fund** also pays compassionate benefit if the frontliners passed away due to a direct consequence of COVID-19 or other causes.

Note: “MOH” - Ministry of Health.

2. What is the effective date of the fund?

The **fund** will run from **1 April 2020** until **31 March 2021** or until the RM5 million fund is exhausted, whichever earlier.

Part B – Questions About Benefits and Eligibility

3. What are the financial supports provided under MOH FWD MY Heroes Fund?

BENEFITS	FRONTLINERS	FAMILY
COMPASSIONATE BENEFIT		
Death due to COVID-19	RM 40,000	N/A
Death due to other causes	RM 10,000	N/A
RELIEF ALLOWANCE		
Hospitalization in ICU due to COVID-19	RM 10,000	RM 10,000
Hospitalization in normal wards due to COVID-19	RM 2,000	RM 2,000

The admission date of hospitalisation and/or date of death must occur from **1 April 2020** onwards.

4. Who are the eligible frontliners and immediate family members?

Eligible frontliners refer to all MOH staff contracting the COVID-19 virus while in line of official duty. They shall include doctors, nurses, paramedics, laboratory technicians, ambulance workers and hospital administration staff.

Immediate family member(s) of MOH staff refers to:

- a. Legal spouse.
- b. Parents.
- c. Children up to attained age of 25 years old (including legally adopted children).

Part C – Claims Procedures and Exclusions

5. **Can I claim Relief Allowance for myself and for my family members who're diagnosed with Covid-19 respectively at the same time?**

Yes. You can claim both at the same time.

Example:

Front liner's father is diagnosed positive with COVID-19 and admitted to ICU

Front liner's daughter is diagnosed positive with COVID-19 and admitted to normal ward

Front liner dies due to COVID-19 infection

Benefits payable:

Relief Allowance for hospitalisation in ICU to front liner's father: RM10,000

Relief Allowance for hospitalisation in normal ward to front liner's daughter: RM2,000

Compassionate Benefit for front liner: RM40,000

Total payable: RM52,000.

6. **I'm warded in the hospital for tests but not yet a confirmed carrier of COVID-19. Can I make a claim for the Relief Allowance benefit?**

No. You must be diagnosed positive with COVID-19 and hospitalised in dedicated government hospital in Malaysia in order to make a claim for the Relief Allowance.

7. **I'm unwell and have several symptoms similar to the COVID-19 infection and admitted to hospital. Can I claim for the Relief Allowance benefit?**

No, you are not eligible to claim for the Relief Allowance benefit if you are not confirmed positive COVID-19.

8. **I am admitted to a normal ward at the hospital due to COVID-19 and later I am transferred to ICU. What would be the benefit payable?**

We will pay Relief Allowance of RM2,000 upon admission to the normal ward, and RM8,000 when admitted to ICU due to COVID-19.

9. **I am admitted to a normal ward and later I am transferred to ICU. After several days in ICU, I am transferred back to normal ward. What would be the amount payable under the Relief Allowance?**

We will pay Relief Allowance of RM 10,000 since each frontliner is eligible up to RM10,000 per person.

10. My daughter is admitted to a normal ward in a hospital due to COVID-19, and after a week, she passed away. What is the benefit payable for this case?

We will only pay the Relief Allowance benefit for hospitalisation in normal ward of RM2,000. No Compassionate Benefit is payable to family members.

11. If frontliner is admitted to ICU due to COVID-19 and then passed away. What is the entitled payout?

We will pay the Relief Allowance for hospitalisation in ICU of RM10,000 plus Compassionate Benefit of RM40,000 due to COVID-19.

12. If frontliner dies due to accident or heart attack during the fund period, what is the entitled payout?

We will pay Compassionate Benefit of RM10,000 upon front liner's death due to any causes other than COVID-19.

13. How do I make a claim?

For Compassionate Benefit claims, the following documents are required:

- a. Completed claim form.
- b. Copy or Certified true copy of Frontliner's Staff ID.
- c. Copy or Certified true copy of Death Certificate.
- d. Copy or Certified true copy of COVID-19 positive test result.
- e. Copy or Certified true copy of Claimant's NRIC.
- f. Copy or Certified true copy of Proof of Relationship with Immediate family members (i.e. marriage certificate or birth certificate).
- g. Copy of Online Banking Document / Bank Statement.

For Relief Allowance claim, you'll need to submit the following documents:

- a. Completed claim form.
- b. Copy or Certified true copy of Frontliner's Staff ID.
- c. Copy of Discharge Note or Discharged Summary (stated with diagnosis, admission date and discharge date).
- d. Copy or Certified true copy of Claimant's NRIC.
- e. Copy or Certified true copy of Proof of Relationship with Immediate family members (i.e. marriage certificate or birth certificate).
- f. Copy of Online Banking Document / Bank Statement.

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

Claims Service Center
CuepacsCare4U Solutions Sdn Bhd
B-5-3, Pusat Perdagangan Intania
Jalan Intan 1/KS1, Persiaran Raja Muda Musa
41200 Klang, Selangor Darul Ehsan

Tel: 03 3374 6268
Fax: 03 3374 1095
Email: admin@cc4usolutions.my