FAQs on *my*Salam National Health Protection Scheme for B40

1. **What is *my*Salam (the Scheme)?**
   *my*Salam is a free takaful health protection scheme by the Pakatan Harapan Government which provides takaful protection for individuals in the B40 income group via the mySalam Trust Fund.

2. **Who is eligible for *my*Salam?**
   Eligible recipients of Bantuan Sara Hidup Rakyat 2019 aged 18 to 55 and their spouse will be enrolled into *my*Salam.

3. **Will I be notified if I am eligible for mySalam?**
   Those who are eligible for the *my*Salam scheme will be notified via SMS from 1 March 2019 onwards.

4. **What are the benefits provided under *my*Salam?**
   A one-time RM8,000 cash payout upon diagnosis of one of the 36 critical illnesses.

   RM50 daily hospitalisation income replacement up to 14 days or maximum RM700 per calendar year at any government hospitals.

5. **When is the effective date of the coverage?**
   Protection cover under *my*Salam took effect on 1 January 2019. Beneficiaries can begin to make their claims under the Scheme beginning 1 March 2019.

6. **If I am diagnosed with one of the 36 critical illnesses or hospitalised between 1 January 2019 and 1 March 2019, can I make a claim?**
   Yes, relevant documentation for claims, such as medical or diagnostic report and admission and discharge sheet will need to be submitted.

7. **How do I submit a claim?**
   You may refer to the following instructions to submit a claim:

   i. Critical illnesses claims

   Step 1: Go to www.mysalam.com.my and log in using your National Registration Identity Card (NRIC) and the password sent to you by SMS (or the latest password that you have set).

   Step 2: Click on "Download Form" and download the "Critical Illness - Doctor's Statement form", based on the types of critical illness.

   Step 3: Get your attending doctor or specialist to complete the "Critical Illness - Doctor's Statement form".

   Step 4: Log in to www.mysalam.com.my and click on "Claims" icon, followed by the "Claims Submission" icon. Then, scroll down the webpage and click on "CI Claims" icon.

Step 5:   Fill in the information required and click on "Upload" button to upload the following in the format of *.pdf or *.jpeg
  a) Critical Illness - Doctor's Statement form
  b) Copy of Identity document, i.e. NRIC (front and back)

Step 6:   Click on "Submit" button to complete the claim submission process.

ii. Hospitalisation claims

Step 1:   Go to www.mysalam.com.my and log in using your NRIC and the password sent to you by SMS (or the latest password that you have set).

Step 2:   Click on "Claims" icon, followed by the "Claims Submission" icon. Then, scroll down the webpage and click on "Hospitalisation Claims" icon.

Step 3:   Fill in the information required and click on "Upload" button to upload the following in the format of *.pdf or *.jpeg
  a) Copy of Discharge Note
  b) Copy of Identity document, i.e. NRIC (front and back)

Step 4:   Click on "Submit" button to complete the claim submission process.

8. **How long does it take for the claim to be processed?**
The estimated timeframe to process a claim is within 2 weeks upon receiving the complete claim documents. However, if the documentation or information received is incomplete, it may take longer or until the necessary documentation has been received to process the claim.

9. **How will I receive my claims?**
The participating takaful operator will process the payment for all successful claims by crediting the cash directly into the recipient's account as registered with the Bantuan Sara Hidup Rakyat scheme.

10. **Will the benefit provided under *my*Salam cover hospitalisation and critical illness diagnosis in all government and private hospitals?**
At this point, the benefit under this Scheme only covers hospitalisation in all Malaysian Government Hospitals.

For critical illness diagnosis, if the critical illness is diagnosed at a private hospital or hospitals other than a Malaysian Government Hospital, but treatment is subsequently sought at a government hospital, it will still be eligible for critical illness benefit provided the "Critical Illness - Doctor's Statement form" is completed by the attending doctor or specialist at the government hospital.

11. **Where can I get the list of Malaysia Government Hospital?**
   The list of Malaysian Government Hospital is available in mySalam website at www.mysalam.com.my. Please note that the list of hospitals is subject to change and the latest listing can be viewed at the website.

12. **Who is administering the mySalam scheme?**
   Great Eastern Takaful Berhad, a takaful operator licensed under the Islamic Financial Services Act 2013, is the current administrator of the Scheme. Other takaful operators may be appointed to administer the Scheme in the future.

13. **Is *my*Salam a Shariah-compliant scheme?**
   Yes, *my*Salam is a Shariah-compliant scheme, as the product introduced is a takaful product that is managed in accordance with Shariah principles.

14. **How much do I have to pay to receive protection under *my*Salam?**
   Protection under *my*Salam is provided for free.

15. **Where can I get further information?**
   For *my*Salam recipients, further information such as eligibility of the Scheme, benefit details, benefit entitlement, claim status, list of hospitals and others can be accessed via the online portal at www.mysalam.com.my by logging in using your National Registration Identity Card (NRIC) and the password sent to you by SMS (or the latest password that you have set).

   You can also e-mail us at mysalam@greateasterntakaful.com or call the mySalam Careline at 1-300-888-938 which is available 24 hours a day, 7 days a week.