



## Memorandum

Date: 8<sup>th</sup> June 2026

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Subject: **Extension of Outpatient GP Campaign – Inclusion of Musculoskeletal Conditions**

Dear Valued Policyholders,

We are pleased to announce the extension of the Outpatient campaign to include spine and limb-related conditions. This enhancement will be available at panel General Practitioner (GP) clinics from 10<sup>th</sup> June 2026 to 31 December 2026.

### Extension of Covered Diagnoses

The campaign will be expanded to include musculoskeletal conditions, encompassing spine and limb disorders, provided these conditions can be managed on an outpatient basis at panel GP clinics.

The covered diagnoses under this campaign will include the following: -

- a. Dengue Fever
- b. Acute Gastroenteritis (AGE)
- c. Bronchitis
- d. Pneumonia
- e. Influenza
- f. Musculoskeletal conditions (newly added).

Musculoskeletal conditions include the following conditions, provided they are appropriate for outpatient management:

- I. **Bones:** fractures, osteoporosis, bone infections
- II. **Joints:** arthritis, gout, joint injuries
- III. **Muscles:** strains, myositis, muscular dystrophy
- IV. **Tendons/Ligaments:** tendonitis, sprains, ACL tears
- V. **Spine/Back:** lower back pain, scoliosis, herniated discs
- VI. **Nerves:** carpal tunnel syndrome, sciatica

Any expenses exceeding the per-visit limit of RM150 shall be borne by the insured. The overall limit of RM2,000 per disability also applies.

Should you have any enquiries or need further assistance, please do not hesitate to reach out to our Customer Care line at 1 300 13 2121 or +603 3007 2121 (if dialling from overseas) between 8:45 am and 5:00 pm (Monday to Friday), or email [customer.service.life@generali.com.my](mailto:customer.service.life@generali.com.my).

Thank you for your continued support in Generali Life Insurance Malaysia Berhad.

## **FAQ for Outpatient Campaign Extension**

### **1. Who is eligible for the extended campaign?**

All insured individuals holding any medical rider are eligible for this campaign, provided their policies remain active during the campaign period and comply with the medical plan's terms and conditions, including exclusions and waiting periods.

No claims will be payable after the campaign period ends or once the campaign limit has been fully utilised, whichever occurs first.

### **2. What illnesses are covered under this campaign?**

The campaign provides outpatient benefits (cashless at panel clinics) for the following conditions:

- a. Dengue Fever
- b. Acute Gastroenteritis (AGE)
- c. Bronchitis
- d. Pneumonia
- e. Influenza
- f. Musculoskeletal conditions (newly added).  
Musculoskeletal coverage includes the following, provided they are appropriate for outpatient management:
  - I. **Bones:** fractures, osteoporosis, bone infections
  - II. **Joints:** arthritis, gout, joint injuries
  - III. **Muscles:** strains, myositis, muscular dystrophy
  - IV. **Tendons/Ligaments:** tendonitis, sprains, ACL tears
  - V. **Spine/Back:** lower back pain, scoliosis, herniated discs
  - VI. **Nerves:** carpal tunnel syndrome, sciatica

### **3. What are the per-visit and overall limits under this campaign?**

**Per-visit limit:** RM150

**Overall inner limit:** RM2,000 per covered illness/disability

Any amount exceeding the per-visit limit must be paid by the policyholders, with no reimbursement from the Company.

### **4. Do policyholders need to visit specific clinics for cashless treatment?**

Yes. Cashless services are available only at approved panel General Practitioner (GP) clinics under the appointed Third-Party Administrator (TPA). Policyholders are advised to verify panel status prior to visiting. The panel clinic listing is available via the TPA mobile application.

### **5. Is co-insurance or a deductible applicable under this campaign?**

No. Co-insurance and deductibles under the medical plan do not apply to the outpatient cashless facility.

### **6. If my medical plan already covers outpatient treatment (e.g., for Dengue), can I still claim under this campaign?**

Yes. Policyholders may still utilise the campaign benefits, subject to its terms and limits.

### **7. Can I seek treatment at a non-panel GP clinic and submit a claim?**

Yes. Policyholders may seek treatment at non-panel GP clinics, pay upfront, and submit a claim for reimbursement, subject to policy terms and campaign limits.

### **8. Am I eligible to claim if treatment is received before or after the campaign period?**

No. Only treatments incurred within the campaign period are eligible for coverage, subject to the medical plan's terms, conditions, exclusions, and waiting periods. Claims will not be payable after the campaign period ends or once the campaign limit has been fully utilised, whichever comes first.

**9. Are specialist consultations or outpatient treatments at hospitals covered under this campaign?**

No. This campaign applies exclusively to outpatient treatment provided by General Practitioners (GPs) and does not cover specialist consultations or hospital-based outpatient services.

**10. Is pre-authorization required before visiting a panel GP clinic?**

No pre-authorization is required. Policyholders may proceed directly to a panel GP clinic and present their identification for cashless access.