



# HEALTH WITHDRAWAL

Fund the cost of critical illness treatment, purchasing approved medical equipment, or obtaining fertility treatment



	 <b>CRITICAL ILLNESS TREATMENT</b>	 <b>FERTILITY TREATMENT</b>
	<p><b>Application for financing</b> Member or Member's family in relation to treatment of critical illness/ purchasing of medical equipment approved by EPF*</p>	<p><b>Application for financing</b> Member or Member's spouse (husband/wife) in relation to fertility treatment approved by EPF</p>
<b>CHARACTERISTIC</b>		
<b>Patient</b>	<ul style="list-style-type: none"> <li>• Member</li> <li>• Member's Spouse (<i>husband/wife</i>)</li> <li>• Parents (<i>biological parents, step parents, parents in-laws, foster parents</i>)</li> <li>• Child (<i>step child</i>)</li> <li>• Siblings (<i>biological siblings</i>)</li> </ul>	<p>Applicable to legally married couples:</p> <ul style="list-style-type: none"> <li>• Member</li> <li>• Member's Spouse (<i>husband/wife</i>)</li> </ul>
<b>Type of Treatment</b>	<p>Critical illness includes:</p> <ul style="list-style-type: none"> <li>• Medical equipment; and/or</li> <li>• Medicine (<i>prescribed by certified medical doctor</i>)</li> </ul>	<ul style="list-style-type: none"> <li>• Intrauterine Insemination (IUI)</li> <li>• In-Vitro Fertilisation (IVF)</li> <li>• Intracytoplasmic Sperm Injection (ICSI)</li> </ul>
<b>ELIGIBILITY</b>		
<b>Applicants</b>	<ul style="list-style-type: none"> <li>• Malaysians or Non-Malaysians</li> <li>• Below 55 years of age</li> </ul>	
<b>Eligible Amount</b>	<ul style="list-style-type: none"> <li>• The total treatment costs or all amounts in Account 2 (<i>whichever is the lowest</i>)</li> <li>• All remaining treatment costs or all expenses in Account 2 (<i>whichever is lowest</i>)</li> </ul>	
<b>SCOPE OF WITHDRAWAL</b>		
<b>Scope</b>	<ul style="list-style-type: none"> <li>• Full treatment cost EXCLUDING the cost funded by the employer</li> <li>• Treatment received from local or overseas Medical Institution for critical illness treatment</li> <li>• Treatment received from local Medical Institution for fertility treatment</li> </ul>	
<b>PAYMENTS</b>		
<b>Mode of Payment</b>	<ul style="list-style-type: none"> <li>• To Member</li> <li>• To the local Medical Institute for any outstanding treatment cost</li> </ul>	

\*Refer to EPF's website for the list of critical illness allowed.



<b>Payment Methods</b>	<p><b>Local</b></p> <ul style="list-style-type: none"> <li>• Direct credit to Member's active saving/current bank account</li> <li>• Bankers Cheque (if payment to Member's account is unsuccessful)</li> </ul> <p><b>Overseas</b></p> <p>Foreign Bank Draft</p> <ul style="list-style-type: none"> <li>• Member may choose the preferred currency, subject to the types of currency listed by EPF</li> <li>• Payment will be made in USD if the Member's preferred currency is not listed by EPF</li> </ul>
<b>DOCUMENTS</b>	
<b>Main Documents</b>	<ul style="list-style-type: none"> <li>• KWSP 9D (AHL) Form</li> <li>• Identification documents</li> <li>• Member's bank account information</li> <li>• KWSP 3 (Amendment) Form (required if fingerprint recognition is unsuccessful)</li> <li>• Latest medical report - LPP1 Form (for critical illness treatment) or LPP2 Form (for fertility treatment)</li> <li>• Final bill/invoice and/or receipt related to the treatment</li> <li>• Confirmation letter from the Member's and/or Member's family employer stating the treatment cost coverage</li> </ul>
<b>Additional Documents</b>	<p>Refer to the checklist of documents in KWSP 9D (AHL) Form and any additional supporting documents requested by EPF</p>

<b>IMPORTANT REMINDER</b>	<p><b>Incorrect or False Declaration or Furnishing False Documents</b></p> <p>If the applicant provides EPF with incorrect or false declaration or furnishing false documents, the applicant is deemed as having committed an offence and shall, upon conviction, be liable to imprisonment for a term not exceeding three years or fine not exceeding RM10,000.00 or both [Section 59(1), EPF Act 1991]</p>
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<b>INFO</b>	Browse EPF's website for further information
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