



MCIS Life SME Care+
The ideal employee benefits scheme
to safeguard your workforce



The benefit(s) payable under eligible product is protected by PIDM up to limits.
Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit www.pidm.gov.my).



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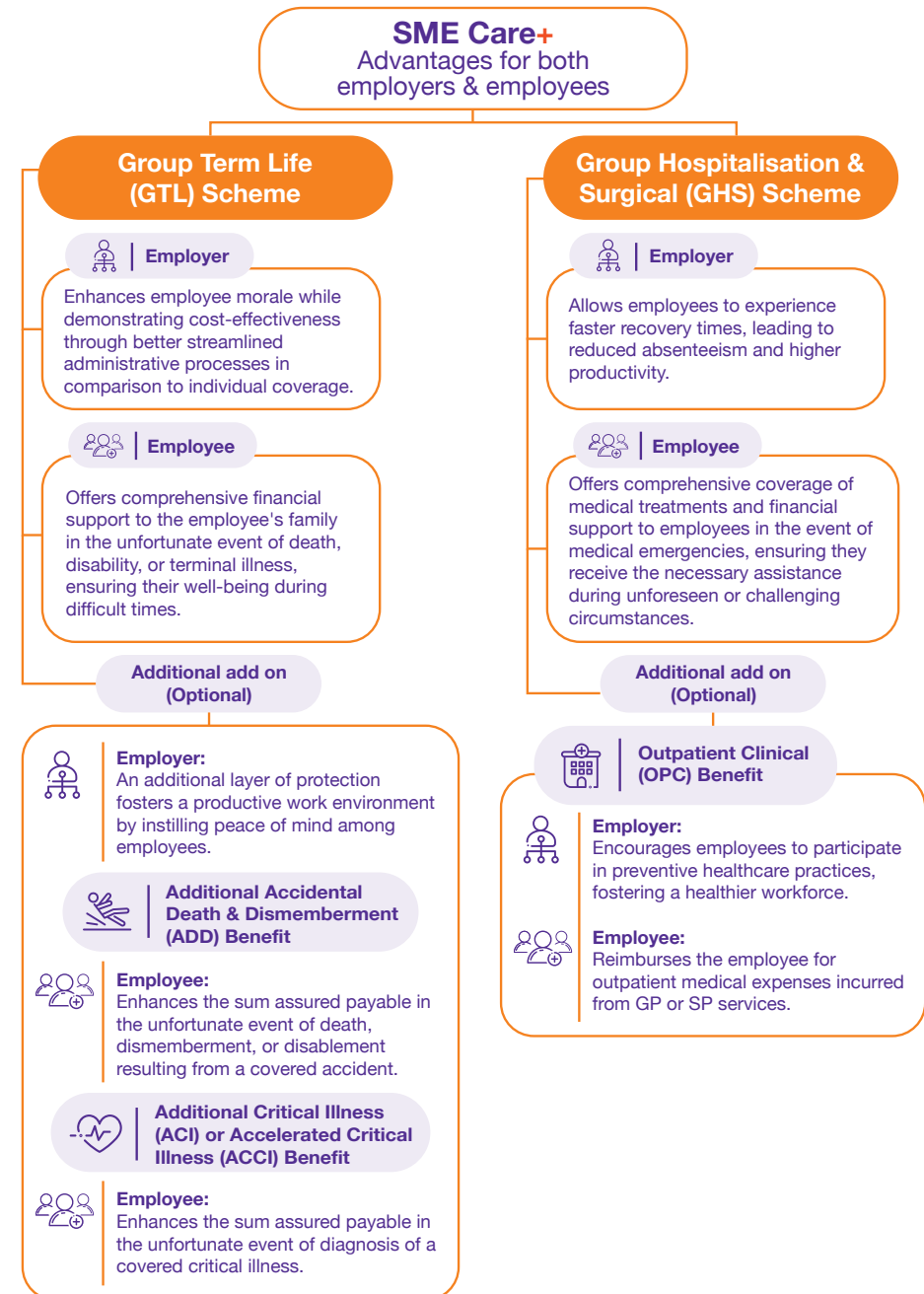
#PeopleHelpingPeople

SME Care+

MCIS Life SME Care+ is a comprehensive insurance scheme that offers specialised employee benefits coverage exclusively tailored for SMEs with complete medical protection for your workforce.

The advantages of **MCIS Life SME Care+** encompass **Group Hospitalisation & Surgical (GHS) coverage, Group Term Life (GTL) coupled with optional riders such as Additional Accidental Death & Dismemberment (ADD), Accelerated Critical Illness (ACCI), Additional Critical Illness (ACI) and Outpatient Clinical (OPC).**

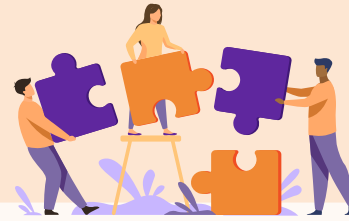
By ensuring the well-being of your employees, **MCIS Life SME Care+** is the ideal choice for SMEs. With this scheme, employees can live and work with peace of mind while feeling appreciated and well-protected.



Reasons to Choose SME Care+

3

Flexible with various coverage choices (e.g. GHS + Outpatient)



2

No underwriting* required for SMEs with 11 or more employees



1

Guaranteed premium for 2 years



4

Applicable for SMEs with a staff workforce between 3 and 250 employees only



5

Cashless access to medical care



Group Term Life (GTL) Scheme

Group Term Life (GTL) Scheme

BASIC PLAN



Death Benefit

Basic Sum Assured is payable upon death of the Life Assured due to any cause.



Total & Permanent Disability (TPD) Benefit

TPD Sum Assured is payable upon total and permanent disability of the Life Assured due to any cause. Any payment for TPD will reduce the Basic Sum Assured accordingly.



Partial & Permanent Disability (PPD) Benefit

A percentage of PPD Sum Assured as stated in the Schedule of Compensation for PPD is payable upon the partial and permanent disability of the Life Assured due to any cause. Any payment for PPD will reduce the Basic Sum Assured accordingly.



Terminal Illness (TI) Benefit

TI Sum Assured is payable upon the diagnosis of terminal illness of the Life Assured. Any payment for TI will reduce the Basic Sum Assured accordingly.



Repatriation Benefit

Reimbursement of the reasonable expenses actually incurred for transportation of the mortal remains back to the country the Life Assured was born and usually raised if the Life Assured dies while travelling outside Malaysia.

OPTIONAL BENEFITS



Additional Accidental Death & Dismemberment (ADD) Benefit

ADD Sum Assured is payable upon death of the Life Assured due to an accident. In the event of dismemberment or disablement of the Life Assured due to an accident, a percentage of the ADD Sum Assured as stated in the Schedule of Compensation for ADD is payable.



Additional Critical Illness (ACI) or Accelerated Critical Illness (ACCI) Benefit

Critical Illness Sum Assured is payable upon diagnosis of any one of the 39 critical illnesses. Any payment for ACCI will reduce the Basic Sum Assured of GTL while any payment for ACI will not reduce the Basic Sum Assured for GTL.

You may purchase either ACI or ACCI.

Schedule of Benefits

Benefits	Plan Type					
	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
Group Term Life Scheme						
<ul style="list-style-type: none">• Death (all causes); or• Total & Permanent Disability (all causes); or• Partial & Permanent Disability (all causes), whichever is earlier	50,000	100,000	150,000	250,000	350,000	500,000
Terminal Illness	50,000	100,000	150,000			
Repatriation	As charged, up to 100,000					
Optional						
Additional Accidental Death & Dismemberment	50,000	100,000	150,000	250,000	350,000	500,000
Additional Critical Illness	50,000	100,000	150,000	250,000	350,000	500,000
Accelerated Critical Illness	50,000	100,000	150,000	250,000	350,000	500,000

Schedule of Compensation

Partial & Permanent Disability (PPD)

No	Event		PPD Sum Assured
1	Loss of arm at shoulder		100%
2	Loss of arm between shoulder and elbow		100%
3	Loss of arm at elbow		100%
4	Loss of arm between elbow and wrist		100%
5	Loss of hand at wrist		100%
6	Loss of leg at hip		100%
7	Loss of leg between knee and hip		100%
8	Loss of leg below knee		100%
9	Complete and irrecoverable loss of sight in one eye		50%
10	Loss of lens of one eye		50%
11	Loss of four fingers and thumb of one hand		50%
12	Loss of four fingers of one hand		40%
13	Loss of thumb	(a) both phalanges	25%
		(b) one phalanx	10%
14	Loss of index finger	(a) three phalanges	10%
		(b) two phalanges	8%
		(c) one phalanx	4%
15	Loss of middle finger	(a) three phalanges	6%
		(b) two phalanges	4%
		(c) one phalanx	2%
16	Loss of ring finger	(a) three phalanges	5%
		(b) two phalanges	4%
		(c) one phalanx	2%
17	Loss of little finger	(a) three phalanges	4%
		(b) two phalanges	3%
		(c) one phalanx	2%
18	Loss of metacarpals	(a) first or second (additional)	3%
		(b) third, fourth or fifth (additional)	2%
19	Loss of toes	(a) All	15%
		(b) both phalanges of big toe	5%
		(c) one phalanx of big toe	2%
		(d) other than big toe; if more than one, any other toe each	1%
20	Loss of hearing	(a) both ears	75%
		(b) one ear	15%
21	Loss of speech		50%

Additional Accidental Death & Dismemberment (ADD)

No	Event		ADD Sum Assured
Additional Accidental Death Benefit			
1	Death		100%
Additional Accidental Dismemberment Benefit			
1	Loss of both hands		100%
2	Loss of both feet		100%
3	Loss of one hand and one foot		100%
4	Complete and incurable insanity		100%
5	Injuries resulting in permanently being bedridden		100%
6	Any other injuries causing permanent total disability		100%
7	Complete and incurable paralysis		100%
8	Loss of arm at shoulder		100%
9	Loss of arm between shoulder and elbow		100%
10	Loss of arm at elbow		100%
11	Loss of arm between elbow and wrist		100%
12	Loss of hand at wrist		100%
13	Loss of leg at hip		100%
14	Loss of leg between knee and hip		100%
15	Loss of leg below knee		100%
16	Complete and irrecoverable loss of sight in both eyes		100%
17	Loss of eye – whole		100%
18	Complete and irrecoverable loss of sight in one eye except perception of light		50%
19	Loss of lens of one eye		50%
20	Loss of four fingers and thumb of one hand		50%
21	Loss of four fingers of one hand		40%
22	Loss of thumb	(a) both phalanges	25%
		(b) one phalanx	10%
23	Loss of index finger	(a) three phalanges	10%
		(b) two phalanges	8%
		(c) one phalanx	4%
24	Loss of middle finger	(a) three phalanges	6%
		(b) two phalanges	4%
		(c) one phalanx	2%
25	Loss of ring finger	(a) three phalanges	5%
		(b) two phalanges	4%
		(c) one phalanx	2%
26	Loss of little finger	(a) three phalanges	4%
		(b) two phalanges	3%
		(c) one phalanx	2%

Additional Accidental Death & Dismemberment (ADD)

27	Loss of metacarpals	(a) first or second (additional)	3%
		(b) third, fourth or fifth (additional)	2%
28	Loss of toes	(a) All	15%
		(b) both phalanges of big toe	5%
		(c) one phalanx of big toe	2%
		(d) other than big toe; if more than one, any other toe each	1%
29	Loss of hearing	(a) both ears	75%
		(b) one ear	15%
30	Loss of speech		50%

Additional Critical Illness (ACI) or Accelerated Critical Illness (ACCI)

List of 39 Critical Illnesses	
Alzheimer's Disease / Severe Dementia	Kidney Failure – Requiring Dialysis or Kidney Transplant
Angioplasty and Other Invasive Treatments for Coronary Artery Disease ¹	Loss of Independent Existence
Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living	Loss of Speech
Benign Brain Tumour – of Specified Severity	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living
Blindness – Permanent and Irreversible	Major Organ / Bone Marrow Transplant
Brain Surgery	Medullary Cystic Disease
Cancer – of Specified Severity and Does Not Cover Very Early Cancers	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms
Cardiomyopathy – of Specified Severity	Multiple Sclerosis
Chronic Aplastic Anaemia – Resulting in Permanent Bone Marrow Failure	Muscular Dystrophy
Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
Coronary Artery By-Pass Surgery	Paralysis of Limbs
Deafness – Permanent and Irreversible	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living	Primary Pulmonary Arterial Hypertension – of Specified Severity

Additional Critical Illness (ACI) or Accelerated Critical Illness (ACCI)

List of 39 Critical Illnesses (Cont'd)	
End-Stage Liver Failure	Serious Coronary Artery Disease
End-Stage Lung Disease	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
Full-Blown AIDS	Surgery to Aorta
Fulminant Viral Hepatitis	Systemic Lupus Erythematosus with Severe Kidney Complications
Heart Attack – of Specified Severity	Terminal Illness
Heart Valve Surgery	Third Degree Burns – of Specified Severity
HIV Infection Due to Blood Transfusion	

¹ Payment for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of the Critical Illness Sum Assured under Additional Critical Illness or Accelerated Critical Illness, subject to a maximum of RM25,000. This covered event is payable once only and shall be deducted from the Critical Illness Sum Assured, thereby reducing the amount of the Critical Illness Sum Assured which will be payable subsequently upon diagnosis of any one of the remaining covered Critical Illness.



Group Hospitalisation & Surgical (GHS) Scheme

Schedule of Benefits

Benefits	Plan Type					
	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
Hospital Room & Board (Limit per day and up to 180 days)	100	200	300	400	500	600
Intensive Care Unit (Maximum 30 days)	As charged, subject to Reasonable & Customary Charges					
In-Hospital Physician Visit (Limit up to 180 days)						
Hospital Supplies and Services						
Surgical Fees (post-Surgery care is within 60 days following Discharge)						
Operating Theatre Fees						
Anaesthetist Fees						
Ambulance Fees						
Daycare Surgery						
Emergency Accidental Outpatient Treatment - including Emergency Accidental Outpatient Dental Treatment (Maximum 60 days from date of accident for follow-up treatment)						
Pre-Hospitalisation Specialist Consultation (Within 60 days preceding Hospitalisation)						
Pre-Hospitalisation Diagnosis Services (Within 60 days preceding Hospitalisation)						
Second Medical Opinion (Within 60 days preceding Hospitalisation)						

Schedule of Benefits (Cont'd)

Post-Hospitalisation and Daycare Surgery	As charged, subject to Reasonable & Customary Charges					
Follow-up Treatment (Within 60 days following Discharge)						
Home Nursing Care (Maximum 180 days per Disability)						
Organ Transplant (Once per lifetime)						
Outpatient Dengue Fever Treatment						
Outpatient Cancer Treatment						
Outpatient Kidney Dialysis Treatment						
Outpatient Physiotherapy Treatment (within 90 days following Discharge)						
Goods and Services Tax						
Medical Report (per disability)						
Miscarriage Benefit (due to all causes)	1,000					
Alternative Treatment (for Accidental cause only) (Limit per visit and up to 12 treatment per policy year)	150					
Intraocular Lens (Limit per lifetime)	3,000					
Daily Cash Allowance at Government Hospital (Maximum 180 days)	100	200	300	400	500	600
Annual Limit	50,000	100,000	150,000	200,000	250,000	300,000
Funeral Expenses	10,000					

Outpatient Clinical (OPC)

Outpatient General Practitioner (GP) Benefit				
Plans	1	2	3	4
Consultation	100%			
Medication				
Injection				
Outpatient Surgical Procedures				
Diagnostic Services	RM300/visit		100%	
Annual Gynecological Examination (Once per policy year)	100%			
Childhood Immunizations	100%			
Emergency Non-Panel GP Clinic Visit	100% (Reimbursement)			
Overseas Coverage	RM300/visit			
Annual Limit	RM700	RM1,000	RM2,000	Unlimited

Note:

Benefits will be payable only if it's administered at a panel clinic, except for Emergency Non-Panel GP Clinic Visit and Overseas Coverage.

Outpatient Specialist Practitioner (SP) Benefits				
Plans	1	2	3	4
Consultation	100%			
Medication				
Injection				
Outpatient Surgical Procedures				
Diagnostic Services	RM300/visit		100%	
Annual Gynecological Examination (Once per policy year)	100%			
Overseas Coverage	RM300/visit			
Annual Limit	RM700	RM1,000	RM2,000	Unlimited

Note:

Annual Gynecological Examination will be payable only if it's administered at a panel specialist practitioner clinic. Referral letter from panel GP is mandatory.

Annual Premium Rates

Group Term Life Scheme (Death, TPD, PPD, TI & Repatriation)						
Age Band	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
16 - 35	70	140	210	350	490	700
36 - 40	95	190	285	475	665	950
41 - 45	153	305	458	763	1,068	1,525
46 - 50	270	540	810	1,350	1,890	2,700
51 - 55	468	935	1,403	2,338	3,273	4,675
56 - 60	770	1,540	2,310	3,850	5,390	7,700
61 - 65	1,383	2,765	4,148	6,913	9,678	13,825
66 - 69*	2,370	4,740	7,110	11,850	16,590	23,700

* Applicable for renewal only

Additional Accidental Death & Dismemberment						
Age Band	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
16 - 35	48	95	143	238	333	475
36 - 40	48	95	143	238	333	475
41 - 45	48	95	143	238	333	475
46 - 50	48	95	143	238	333	475
51 - 55	48	95	143	238	333	475
56 - 60	48	95	143	238	333	475
61 - 65	48	95	143	238	333	475
66 - 69*	48	95	143	238	333	475

* Applicable for renewal only

Annual Premium Rates (Cont'd)

Accelerated Critical Illness						
Age Band	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
16 - 35	60	120	180	300	420	600
36 - 40	83	165	248	413	578	825
41 - 45	153	305	458	763	1,068	1,525
46 - 50	230	460	690	1,150	1,610	2,300
51 - 55	343	685	1,028	1,713	2,398	3,425
56 - 60	468	935	1,403	2,338	3,273	4,675
61 - 65	703	1,405	2,108	3,513	4,918	7,025
66 - 69*	843	1,685	2,528	4,213	5,898	8,425

* Applicable for renewal only

Additional Critical Illness						
Age Band	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
16 - 35	73	145	218	363	508	725
36 - 40	103	205	308	513	718	1,025
41 - 45	190	380	570	950	1,330	1,900
46 - 50	310	620	930	1,550	2,170	3,100
51 - 55	483	965	1,448	2,413	3,378	4,825
56 - 60	690	1,380	2,070	3,450	4,830	6,900
61 - 65	1,028	2,055	3,083	5,138	7,193	10,275
66 - 69*	1,335	2,670	4,005	6,675	9,345	13,350

* Applicable for renewal only

Annual Premium Rates (Cont'd)

Group Hospitalisation & Surgical Scheme						
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Employee Only	453	821	1,136	1,178	1,387	1,531
Employee & Spouse	1,020	1,848	2,556	2,651	3,122	3,445
Employee & Children	1,133	2,053	2,840	2,945	3,469	3,827
Employee & Family	1,700	3,079	4,260	4,418	5,203	5,741

Outpatient Clinical				
	Plan 1	Plan 2	Plan 3	Plan 4
Employee Only	407	597	857	1,143
Employee & Spouse	916	1,343	1,928	2,572
Employee & Children	1,018	1,493	2,143	2,858
Employee & Family	1,526	2,239	3,214	4,286

Notes:

- Premium is guaranteed for the first two (2) policy years, subject to terms and conditions. Premium will subsequently be reviewed at each renewal.
- All premiums shown are excluding taxes imposed by the Government of Malaysia.
- Premium paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- For Employee & Spouse coverage, it covers only one spouse.
- For Employee & Children coverage, there is no limitation on the number of children.
- For Employee & Family coverage, it covers only one spouse with no limitation on the number of children.

Fees and Charges

Stamp Duty		RM10
Third Party Service Provider Charges		
Group Hospitalisation & Surgical Scheme	Employee Only	RM14
	Employee & Spouse	RM28
	Employee & Children	RM28
	Employee & Family	RM35
Group Hospitalisation & Surgical Scheme + Outpatient Clinical Benefit	Employee Only	RM28
	Employee & Spouse	RM56
	Employee & Children	RM56
	Employee & Family	RM70

Note:

The fees and charges shown are excluding taxes imposed by the Government of Malaysia.

Frequently Asked Questions (FAQs)

1. What is SME Care+?

SME Care+ is a non-participating yearly renewable employee benefits insurance scheme which is specially designed to provide comprehensive protection for your employees.

You may choose to purchase any of the following combinations:

- GTL and its optional benefits: ADD, ACI and ACCI
- GHS and its optional benefit: OPC
- GTL, GHS and their optional benefits

There are multiple plans for you to choose from, giving you the flexibility to choose the type and amount of coverage required to protect your valued employees.

2. Who is eligible for MCIS Life SME Care+?

- Any SME with group size of 3 to 250 employees at inception may purchase MCIS Life SME Care+.
- GTL is applicable to employees only and GHS is applicable to employees and their dependants (spouse and children).
- Eligible ages: Age Next Birthday (ANB)

Life Assured	Employee/Spouse	Children
Minimum Entry Age	16 ANB	15 days
Maximum Entry Age	65 ANB	19 ANB or 25 ANB if in full time tertiary institution
Maximum Renewal Age	69 ANB	19 ANB or 25 ANB if in full time tertiary institution
Maximum Expiry Age	70 ANB	19 or 25 attained age if in full time tertiary institution

3. What are the underwriting requirements for SME Care+?

- Maximum sum assured allowable for GTL and optional benefits is RM 500,000 per Life Assured within SME Care+.
- No underwriting for GHS and OPC.
- Free Cover Limit (FCL) for GTL and optional benefits as below:

i. Employee sizes of 11 and above (11 to 250 employees)

Benefits	FCL Amount (RM)
Group Term Life Scheme (GTL)	500,000
Additional Accidental Death & Dismemberment (ADD)	500,000
Accelerated Critical Illness (ACCI)	500,000
Additional Critical Illness (ACI)	150,000

ii. Employee sizes of less than 11 (3 to 10 employees)

Benefits	FCL Amount (RM)
Group Term Life Scheme (GTL)	50,000
Additional Accidental Death & Dismemberment (ADD)	50,000
Accelerated Critical Illness (ACCI)	50,000
Additional Critical Illness (ACI)	50,000

Note:
Simplified underwriting is applicable for cases that exceed FCL and the underwriting decision is on an accept and decline basis.

4. Can I choose any plan for my employees?

Employees of the same employment level must be enrolled in the same plan.
For example:

Employment Level	GTL and optional benefits ²	GHS and optional benefit
Senior Manager	GTL: Plan 6 ACI: Plan 6	GHS: Plan 6 OPC: Plan 4
Executive	GTL: Plan 3 ACI: Plan 3	GHS: Plan 4 OPC: Plan 2
Clerical	GTL: Plan 1 ACI: Plan 1	GHS: Plan 3 OPC: Plan 1

² If you choose to add any one of the optional benefits, the optional benefits' plan must be same as GTL.

5. Is the premium rate guaranteed?

The premium is guaranteed only for the first two (2) policy years. If you had previously purchased SME Care+, MCIS Life reserves the right to revise the premium, decline the application or alter the terms and conditions of the policy.

The renewal premium payable from Policy Year three (3) onwards is not guaranteed. MCIS Life reserves the right to revise the premium applicable at the time of renewal, by giving you at least sixty (60) days prior notice.

6. What is the coverage duration?

The coverage is for one year and you will need to renew it annually for continuous protection.

7. What happens when an employee resigns or when new employees join the company?

You have to pay a pro-rated premium to enrol the new recruits and for the resignation of an employee, you will receive a refund of the pro-rated premium.

8. Can I change the scheme/benefit/plan for my employees?

Subject to MCIS Life's consent, you may change the scheme/benefit/plan for all employees of the same employment level only upon policy renewal.

Any change of scheme/benefit/plan due to movement between different employment levels is effective on the date of such movement.

Exclusions

Group Term Life (GTL) Scheme

Death Benefit

No benefit shall be payable in the event of death of the Life Assured resulting from suicide whether sane or insane within twelve (12) months from the Effective Date of Assurance or the date of increase in the Life Assured's assurance, whichever is later.

Repatriation Benefit

The Repatriation Benefit shall not be payable for any expenses incurred for services and supplies provided by a mortician or undertaker, including but not limited to embalming, cremation, and/or the cost of the casket.

Total & Permanent Disability Benefit and Partial & Permanent Disability Benefit

The Total & Permanent Disability Benefit and Partial & Permanent Disability Benefit shall not be payable for any disability or bodily injury, directly or indirectly, wholly or partly caused by or arising from or in consequence of or contributed to by any one (1) of the following occurrences:

1. Any attempted threat or self-inflicted injury while sane or insane.
2. As a result of committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law.
3. Hazardous sports, endurance contest, avocations, or any airborne activities (except when travelling as a fare-paying passenger on a regularly scheduled passenger flight of a recognised commercial airline).
4. Self-inflicted injury or injury sustained while under the influence of alcohol, drugs, narcotics poison, gas or fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
5. War (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution, or any warlike operations, military or usurped power, police, air, or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
6. Participation in a strike, riot or civil commotion.

7. Terrorism-related activities, nuclear war, biological and chemical.
8. Any form of radioactivity or radiation.
9. Total & Permanent Disability or Partial & Permanent Disability existing at the Effective Date of Assurance.

Terminal Illness Benefit

The Terminal Illness Benefit shall not apply to any condition or illness, directly or indirectly, wholly or partly caused by or arising from or in consequence of or contributed to by any one (1) of the following occurrences:

1. Signs or symptoms of Terminal Illness manifested prior to or within thirty (30) days from the Effective Date of Assurance.
2. Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
3. Self-inflicted injuries, while sane or insane.
4. While under the influence of alcohol, drugs or narcotics.
5. Pre-existing Conditions.

Additional Accidental Death & Dismemberment Benefit

The Additional Accidental Death & Dismemberment Benefit does not cover any death, disablement or any other loss caused directly or indirectly, wholly or partly by any one (1) of the following occurrences:

1. Suicide or any attempted threat or self-inflicted injury while sane or insane.
2. As a result of committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law.
3. Hazardous sports, endurance contest, avocations, or any airborne activities (except when travelling as a fare-paying passenger on a regularly scheduled passenger flight of a recognised commercial airline).
4. Self-inflicted injury or injury sustained while under the influence of alcohol, drugs, narcotics, poison, gas or fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

5. War (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution, or any warlike operations, military or usurped power, police, air or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
6. Participation in a strike, riot or civil commotion.
7. Terrorism-related activities, nuclear war, biological and chemical.
8. Any form of radioactivity or radiation.
9. Any dismemberment or disablement existing at the Effective Date of Assurance.
10. Any form of illness or disease due to non-accidental causes.

Additional Critical Illness or Accelerated Critical Illness Benefit

The Additional Critical Illness or Accelerated Critical Illness Benefit does not cover any Critical Illness caused directly or indirectly, wholly or partly by any one (1) of the following occurrences:

1. Signs or symptoms of the Critical Illness that manifested prior to or within thirty (30) days from the Effective Date of Assurance except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Serious Coronary Artery Disease, which will be sixty (60) days from the Effective Date of Assurance.
2. Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
3. Self-inflicted injuries, while sane or insane.
4. While under the influence of alcohol, drugs or narcotics.
5. Pre-existing Conditions.
6. If the Life Assured does not survive thirty (30) days after diagnosis of having a specified Critical Illness (only applicable to Additional Critical Illness Benefit).

Group Hospitalisation & Surgical (GHS) Scheme

Hospitalisation and Surgical Benefit

The Hospitalisation and Surgical Benefit does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. Pre-Existing Conditions (PEC) within one hundred and twenty (120) days from the Effective Date of Assurance.
2. Any Disability (except for Injury) and its signs or symptoms that appear within thirty (30) days from the Effective Date of Assurance.
3. Specified Illness within one hundred and twenty (120) days from the Effective Date of Assurance.
4. Plastic/cosmetic surgery, circumcision, eye examination, glasses, lens and correction of near/far-sightedness, or acquisition of external prosthetic appliances or devices.
5. Dental conditions and expenses arising from placement of denture and prosthetic services.
6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilisation, venereal disease and its sequelae, AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
7. Any treatment or surgical operation for congenital abnormalities or deformities.
8. Pregnancy, childbirth (including surgical delivery and any surgical or non-surgical procedures on the female reproductive system during surgical delivery), miscarriage (except as provided under the Miscarriage benefit), abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility.
9. Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
10. Injuries or Hospitalisation as a result of drug abuse, addictive disorders from substance misuse or while under the influence of alcohol.
11. Attempted threat or self-inflicted injury while sane or insane.

12. As a result of committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law.
13. Engaging in aerial flights and private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

Outpatient Clinical Benefit

The Outpatient Clinical Benefit does not cover for any of the following services, products or conditions or injuries directly or indirectly, wholly or partly resulting from any one (1) of the following occurrences:

1. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilisation, venereal disease and its sequelae, AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
2. Any treatment or surgical operation for congenital abnormalities or deformities.
3. Pregnancy, childbirth (including surgical delivery and any surgical or non-surgical procedures on the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility.
4. Treatment for injuries sustained while committing a crime or felony, or while under the influence of alcohol narcotics, or mind-altering substances or attempted threat or self-inflicted injury while sane or insane.
5. As a result of committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law.
6. Engaging in aerial flights and private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
7. Vitamins/Supplements, Herbal Cures, Anti-Obesity/Weight Reducing Agents, Eye Lubricants, and any over the counter purchases of supplements, medicines or outpatient prescribed and non-prescribed medical supplies.
8. Soaps, Shampoos, Cleanser, Vitamin Creams, Vitamin Ointment, Moisturizers, Lubricants, Anti-Aging, Fairness Treatment and any product with similar effect.
9. Any treatment received purely for investigatory purposes or preventive treatments except for benefit payable under Diagnostic Services.

10. Allergy testing – blood/topical including patch test.
11. Preventive vaccinations except those stated under the guideline of Ministry of Health Malaysia that are applicable to eligible children only (subject to Outpatient benefit limit, if any).
12. Dispense of current medication for more than one (1) month.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

Important Notes

1. In the event of conflict of interpretation between English and Bahasa Malaysia/Mandarin or ambiguity arising out of the translation to Bahasa Malaysia/Mandarin language, the English text and its interpretation shall prevail.
2. This brochure provides a brief description of the insurance product and shall not be construed as a contract for insurance. Please refer to the Product Disclosure Sheet and policy contract for further information and specific details as the benefits, exclusions, limitations, terms and conditions highlighted in this brochure are not exhaustive.
3. It is important that you read and understand all the benefits and charges under this product.
4. You should satisfy yourself that this product and the selected plans will best serve the needs of your company and company's resources and that the premium payable under the policy is an amount you can afford. The policy will be terminated if premiums are not paid within the sixty (60) days grace period from the premium due date.
5. You should ask for and study the Quotation and Product Disclosure Sheet for this product.
6. You are entitled to a fifteen (15) days free look period from the date of receipt of the policy contract. During this 15 days period, if you decide to cancel the policy, we will refund full premiums paid less any medical and administrative expenses incurred.
7. Any applicable taxes at the prevailing rate as may be prescribed by the Government of Malaysia will be charged from time to time, on the applicable processing fee, policy fee, service fee, premium, insurance charge or on any supply or services rendered hereunder.
8. Please be made aware that coverage will not be provided during the respective survival period and waiting periods for specified illnesses, pre-existing illnesses, terminal illness, and critical illnesses.
9. Should you require additional information about life insurance, personal accident insurance or medical and health insurance, please refer to relevant *insurance info* booklet available on www.insuranceinfo.com.my.
10. Should you require additional information about this plan, contact us at **03-7652 3388** or customerservice@mcis.my or visit our website www.mcis.my.

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MCIS Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by MCIS Insurance Berhad are protected against loss of part of all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please refer to PIDM's TIPS Brochure or contact MCIS Insurance Berhad or visit PIDM website (www.pidm.com.my) or call PIDM toll free line (1-800-88-1266).

