

1. Schedule of Benefits

No	Benefits	Plan Type				
		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Hospitalisation and Surgical Benefits						
1	Hospital Room and Board (Limit per day and up to 120 days per disability)	100	100	150	150	200
2	Intensive Care Unit (Limit per day and up to 90 days per disability)	500				
3	Hospital Supplies and Services	As Charged, subject to Reasonable & Customary Charges				
4	Surgical Fees (post-surgical care is within 90 days following discharge)					
5	Operating Theatre Fees					
6	Anaesthetist Fees					
7	Ambulance Fees					
8	Daycare Surgery					
9	In-Hospital Physician Visit (2 visits per day and up to 120 days per disability)					
10	Goods and Services Tax	100				
11	Medical Report (Limit per disability)					
Pre-Hospitalisation Benefits						
12	Pre-Hospitalisation Diagnostic Test Benefit (within 90 days before hospitalisation)	As Charged, subject to Reasonable & Customary Charges				
13	Pre-Hospitalisation Specialist Consultation Fee (within 90 days before hospitalisation)					
Post-Hospitalisation Benefits						
14	Post Hospitalisation and Daycare Surgery Follow-up Treatment (within 90 days after discharge)	As Charged, subject to Reasonable & Customary Charges				
Outpatient Treatment Benefits						
15	Outpatient Kidney Dialysis Treatment	As Charged, subject to Reasonable & Customary Charges				
16	Outpatient Cancer Treatment					
17	Emergency Accidental Outpatient Treatment (Limit per Accident, maximum 90 days from date of Accident for follow-up treatment)	1,000	1,000	1,500	1,500	2,000
18	Emergency Accidental Outpatient Dental Treatment (Limit per Accident, maximum 30 days from date of Accident for follow-up treatment)	1,000	1,000	1,500	1,500	2,000
Other Benefits						
19	Home Nursing Care (Limit per Disability)	500				
20	Second Medical Opinion (within 90 days before hospitalisation)	As Charged, subject to Reasonable & Customary Charges				
Limits						
21	Overall Annual Limit	75,000	100,000	150,000	200,000	500,000
22	Overall Lifetime Limit	No Limit				
Deductible Option						
23	Deductible (per Certificate Year)	5,000; 10,000; or 30,000.				

Notes:

- If Life Assured is Hospitalised at the room and board rate which is higher than the entitled benefit, the Certificate Owner has to pay the exceeded amount in the Hospital Room and Board charges.
- Depending on the Deductible chosen, the Certificate Owner must first pay the fixed amount equivalent to the Deductible selected before the total Eligible Expenses incurred will be payable by Us, subject to Overall Annual Limit.
- Deductible is not applicable to the item 15 to 18 as stated in the Schedule of Benefits above.

2. Annual Premium

Deductible RM5,000 (per certificate year)

Plan	1	2	3	4	5
Room and Board	100	100	150	150	200
Overall Annual Limit	RM75,000	RM100,000	RM150,000	RM200,000	RM500,000
Age (Next Birthday)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)
0 - 4	361.00	381.00	441.00	443.00	587.00
5 - 10	252.00	266.00	307.00	309.00	409.00
11 - 15	221.00	233.00	269.00	270.00	357.00
16 - 20	266.00	274.00	315.00	317.00	423.00
21 - 25	304.00	315.00	361.00	363.00	484.00
26 - 30	308.00	321.00	370.00	372.00	493.00
31 - 35	357.00	378.00	435.00	438.00	581.00
36 - 40	365.00	386.00	446.00	448.00	595.00
41 - 45	422.00	436.00	502.00	504.00	674.00
46 - 50	508.00	532.00	614.00	617.00	819.00
51 - 55	738.00	762.00	876.00	879.00	1,178.00
56 - 59	961.00	1,017.00	1,175.00	1,182.00	1,577.00
60*	961.00	1,017.00	1,175.00	1,182.00	1,577.00

*For renewal only

Deductible RM10,000 (per certificate year)

Plan	1	2	3	4	5
Room and Board	100	100	150	150	200
Overall Annual Limit	RM75,000	RM100,000	RM150,000	RM200,000	RM500,000
Age (Next Birthday)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)
0 - 4	251.00	269.00	310.00	312.00	412.00
5 - 10	175.00	189.00	217.00	218.00	287.00
11 - 15	154.00	165.00	190.00	191.00	252.00
16 - 20	185.00	192.00	223.00	224.00	301.00
21 - 25	210.00	219.00	254.00	257.00	345.00
26 - 30	213.00	226.00	261.00	263.00	349.00
31 - 35	248.00	266.00	308.00	309.00	407.00
36 - 40	254.00	273.00	315.00	316.00	417.00
41 - 45	294.00	305.00	353.00	356.00	479.00
46 - 50	352.00	375.00	433.00	435.00	577.00
51 - 55	511.00	532.00	617.00	622.00	838.00
56 - 59	666.00	715.00	826.00	832.00	1,104.00
60*	666.00	715.00	826.00	832.00	1,104.00

*For renewal only

Deductible RM30,000 (per certificate year)

Plan	1	2	3	4	5
Room and Board	100	100	150	150	200
Overall Annual Limit	RM75,000	RM100,000	RM150,000	RM200,000	RM500,000
Age (Next Birthday)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)
0 - 4	91.00	98.00	112.00	113.00	147.00
5 - 10	65.00	69.00	79.00	80.00	104.00
11 - 15	57.00	61.00	70.00	70.00	91.00
16 - 20	63.00	67.00	78.00	79.00	108.00
21 - 25	74.00	78.00	90.00	91.00	123.00
26 - 30	77.00	83.00	95.00	96.00	125.00
31 - 35	91.00	97.00	111.00	112.00	146.00
36 - 40	92.00	98.00	113.00	115.00	149.00
41 - 45	103.00	109.00	126.00	128.00	171.00
46 - 50	126.00	134.00	154.00	157.00	204.00
51 - 55	175.00	183.00	214.00	217.00	299.00
56 - 59	237.00	253.00	293.00	297.00	390.00
60*	237.00	253.00	293.00	297.00	390.00

*For renewal only

Deductible zero – Above age 60

Plan	1	2	3	4	5
Room and Board	100	100	150	150	200
Overall Annual Limit	RM75,000	RM100,000	RM150,000	RM200,000	RM500,000
Age (Next Birthday)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)
61 – 65*	1,185.00	1,215.00	1,326.00	1,330.00	1,731.00
66 – 70*	1,723.00	1,767.00	1,929.00	1,935.00	2,518.00
71 – 75*	2,423.00	2,485.00	2,712.00	2,721.00	3,537.00
76 – 80*	3,569.00	3,660.00	3,997.00	4,010.00	5,222.00
81 – 85*	4,080.00	4,182.00	4,565.00	4,581.00	5,951.00

*For renewal only

1. Jadual Manfaat

No	Manfaat-manfaat	Jenis Pelan				
		Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)
Manfaat-manfaat Hospital dan Pembedahan						
1	Bilik dan Penginapan Hospital (Had setiap hari dan sehingga 120 hari setiap ketidakupayaan)	100	100	150	150	200
2	Unit Rawatan Rapi (Had setiap hari dan sehingga 90 hari setiap ketidakupayaan)	500				
3	Bekalan dan Perkhidmatan Hospital	Seperti Yang Dicaj, tertakluk kepada Caj yang Berpatutan dan Lazim				
4	Yuran Pembedahan (Penjagaan selepas pembedahan dalam tempoh 90 hari selepas discaj)					
5	Yuran Bilik Pembedahan					
6	Yuran Pakar Bius					
7	Yuran Ambulans					
8	Pembedahan Penjagaan Harian					
9	Lawatan Pakar Perubatan Dalam Hospital (2 lawatan sehari dan sehingga 120 hari setiap ketidakupayaan)					
10	Cukai Barang dan Perkhidmatan					
11	Laporan Perubatan (had setiap ketidakupayaan)	100				
Manfaat-manfaat Pra-Penghospitalan						
12	Manfaat Ujian Diagnosis Pra-Penghospitalan (dalam tempoh 90 hari sebelum penghospitalan)	Seperti Yang Dicaj, tertakluk kepada Caj yang Berpatutan dan Lazim				
13	Yuran Perundingan Pakar Pra-Penghospitalan (dalam tempoh 90 hari sebelum penghospitalan)					
Manfaat-manfaat selepas Penghospitalan						
14	Selepas Penghospitalan dan Rawatan Susulan Pembedahan Penjagaan Harian (dalam tempoh 90 hari selepas discaj)	Seperti Yang Dicaj, tertakluk kepada Caj yang Berpatutan dan Lazim				
Manfaat-manfaat Rawatan Pesakit Luar						
15	Rawatan Dialisis Buah Pinggang Pesakit Luar	Seperti Yang Dicaj, tertakluk kepada Caj yang Berpatutan dan Lazim				
16	Rawatan Kanser Pesakit Luar					
17	Rawatan Kecemasan Pesakit Luar akibat Kemalangan (Had Setiap Kemalangan, maksimum 90 hari dari tarikh Kemalangan untuk rawatan susulan)	1,000	1,000	1,500	1,500	2,000
18	Rawatan Pergigian Kecemasan Pesakit Luar akibat Kemalangan (Had setiap Kemalangan, maksimum 30 Hari dari tarikh Kemalangan untuk rawatan susulan)	1,000	1,000	1,500	1,500	2,000
Manfaat-manfaat Lain						
19	Penjagaan Kejururawatan Di Rumah (Had setiap Ketidakupayaan)	500				
20	Pendapat Perubatan Kedua (Dalam tempoh 90 hari sebelum penghospitalan)	Seperti Yang Dicaj, tertakluk kepada Caj yang Berpatutan dan Lazim				
Had-had						
21	Had Tahunan Keseluruhan	75,000	100,000	150,000	200,000	500,000
22	Had Seumur Hidup Keseluruhan	Tanpa Had				
Pilihan Deduktibel						
23	Deduktibel (setiap Tahun Sijil)	5,000; 10,000; atau 30,000.				

Nota-nota:

- Jika Hayat yang Diinsuranskan Dimasukkan Ke Hospital pada kadar bilik dan penginapan Hospital yang lebih tinggi daripada manfaat kelayakan, Pemilik Sijil perlu membayar lebih amaun untuk caj-caj Bilik dan Penginapan Hospital.
- Bergantung kepada Deduktibel yang dipilih, Pemilik Polisi mesti terlebih dahulu membayar amaun tetap yang bersamaan dengan Deduktibel yang dipilih sebelum jumlah Perbelanjaan Layak yang ditanggung untuk semua faedah terkumpul, dibayar oleh Kami, tertakluk kepada Had Tahunan Keseluruhan.
- Deduktibel adalah tidak terpakai untuk item 15 sehingga 18 seperti yang dinyatakan dalam Jadual Manfaat diatas.

2. Premium Tahunan

Deduktibel RM5,000 (setiap tahun sivil)

Pelan	1	2	3	4	5
Bilik dan Penginapan Hospital	100	100	150	150	200
Had Tahunan Keseluruhan	RM75,000	RM100,000	RM150,000	RM200,000	RM500,000
Umur (Hari Jadi Berikutnya)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)
0 - 4	361.00	381.00	441.00	443.00	587.00
5 - 10	252.00	266.00	307.00	309.00	409.00
11 - 15	221.00	233.00	269.00	270.00	357.00
16 - 20	266.00	274.00	315.00	317.00	423.00
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36 - 40	365.00	386.00	446.00	448.00	595.00
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46 - 50	508.00	532.00	614.00	617.00	819.00
51 - 55	738.00	762.00	876.00	879.00	1,178.00
56 - 59	961.00	1,017.00	1,175.00	1,182.00	1,577.00
60*	961.00	1,017.00	1,175.00	1,182.00	1,577.00

*Untuk pembaharuan Sahaja

Deduktibel RM10,000 (Setiap Tahun Sivil)

Pelan	1	2	3	4	5
Bilik dan Penginapan Hospital	100	100	150	150	200
Had Tahunan Keseluruhan	RM75,000	RM100,000	RM150,000	RM200,000	RM500,000
Umur (Hari Jadi Berikutnya)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)
0 - 4	251.00	269.00	310.00	312.00	412.00
5 - 10	175.00	189.00	217.00	218.00	287.00
11 - 15	154.00	165.00	190.00	191.00	252.00
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31 - 35	248.00	266.00	308.00	309.00	407.00
36 - 40	254.00	273.00	315.00	316.00	417.00
41 - 45	294.00	305.00	353.00	356.00	479.00
46 - 50	352.00	375.00	433.00	435.00	577.00
51 - 55	511.00	532.00	617.00	622.00	838.00
56 - 59	666.00	715.00	826.00	832.00	1,104.00
60*	666.00	715.00	826.00	832.00	1,104.00

*Untuk pembaharuan Sahaja

Deduktibel RM30,000 (Setiap Tahun Sijil)

Pelan	1	2	3	4	5
Bilik dan Penginapan Hospital	100	100	150	150	200
Had Tahunan Keseluruhan	RM75,000	RM100,000	RM150,000	RM200,000	RM500,000
Umur (Hari Jadi Berikutnya)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)
0 - 4	91.00	98.00	112.00	113.00	147.00
5 - 10	65.00	69.00	79.00	80.00	104.00
11 - 15	57.00	61.00	70.00	70.00	91.00
16 - 20	63.00	67.00	78.00	79.00	108.00
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51 - 55	175.00	183.00	214.00	217.00	299.00
56 - 59	237.00	253.00	293.00	297.00	390.00
60*	237.00	253.00	293.00	297.00	390.00

*Untuk pembaharuan Sahaja

Deduktibel 0 – umur 60 ke atas

Pelan	1	2	3	4	5
Bilik dan Penginapan Hospital	100	100	150	150	200
Had Tahunan Keseluruhan	RM75,000	RM100,000	RM150,000	RM200,000	RM500,000
Umur (Hari Jadi Berikutnya)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)	Premium (RM)
61 – 65*	1,185.00	1,215.00	1,326.00	1,330.00	1,731.00
66 – 70*	1,723.00	1,767.00	1,929.00	1,935.00	2,518.00
71 – 75*	2,423.00	2,485.00	2,712.00	2,721.00	3,537.00
76 – 80*	3,569.00	3,660.00	3,997.00	4,010.00	5,222.00
81 – 85*	4,080.00	4,182.00	4,565.00	4,581.00	5,951.00

*Untuk pembaharuan sahaja