

Enhanced Hospital & Surgical Rider

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meets your needs. You should read your insurance supplementary contract carefully for full details on your coverage.

FIND OUT MORE:



Step 1 Is this rider right for you?

- This premium paying rider covers hospitalisation and surgical expenses incurred on reimbursement basis due to illness or accidental injury covered under this rider until age 65 next birthday.
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim**.

Step 2 Does it meet your needs?

What is covered?

- Plan: Plan 1
 - Hospital Room & Board: RM100
 - Surgical Fees: RM10,000, subject to surgical schedule
- Benefits payable are on pay first, claim later basis and subject to:
- Lifetime Benefit Limit: RM100,000

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness)
- Specified illnesses (e.g. hypertension, diabetes melitus and cardiovascular disease)
- Diseases required quarantine by law

This is not a complete list. Please read your supplementary contract carefully for full details on what is and is not covered.

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

MCIS Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Step 3 Can you afford the increase in premiums over time?

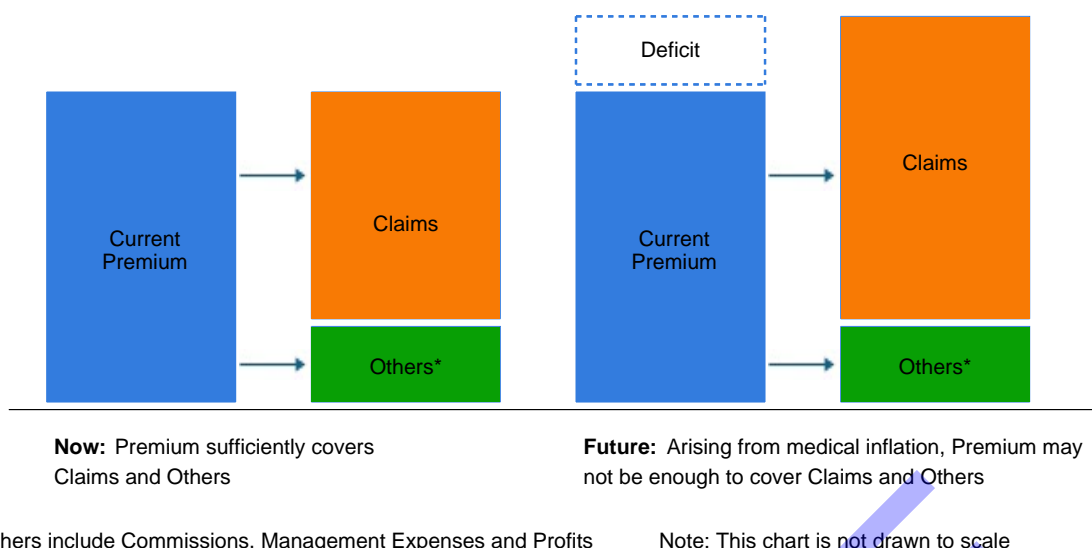
Premium Projection Table

Age Next Birthday	Current premium upon attained age (RM)	Estimated premium		Over the long term, you can reduce premiums payable by choosing plans with: (a) A lower Lifetime Benefit Limit.
		Based on medical inflation of 7% ¹ per annum (RM)	Based on medical inflation of 10% ¹ per annum (RM)	
30	219.00	234.33	240.90	
35	245.00	367.68	434.03	
40	245.00	515.69	699.01	
45	295.00	870.89	1,355.52	
50	295.00	1,221.47	2,183.07	

- The projection above is solely for **illustration purposes only**.
- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72² is allocated to pay claims. The remainder goes to pay commissions to insurance agent, management expenses and profits of the insurers.

¹This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

²This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your rider.
- The rider terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- If you decide you do not want this rider within 15 days from the delivery of the supplementary contract, you can contact us to cancel your rider and receive a full refund of premium paid less any medical expense without interest to you.
- Your coverage will only start 30 days after the commencement of the rider/reinstatement date for disability of the life assured.
- If you are hospitalised at a published Room & Board rate which is higher than your eligible benefit, you shall bear 20% of the other eligible benefits described in the Schedule of Benefits.
- The commissions³ paid to the insurance agent is RM402.05 or 27.84% of total premiums over 6 years, which forms part of the premium paid.
- The premium rates are non-guaranteed. We reserve the right to revise the premium rates if the actual claim experience is worse than expected by giving you 30 days prior written notice.
- You can obtain information on claim procedures and form by contacting MCIS Insurance Berhad.
- For the latest listing of panel hospitals/medical providers, please refer to our corporate website at www.mcis.my, call our Customer Service Centre or visit the branches nearest to you.

This is not a complete list. Please read your supplementary contract carefully for full details on the key terms and conditions.

³ These figures are based on the current premium upon attained age.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options	
Name	Enhanced Hospital & Surgical Rider Premium Paying Rider Plan 1	Option 1 M-Health Secure Standalone Plan 150	Option 2 M-Health Secure Standalone Plan 150
Yearly Premium	RM14,589.00 <i>This includes the yearly premium for a basic life insurance policy</i>	RM2,586.87 <i>The yearly premium is lower by RM12,002.13</i>	RM2,074.25 <i>The yearly premium is lower by RM12,514.75</i>
Type	Pay first, claim later <i>'You pay for treatment first and claim from us later'</i>	Either cashless facility or pay first, claim later <i>'Either 'We pay direct to hospitals' or 'You pay for treatment first and claim from us later'</i>	Either cashless facility or pay first, claim later <i>'Either 'We pay direct to hospitals' or 'You pay for treatment first and claim from us later'</i>
Coverage Term	Until age 65 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>	Until age 100 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>	Until age 100 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>

Co-insurance/ Deductible	10% of claim amount or RM300, whichever is higher. Maximum for Any One Disability is limit at RM1,500	RM500 deductible (Per Policy Year)	RM5,000 deductible (Per Policy Year)
Hospital Room & Board	RM100 per day	RM150 per day	RM150 per day
Surgical Fees	RM10,000	As charged	As charged
Overall Annual Limit	Not Applicable	RM1,000,000	RM1,000,000
Overall Lifetime Limit/ Lifetime Benefit Limit	RM100,000	Unlimited	Unlimited
<ul style="list-style-type: none">▪ Deductible: Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).▪ Co-insurance: Fixed percentage of a medical charge that you have to pay. E.g. 10% co-insurance means you have to pay only 10% of each medical bill (up to the relevant limits), and we will cover 90%.▪ Overall Annual Limit: Maximum amount you can claim in a year.▪ Overall Lifetime Limit/Lifetime Benefit Limit: Maximum amount you can claim throughout your lifetime.			

This table does not capture all of the features of products compared. Please ask us/your agent for more information on the differences in features of these products.