

M-MedEssential

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 unit deducting rider covers hospitalisation and surgical expenses incurred due to illness or accidental injury covered under the rider until age 100 next birthday.
- Units will be deducted from your Account Value to pay for Insurance Charges (IC). Your IC will be pooled with other policy owners' IC to pay claims. If the total claims paid out from the pool of IC is high, the IC for all policy owners in the same pool may increase, including your IC **even if you did not make a claim**.

Step 2 Does it meet your needs?

What is covered?

- Plan: Plan 200
- Hospital Room & Board: RM200
- Surgical Fees: As Charged, subject to Reasonable & Customary Charges

Benefits payable are on either cashless or pay first, claim later basis and subject to:

- Overall Annual Limit: RM200,000
- Overall Lifetime Limit: Unlimited

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing conditions)
- 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 are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit www.pidm.gov.my).

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

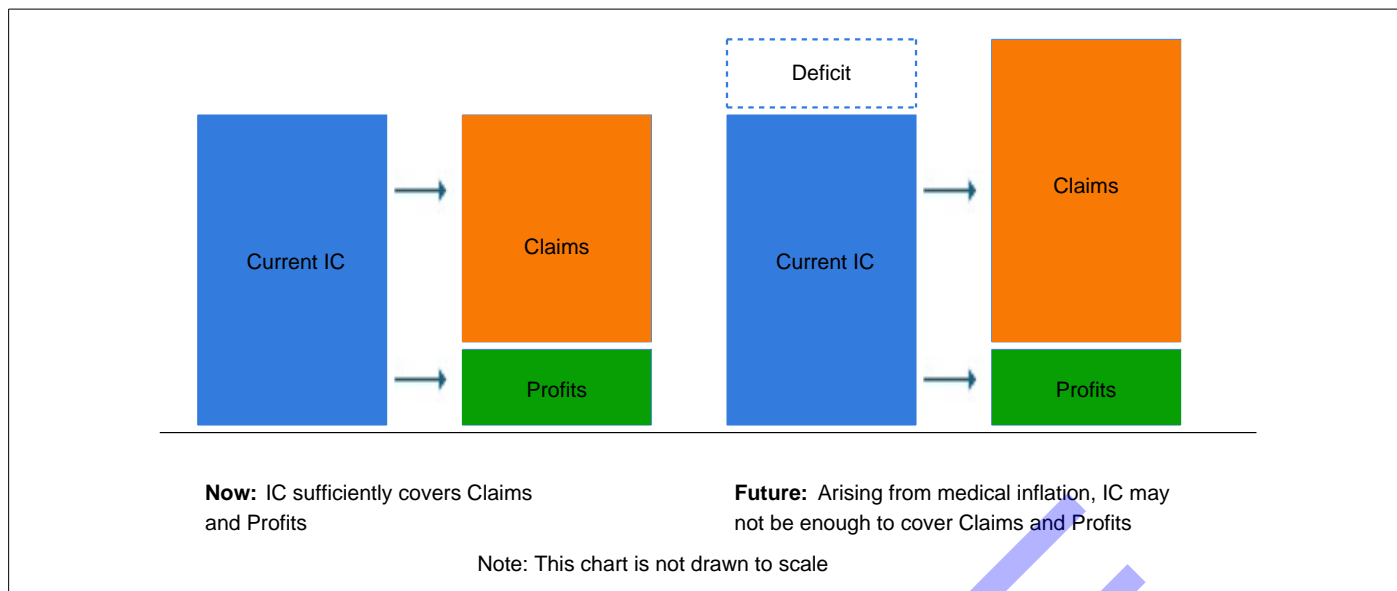
Step 3 Can you afford the increase in Insurance Charges (IC) over time?

IC Projection Table

Age Next Birthday	Current IC upon attained age (RM)	Estimated IC		Over the long term, you can reduce IC payable by choosing plans with: (a) A higher deductible. (b) A lower Overall Annual Limit.
		Based on medical inflation of 7% ¹ per annum (RM)	Based on medical inflation of 10% ¹ per annum (RM)	
30	1,406.00	1,504.42	1,546.60	
35	1,506.00	2,260.10	2,667.97	
40	1,519.00	3,197.27	4,333.88	
45	1,571.00	4,637.85	7,218.70	
50	1,674.00	6,931.30	12,388.02	

- The projection above is solely for **illustration purposes only**.
- IC 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 IC increases over time.
- The actual IC you will have to pay depends on the actual medical inflation of the plan you purchased. **Arising from medical inflation, current IC level may not be enough to cover future claims.**
- The IC illustrated includes the loading applicable for this plan.

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.



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 term and IC 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 the IC which have been deducted less any medical expenses incurred will be refunded to the Account Value.
- Your coverage will only start 30 days after the effective date of the rider, except for hospitalisation as a result of accident.
- The commissions paid to the insurance agent forms part of your premium for your basic policy. Please refer to the Product Illustration for more information.
- The IC are non-guaranteed. We reserve the right to revise the IC if the actual claim experience is worse than expected by giving you 30 days prior written notice.
- Below are past trends of annual increases in the IC over the last 3 years. Please note that past trends in IC increases do not necessarily reflect future trends.

Year	Age			
	30	40	50	60*
2023	N/A	N/A	N/A	N/A
2024	0	0	0	0
2025	9.98%	9.98%	9.98%	9.98%

*For year 2025, Life Assured aged 60 and above who has purchased plan with lowest level of benefits is not subject to repricing.

- 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.

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

Product Options Table

Name	Recommended Product	Alternative Product Options	
	M-MedEssential Unit Deducting Rider Plan 200	Option 1 M-Health Secure Standalone Plan 200	Option 2 M-MedEssential Unit Deducting Rider Plan 200
Yearly Premium	RM4,280.00 <i>This includes the yearly premium for a basic life insurance policy</i>	RM2,816.37 <i>The yearly premium is lower by RM1,463.63</i>	RM3,018.00 <i>This includes the yearly premium for a basic life insurance policy</i>
Type	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>	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 100 <i>'Renewal is guaranteed but IC 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 IC rates are not guaranteed'</i>
Deductible	RM0 deductible (Per Disability)	RM500 deductible (Per Policy Year)	RM300 deductible (Per Disability)
Hospital Room & Board	RM200 per day	RM200 per day	RM200 per day
Surgical Fees	As charged	As charged	As charged
Overall Annual Limit	RM200,000	RM1,200,000	RM200,000
Overall Lifetime Limit	Unlimited	Unlimited	Unlimited

- **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM0 deductible means you have to pay RM0 out of your own pocket and we will pay the balance (up to the relevant limits).
- **Overall Annual Limit:** Maximum amount you can claim in a year.
- **Overall Lifetime 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.

SAMPLE