

ITEM	COVERED BENEFITS		
Monthly Contribution (RM)		OPTION 1	OPTION 2
1 - 6 TAHUN		RM 242.00	RM 268.00
7 - 11 TAHUN		RM 142.20	RM 168.20
12 - 16 TAHUN		RM 139.20	RM 165.20
17 - 21 TAHUN		RM 146.20	RM 172.20
22 - 25 TAHUN		RM 150.20	RM 176.20
1	Death and Total Permanent Disability (TPD) Protection (RM)	15,000	15,000
DAILY HOSPITAL ALLOWANCE (RM)			
2	Private Hospital	100	100
3	ICU Allowance	200	200
4	Government Hospital	250	250
MEDICAL CARD INPATIENT BENEFITS (RM)			
5	Medical Card Room and Board (RM) (Hospital Admission Increase 20% Every 5 Years Max 300 Subject No Claim)	150	
6	Coverage Term Medical Card up to Age with Auto Extension up to Age 100	70	
7	Deductible (No deductible will be charged if you are hospitalized due to an accident)	500	
8	Overall Medical Limit Annually (OML)	100,000 Increase 10% of OML every 2 Years Subject No Claim Max 300,000	4,000,000 (campaign)
9	Overall Annual Limit (OAL)	No annual limit (20% co takaful for claims exceed OML)	
10	Medical Card Protection lifetime (OLL)	No lifetime limit	
11	Number of Days in Hospital Including ICU	Unlimited number of days	
12	Hospital Supplies and Service	As charged subject to Overall Medical Limit (OML)	
13	Anaesthetist Fees		
14	In Hospital Physician 2 Visits Per Day		
15	Organ Transplant		
16	Ambulance Fees		
17	Day Surgery		
OUTPATIENT TREATMENT (PAY AND CLAIM)			
18	Pre-Hospitalisation Diagnostic Tests (Within 120 days before hospitalization)	As charged subject to Overall Medical Limit (OML)	
19	Pre-Hospitalisation Specialist (Within 120 days before hospitalization)		
20	Post-Hospitalisation Treatment (Within 180 days after hospital discharge)		
21	Post-Hospitalisation Complementary Treatment (within 120 days after hospital discharge)	NA	Up to RM1,500 per annum (limited to RM150 per session)
22	Outpatient Day Surgery	As charged subject to Overall Medical Limit (OML)	
23	Outpatient Cancer Treatment		
24	Outpatient Kidney Dialysis Treatment		
25	Outpatient Dengue Treatment (RM)		
26	Outpatient Emergency Accidental Treatment (Limit per certificate year, subject to a maximum of 30 days from the date of accident) (RM)	5,000	As charged
27	Intracocular Lense (RM)	2,000	8,000
OTHER BENEFITS			
28	Compassionate Benefit (RM)	2,000	
29	Outpatient Teleconsultation with a General Practitioner	Unlimited	
30	Executive Second Opinion	In accordance with the benefit provisions	
31	Supreme Assist (In accordance with the benefits provision in Supreme Assisst Agreement)		
32	Maternity Specified Complication (RM)	NA	Up to RM10,000 per annum
33	Mental Care Treatment / Psychiatrist Consultation Fees (RM)	NA	Up to RM5,000 per annum
PROJECTED CASH VALUE			
34	Cash value (RM) - After 20 years	RM 9,000	RM 12,000

ADDITIONAL OPTION	
WAIVER OF CONTRIBUTION	
Diagnosed with Critical Illness or TPD - whichever occurs earlier	++