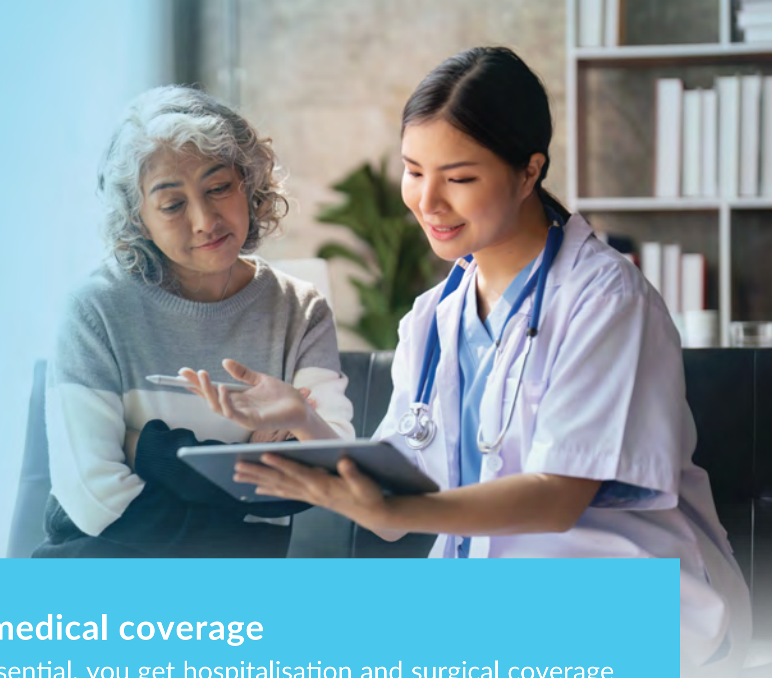
INSURANCE
MediSure Essential

Redefining healthcare protection.



Comprehensive, affordable, and reliable medical coverage

Medical bills should not be a burden. With MediSure Essential, you get hospitalisation and surgical coverage at a manageable cost, ensuring financial security and seamless access to quality healthcare when you need it most. It provides sustainable medical coverage against the yearly inflation rate, making continuous, quality healthcare protection within reach.

Why choose MediSure Essential?

Lower annual premiums

Enjoy comprehensive medical coverage starting from just RM41 per month, with a sustainable cost year after year.

Cashless & non-cashless options

Choose between a cashless or non-cashless plan based on your preference and financial flexibility.

Co-insurance feature

Offer the market's lowest rate of just 5%, up to RM5,000 per policy year*, delivering great value and coverage.

Protection against rising medical costs

Premiums increase at a controlled rate of only 10% annually, ensuring affordability while keeping up with medical cost inflation.

Optional advanced medical coverage

Get additional protection for advanced cancer treatment and kidney dialysis, covering consultations, examination tests, and take-home drugs.

Purchase your MediSure Essential today.

Meet authorised intermediaries.
Visit any RHB Insurance and Bank Branch.
Log on to insurance.rhbgroup.com
Call 1300 220 007
WhatsApp us at 012-603 1978
Email to rhbi.general@rhbgroup.com

RHB

Terms and Conditions apply.

* Circumstances where the co-insurance feature shall not apply:
a) Emergency treatment, including in accident cases
b) Outpatient treatment for follow-up treatment arising from critical illness such as for cancer or kidney dialysis
c) Treatment sought at a Government healthcare facility

S/MSE/062025

Who can apply?

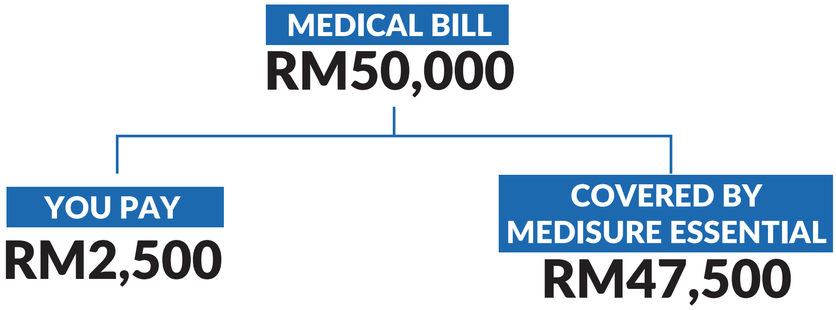
Individuals aged between thirty (30) days to sixty five (65) years old.

What is Co-insurance?

Co-insurance is the percentage of eligible medical expenses that you are required to pay out-of-pocket after your insurance coverage applies. With MediSure Essential, your co-insurance is set at a minimal 5% up to RM5,000 per policy year, ensuring that your financial contribution remains manageable while still benefiting from comprehensive medical protection.

Example:

If your total eligible medical bill is RM50,000, your co-insurance amount would be 5% of RM50,000 = RM2,500. This means you only need to pay RM2,500, while the remaining RM47,500 will be covered by MediSure Essential.



How to calculate your premium

Your premium is determined based on factors such as age, plan type, and optional benefits selected. With MediSure Essential.

Example:

A 30-year-old individual selects a Cashless Plan 1 with Optional Benefits coverage, the premium for this age group is RM624.

In the second year, the premium increases at a controlled rate of 10% annually, bringing the new premium to RM686.

Premiums increase at a controlled rate of only 10% annually, ensuring affordability while keeping up with medical cost inflation.

Note: For plan options and premium table, please refer to the Product Disclosure Sheet.

INSURANS
MediSure Essential

Sinar baru dalam perlindungan perubatan.

Perlindungan perubatan yang menyeluruh, mampu milik, dan boleh dipercayai

Bil perubatan tidak seharusnya menjadi beban. Dengan MediSure Essential, anda mendapat perlindungan untuk kemasukan ke hospital dan pembedahan pada kos yang berpatutan, memastikan perlindungan kewangan dan kemudahan akses kepada penjagaan kesihatan berkualiti apabila anda memerlukannya. Ia menyediakan perlindungan perubatan mampan terhadap kadar inflasi tahunan, menjadikan perlindungan kesihatan berkualiti sentiasa dalam jangkauan.

Mengapa pilih MediSure Essential?

Premium tahunan yang lebih rendah

Nikmati perlindungan perubatan menyeluruh bermula dari hanya RM41 sebulan, dengan kadar kos yang mampan tahun demi tahun.

Pilihan tanpa tunai & tunai

Pilih antara pelan tanpa tunai atau tunai mengikut keutamaan dan fleksibiliti kewangan anda.

Ciri Ko-insurans

Tawarkan kadar terendah pasaran iaitu hanya 5%, sehingga RM5,000 setiap tahun polisi*, memberikan nilai hebat dan perlindungan menyeluruh.

Perlindungan terhadap peningkatan kos perubatan

Sumbangan meningkat pada kadar terkawal hanya 10% setiap tahun, memastikan ia kekal mampu milik sambil mengikuti inflasi kos perubatan.

Perlindungan perubatan tambahan secara opsyenal

Dapatkan perlindungan tambahan untuk rawatan kanser lanjutan dan dialisis buah pinggang, meliputi konsultasi, ujian pemeriksaan, dan bawa balik ubat.

Dapatkan MediSure Essential anda hari ini.

Temui perantara sah.
Lawati mana-mana Cawangan RHB Insurance dan Bank.
Layari insurance.rhbgroup.com
Hubungi 1300 220 007
WhatsApp kami pada 012-603 1978
E-mel kepada rhbi.general@rhbgroup.com

RHB

Terma dan Syarat.

* Keadaan di mana ciri ko-insurans tidak terpakai:
a) Rawatan kecemasan, termasuk kes kemalangan
b) Rawatan pesakit luar untuk rawatan susulan akibat penyakit kritikal seperti kanser atau dialisis buah pinggang
c) Rawatan yang diterima di fasiliti penjagaan kesihatan kerajaan

S/MSE/062025

Siapa yang layak memohon?

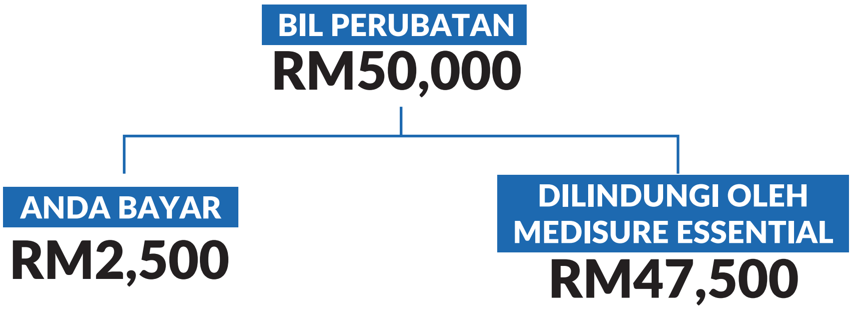
Individu berumur antara tiga puluh (30) hari hingga enam puluh lima (65) tahun.

Apa itu Ko-insurans?

Ko-insurans ialah peratusan perbelanjaan perubatan yang layak, yang anda perlu bayar sendiri selepas perlindungan insurans anda terpakai. Dengan MediSure Essential, kadar ko-insurans anda adalah hanya 5% sehingga maksimum RM5,000 setiap tahun polisi, memastikan sumbangan kewangan anda kekal mampu milik sambil masih dapat menikmati perlindungan perubatan menyeluruh.

Contoh:

Jika jumlah bil perubatan anda ialah RM50,000, amaun ko-insurans anda adalah 5% daripada RM50,000 = RM2,500. Ini bermakna anda hanya perlu bayar RM2,500, manakala baki RM47,500 akan dilindungi oleh MediSure Essential.



Cara untuk mengira premium anda

Premium anda ditentukan berdasarkan faktor seperti umur, jenis pelan, dan manfaat pilihan yang dipilih. Dengan MediSure Essential:

Contoh:

Seorang individu berumur 30 tahun memilih Pelan 1 Tanpa Tunai dengan perlindungan Manfaat Pilihan, premium untuk kumpulan umur ini ialah RM624 bagi tahun pertama.

Pada tahun kedua, premium meningkat pada kadar terkawal iaitu 10% setiap tahun, membawa premium baru tersebut kepada RM686.

Premium meningkat secara terkawal hanya 10% setiap tahun, memastikan ia kekal mampu milik selaras dengan inflasi kos perubatan.

Nota: Untuk pilihan pelan dan jadual premium, sila rujuk Lampiran Penerangan Produk.

S/MSE/062025