

TABLE OF BENEFITS

INDIVIDUAL POLICY / POLISI INDIVIDU	PLAN / PELAN (RM)				
	1	2	3	4	5
1. Overall Annual Limit / Had Tahunan Keseluruhan	100,000	300,000	500,000	700,000	1,000,000
2. Overall Lifetime Limit / Had Seumur Hidup Keseluruhan	1,000,000	3,000,000	5,000,000	Unlimited / Tanpa Had	Unlimited / Tanpa Had
	(MAXIMUM PER DISABILITY) / (MAKSIMUM BAGI SETIAP KETIDAKUPAYAAN)				
HOSPITAL BENEFITS / MANFAAT HOSPITAL					
Hospital Room & Board (Up to 200 days) / Bilik Hospital & Makanan (Maks. 200 hari)	150	250	350	450	550
4. Intensive Care Unit (Up to 200 days) / Unit Rawatan Rapi (Maks. 200 hari)	As Charged (Subject to Reasonable and Customary Charges) / Seperti Yang Dikenakan (Tertakluk Kepada Bayaran yang Munasabah dan Biasa Diamalkan)				
5. Hospital Supplies & Services / Bekalan & Khidmat Hospital					
6. Operating Theatre / Bayaran Bilik Bedah					
SURGICAL AND MEDICAL BENEFITS / MANFAAT PEMBEDAHAN & PERUBATAN					
7. Pre-Hospital Diagnostic Test (Within 60 days prior to admission) Medicines/Drugs are payable / Ujian Diagnostik Pra Hospital (Dalam tempoh 60 hari sebelum kemasukan) Ubat / Dadah akan dibayar	As Charged (Subject to Reasonable and Customary Charges) / Seperti Yang Dikenakan (Tertakluk Kepada Bayaran yang Munasabah dan Biasa Diamalkan)				
8. Pre-Hospital Specialist Consultation (Within 60 days prior to admission) Medicines/Drugs are payable / Rundingan Pakar Pra Hospital (Dalam tempoh 60 hari sebelum kemasukan) Ubat / Dadah akan dibayar					
9. Second Surgical Opinion (Within 60 days prior to admission) Medicines/Drugs are payable / Pendapat Kedua Pembedahan (Dalam tempoh 60 hari sebelum kemasukan) Ubat / Dadah akan dibayar					
10. Surgical Fees / Yuran Pembedahan					
11. Anesthetist's Fees / 43Bayaran Pakar Bius					
12. In-Hospital Physician Visit (Max. 200 days) (Allows two					

<p>visits a day) / Rawatan Pakar Perubatan Dalam Hospital (Maks 200 hari) (Terhad untuk dua lawatan sehari)</p> <p>13. Post-Hospitalization Treatment (Within 60 days from discharge) / Rawatan Selepas Penghospitalan (Dalam tempoh 60 hari selepas tarikh keluar hospital)</p> <p>14. Organ Transplant – Heart, Kidney, Lung, Liver or Bone Marrow Transplantation (Once per Lifetime Limit) / Pemindehan Organ – Jantung, Buah Pinggang, Paru-paru, Hati atau Tulang Sum-sum (Sekali setiap Had Seumur Hidup)</p>					
OUT-PATIENT BENEFITS / MANFAAT PESAKIT LUAR					
<p>15. Emergency Accidental Out-Patient Treatment (Within 24 hours and follow-up treatment to a max. of 60 days) / Rawatan Kecemasan Pesakit Luar bagi Kemalangan (Dalam jangka masa 24 jam dan rawatan susulan sehingga maks. 60 hari)</p> <p>16. Out-Patient Physiotherapy Treatment (Within 90 days from the discharge date / surgery) / Rawatan Fisioterapi Pesakit Luar (Dalam masa 90 hari dari tarikh keluar hospital / pembedahan)</p> <p>17. Annual Out-Patient Kidney Dialysis Treatment / Rawatan Dialisis Buah Pinggang Pesakit Luar Tahunan</p> <p>18. Annual Out-Patient Cancer Treatment / Rawatan Kanser Pesakit Luar Tahunan</p>	<p>As Charged (Subject to Reasonable and Customary Charges) / Seperti Yang Dikenakan (Tertakluk Kepada Bayaran yang Munasabah dan Biasa Diamalkan)</p>				
OTHER BENEFITS / MANFAAT LAIN					
<p>19. Prostheses* / Wheelchair Benefit / Manfaat Protesis* / Kerusi Roda *Wheelchair, artificial arm / leg and crutches / *Kerusi Roda, lengan / kaki tiruan dan topang</p>	500	1,000	1,500	2,000	2,500
<p>20. Home Nursing Care / Manfaat Penjagaan Kejururawatan Rumah</p>	1,000	3,000	5,000	10,000	20,000
<p>21. Daily Cash Allowance at</p>	50	80	110	130	150

Government Hospital (Max. 200 days) / Elaun Tunai Harian di Hospital Kerajaan (Maks. 200 hari)					
22. Insured Child's Daily Guardian Benefit (Max. 200 days) / Manfaat Penjaga Harian Bagi Kanak-kanak Yang Diinsuranskan (Maks. 200 hari)	90	110	150	180	200
23. Ambulance Fees / Yuran Ambulans 24. Medical Report Fees / Yuran Laporan Perubatan 25. Blood & Plasma / Darah & Plasma 26. ID Band & Registration Fees / Yuran Pendaftaran & ID Band	As Charged (Subject to Reasonable and Customary Charges) / Seperti Yang Dikenakan (Tertakluk Kepada Bayaran yang Munasabah dan Biasa Diamalkan)				

Duration of cover is one (1) year. You need to renew your insurance cover annually. / Tempoh perlindungan adalah satu (1) tahun. Anda hendaklah memperbaharui polisi insurans setiap tahun.