

SCHEDULE OF BENEFITS

Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Hospitalisation & Surgical Benefits			
Hospitalisation & Surgical Expenses	120	180	260
a) Hospital Room & Board (daily limit)	300	300	300
Intensive Care Unit (daily limit) (Total period for Hospital Room and Board and Intensive Care Unit up to maximum of 60 days per disability)			
b) Surgical Expenses (Surgical fees, Anaesthetist fee and Operating Theatre charges) including post surgical care up to 60 days from date of discharge	As Charged (Subject to deductible of RM50) ^{P1}		
c) Hospital Expenses			
d) Pre-Surgical/Medical Specialist Consultation			
e) Pre-Surgical/Medical Diagnostic Tests			
f) Daily Cash Allowance at a Malaysian Government Hospital (per disability)	50	50	50
Out of Hospital	As Charged (Subject to deductible of RM50) ¹		
a) Day Surgery Benefit			
b) Emergency Accidental Outpatient Treatment – up to 31days from date of Accident	As Charged		
c) Post Hospitalisation or Day Surgery follow-up up to 60 days from date of discharge or Day Surgery			
d) Out-Patient Cancer Treatment			
e) Out-Patient Kidney Dialysis Treatment			
f) Home Nursing Care (per disability)	500	1,000	2,000
Overall Annual Limit	50,000	100,000	150,000
Lifetime Limit	150,000	300,000	450,000

¹ A deductible amount of RM50 is payable by the policyholder. This deduction is applicable per hospital admission/ outpatient surgery and the same amount will apply for plans 1, 2 or 3.

The Company reserves the right to revise the amount of deductible at any time by giving 30 days' written notice to the Policy Owner. Such revision shall not be carried out more than once in every twelve (12) months.