



UNIT DEDUCTING RIDER

M-MedEssential

Affordable • Medical • Convenient



Safeguard your loved ones with
our medical coverage

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 LIFE

member of  **Sanlam** group

Member of PIDM

 www.mcis.my    mcis life

#PeopleHelpingPeople

M-MedEssential: Safeguard yourself and your loved ones against life's uncertainties through comprehensive medical coverage

Life is full of surprises and when it comes to your health, being ready for anything is key. That's where M-MedEssential comes into play, offering more than just the ordinary rider. Our comprehensive rider ensures you're fully equipped to handle unforeseen scenarios like hospitalisations, surgeries and non-surgical expenses up to age one hundred (100) next birthday.

In a world that's constantly evolving, and riddled with uncertainties, M-MedEssential is shielding you from unexpected medical events. Embrace peace of mind today with M-MedEssential.



The M-MedEssential Advantage

1



Daily Cash Allowance at
Government Hospital
(up to RM300)

2



Unlimited Overall Lifetime Limit

3



Outpatient Cancer Treatment &
Kidney Dialysis Treatment

4



Home Nursing Care

5



Hassle-free hospital
admissions

6



Coverage up to
age 100





M-MedEssential is unit deducting rider attachable to a regular premium investment-linked insurance plan that provides for hospitalisation, surgical expenses due to illness or accidental injury. This rider is available in 2 plans which offers you a comprehensive medical and hospitalisation coverage. You have the flexibility to choose the plan that suits your medical needs and affordability.

Schedule of Benefits:

No.	Description of Benefits	Plan Type	
		Plan 150 (RM)	Plan 200 (RM)
Limits			
1.	Overall Annual Limit	150,000	200,000
2.	Overall Lifetime Limit	Unlimited	
Hospital and Surgical Benefits			
3.	Hospital Room and Board ¹ (Limit per day and up to 150 days per Rider Year)	150	200
4.	Daily Guardian Benefit (Limit per day and up to 150 days per Rider Year)	75	100
5.	Intensive Care Unit (Limit up to 150 days per Rider Year)	As Charged, subject to Reasonable and Customary Charges	
6.	In-Hospital Physician Visit (2 visits per day and up to 150 days per Rider Year)		
7.	Hospital Supplies and Services		
8.	Surgical Fees (Post-Surgery care is within 90 days after Hospitalisation)		
9.	Operating Theatre Fees		
10.	Anaesthetist Fees		
11.	Ambulance Fees		
12.	Organ Transplant (Once per lifetime)		



No.	Description of Benefits	Plan Type	
		Plan 150 (RM)	Plan 200 (RM)
13.	Daycare Surgery	As Charged, subject to Reasonable and Customary Charges	
14.	Goods and Services Tax	As Charged, subject to Reasonable and Customary Charges	
15.	Hospital Admission Fee and Medical Report	As Charged, up to 100 per admission	
Pre-Hospitalisation Benefit			
16.	Pre-Hospitalisation Treatment (Within 90 days before Hospitalisation)	As Charged, subject to Reasonable and Customary Charges	
Post-Hospitalisation Treatment Benefit			
17.	Post-Hospitalisation Treatment – including Physiotherapy Treatment (Within 90 days after Hospitalisation)	As Charged, subject to Reasonable and Customary Charges	
Outpatient Treatment Benefits			
18.	Emergency Accidental Outpatient Treatment (Limit per Accident, maximum 30 days from date of Accident for follow up treatment)	1,500	2,000
19.	Outpatient Cancer Treatment	As Charged, subject to Reasonable and Customary Charges	
20.	Outpatient Kidney Dialysis Treatment	As Charged, subject to Reasonable and Customary Charges	
Other Benefits			
21.	Intraocular Lens (Limit per lifetime)	8,000	
22.	Home Nursing Care (Limit per Hospitalisation and up to 180 days per lifetime)	3,750	5,000
23.	Outpatient Dengue Fever Treatment (Limit per Rider Year)	1,500	2,000
24.	Daily Cash Allowance at Government Hospital (Limit per day and limit up to 150 days per Rider Year)	200	300



No.	Description of Benefits	Plan Type	
		Plan 150 (RM)	Plan 200 (RM)
Optional Benefit			
25.	Deductible ² (Per Disability and applicable to item 3 to 17 and 21)	0; or	300

Note:

¹ If Life Assured is Hospitalised at the Room and Board rate which is higher than the entitled benefit, Policy Owner has to pay the exceeded amount in the Hospital Room and Board charges.

² Depending on the Deductible chosen, Policy Owner must first pay the fixed amount equivalent to the Deductible selected before the total Eligible Expenses incurred will be payable by the Company, subject to Overall Annual Limit.

Your Questions Answered

What is M-MedEssential?

M-MedEssential is unit deducting rider which is attachable to a regular premium investment-linked insurance plan. This rider provides comprehensive medical coverage for Life Assured's expenses on hospitalisation, surgical, non-surgical and other related costs due to illness or accidental injury.

Who is eligible to purchase this rider?

This rider is available to individuals at the minimum and maximum entry age as per the table below:

Minimum entry age	Maximum entry age
30 days	70 years old (Age Next Birthday)

How long am I covered for?

This rider provides coverage up to age one hundred (100) next birthday or maturity/ expiry of basic plan, whichever is earlier.

How much premium do I need to pay?

The cost of this rider has been incorporated into the premium of the basic plan. This rider is therefore funded by deducting the Insurance Charges from the Account Value. The Insurance Charges are not guaranteed. The Company reserves the right to revise the Insurance Charges by giving you thirty (30) days prior written notice. Claims experience, cost of medical treatment and medical inflation are some of the factors which may contribute to the adjustment of the Insurance Charges.

Note:

1. Account Value is the total value of all units based on the Net Asset Value held in the fund with respect to the policy.

Are the premiums paid for this rider eligible for income tax relief?

Yes, the premiums apportioned to this unit deducting rider may qualify you for a personal tax relief for medical insurance, subject to the final decision of the Inland Revenue Board of Malaysia.

What is deductible?

Deductible is the amount that you must first pay based on the deductible selected before the total Eligible Expenses incurred will be payable by the Company, subject to Overall Annual Limit.

What are the exclusions for this rider?

This rider does not cover any Hospitalisation, Surgery or charges caused directly or indirectly, wholly or partially, by any one (1) of the following occurrences:-

- (a) Pre-Existing Conditions; or
- (b) Any Disability (except for Injury) and its signs or symptoms that appear within thirty (30) days from the Effective Date of Insurance; or
- (c) Specified Illnesses within one hundred and twenty (120) days from the Effective Date of Insurance; or
- (d) Plastic/cosmetic surgery, circumcision (unless due to the Medically Necessary treatment for a disease), eye examination, glasses, lens (except as provided in Intraocular Lens benefit) and refraction or surgical correction of nearsightedness and farsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as hearing aids, double eyelids, acne, keloids, scars, skin tags, xanthelasma, gynaecomastia, diffused alopecia / hair loss, or treatment of their complications and prescriptions thereof; or
- (e) Dental conditions including dental treatment, oral surgery, cancer, orthognathic surgery, jaw alignment, treatment for the temporomandibular joint, upper and lower jawbone surgery except for direct treatment of acute traumatic injury as necessitated by Accidental Injuries to sound natural teeth occurring wholly in any Rider Year. Expenses arising from placement of denture and prosthetic services such as bridges, implants and crowns of their replacement for Accidental Injury cases will not be payable; or
- (f) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law; or
- (g) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions or developmental elements and any Disability

or complications arising therefrom inclusive but not restricted to such as dermoid cysts, childhood hernias/ hydrocele (all hernia up to age of six is not covered), clubfoot, Ventricular Septal Defect (VSD), Atrial Septal Defect (ASD), Thalassemia, Squint eye, Haemangioma, Traditional Complimentary Medicine etc; or

- (h) Pregnancy, childbirth (including surgical delivery and any surgical or non-surgical procedures on the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility; or
- (i) Erectile dysfunction and tests or treatment related to impotence or sterilization; or
- (j) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain; or
- (k) Injuries or Hospitalisation as a result of drug abuse, addictive disorders from substance misuse or while under the influence of alcohol; or
- (l) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or
- (m) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or
- (n) Criminal act, involvement in breach of law (unless as an innocent party) or membership of an illegal organisation; or
- (o) Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- (p) Expenses incurred for donation of any body organ by a Life Assured and cost of acquisition of the organ, transportation, storage including all costs incurred by the donor during organ transplant and its complications; or

- (q) Investigation and treatment of sleep and snoring disorders, hyperhidrosis treatment, hormone replacement therapy, stem cell therapy, PET scan and alternative therapy such as treatment, medical service or supplies, including but not limited to reflexology, bone setting, herbalist treatment, massage, hyperbaric oxygen therapy or aromatherapy or other alternative treatment; or
- (r) Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract or from either sources in respect of Injury or Illness or Disease for which the claim is made; or
- (s) Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations); or
- (t) Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, broadband services, electricity bills for handphone charging, radios or similar facilities, admission kit/pack, newspaper and other ineligible non-medical items; or
- (u) Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to parachuting, skydiving, water skiing, underwater activities requiring breathing apparatus, mountaineering, winter sports, professional sports and rock-climbing; or
- (v) Engaging in aerial flights and private flying other than as a crew member or a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
- (w) Expenses incurred for sex change; or
- (x) Any Outpatient treatment not related to Inpatient treatment, except as provided under this rider; or
- (y) Any Accident caused by mosquito bites, worm infestations such as "Hookworms" and allergic reaction to insect bites during the first thirty (30) days from the Effective Date of Insurance.

Note:

The above list is not exhaustive. Please refer to the supplementary contract for full details of the exclusions.

Important Notes

1. This brochure provides a brief description of the insurance product and shall not be construed as a policy of insurance. You are advised to refer to the Product Illustration and Product Disclosure Sheet for further information.
2. Please refer to the policy contract for further information and specific details as the exclusions and limitations highlighted in this brochure are not exhaustive.
3. You should satisfy yourself that this rider will best serve your needs and that the Insurance Charge under this rider is an amount you can afford.
4. You may cancel your rider within fifteen (15) days after you have received the supplementary contract. The Insurance Charge which has been deducted less any medical expenses will be refunded to the Account Value.
5. The basic plan that this rider is attached to is a regular premium investment-linked insurance plan that is tied to the performance of the underlying assets and is not a pure investment product such as unit trusts.
6. If the basic plan that this rider is attached to have insufficient Account Value for the Insurance Charge deduction, the rider will be lapsed with the basic plan.
7. No benefit will be payable if you have travelled or resides out of Malaysia for a continuous period of more than ninety (90) days.
8. It may not be advantageous to switch from one medical plan to another, as you may be subject to new terms and conditions of the new plan.
9. Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on "Medical and Health Insurance". You can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.
10. In the event of conflict of interpretation between English and other languages or ambiguity arising out of the translation to other languages, the English text and its interpretation shall prevail.

MCIS Life

The freedom for everyone to
Live Now. Live On!



Contact our Customer Service Representative today to sign up.

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MCIS INSURANCE BERHAD

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MCIS INSURANCE BERHAD

MCIS Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by MCIS Insurance Berhad are protected against loss of part of all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please refer to PIDM's TIPS Brochure or contact MCIS Insurance Berhad or visit PIDM website (www.pidm.com.my) or call PIDM toll free line (1-800-88-1266).

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

