



M-Health Secure

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meets your needs. You should read your insurance policy contract carefully for full details on your coverage.

FIND OUT MORE:



Step 1 Is this policy right for you?

- This policy covers hospitalisation and surgical expenses ("H&S") incurred due to illness or accidental injury covered under the policy until age 100 next birthday.
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim**.

Step 2 Does it meet your needs?

What is covered?

- Plan: Plan 150
- Hospital Room & Board: RM150
- Surgical Fees: As Charged, subject to Reasonable & Customary Charges

Benefits payable are on either cashless or pay first, claim later basis and subject to:

- Overall Annual Limit: RM1,000,000
- Overall Lifetime Limit: Unlimited

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing conditions)
- Specified illnesses (e.g. hypertension, diabetes melitus and cardiovascular disease)
- Diseases required quarantine by law

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

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

Step 3 Can you afford the increase in premiums over time?

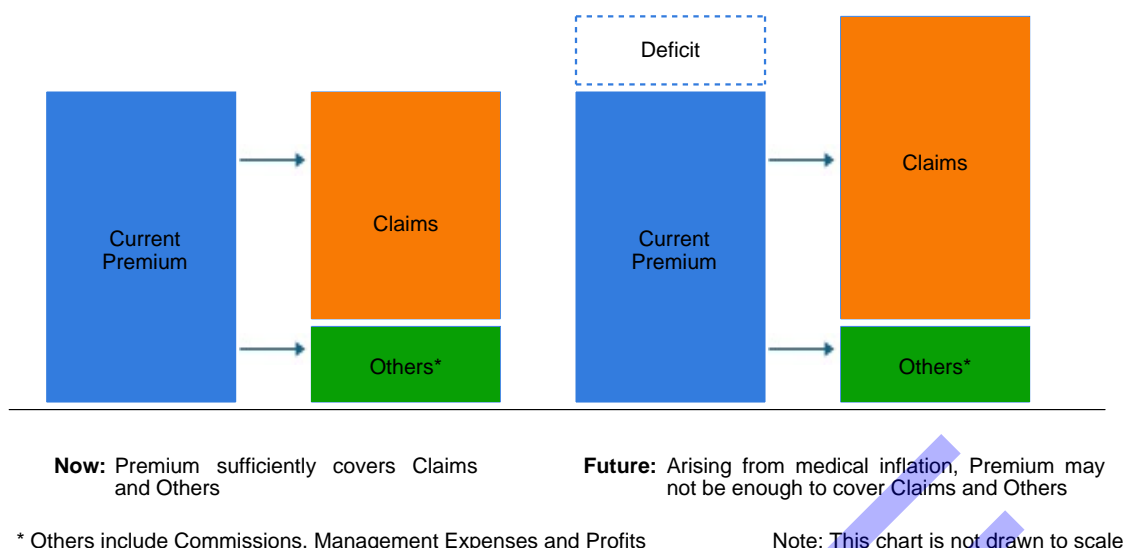
Premium Projection Table

Age Next Birthday	Current premium upon attained age (RM)	Estimated premium		Over the long term, you can reduce premiums payable by choosing plans with:
		Based on medical inflation of 7% ¹ per annum (RM)	Based on medical inflation of 10% ¹ per annum (RM)	
30	2,586.87	2,767.95	2,845.56	(a) A higher deductible. (b) A lower Overall Annual Limit.
35	2,472.44	3,710.47	4,380.08	
40	2,655.72	5,589.90	7,577.08	
45	2,983.32	8,807.25	13,708.27	
50	3,931.62	16,279.12	29,094.97	

- The projection above is solely for **illustration purposes only**.
- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72² is allocated to pay claims. The remainder goes to pay commissions to insurance agent, management expenses and profits of the insurers.

¹This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

²This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- The policy terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- If you decide you do not want this policy within 15 days from the delivery of the policy, you can contact us to cancel your policy and receive a full refund of premium paid less any medical expense without interest to you.
- Your coverage will only start 30 days after the effective date of the policy, except for hospitalisation as a result of accident.
- The commissions³ paid to the insurance agent is RM388.03 or 15% of the yearly premium, which forms part of the premium paid.
- The premium rates are non-guaranteed. We reserve the right to revise the premium rates if the actual claim experience is worse than expected by giving you 30 days prior written notice.
- You can obtain information on claim procedures and form by contacting MCIS Insurance Berhad.
- For the latest listing of panel hospitals/medical providers, please refer to our corporate website at www.mcis.my, call our Customer Service Centre or visit the branches nearest to you.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

³ These figures are based on the current premium upon attained age.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

Name	Recommended Product	Alternative Product Options	
	M-Health Secure Standalone Plan 150	Option 1 M-Health Secure Standalone Plan 150	Option 2 M-Health Secure Standalone Plan 200
Yearly Premium	RM2,586.87 <i>This is the yearly premium for this policy</i>	RM2,074.25 <i>The yearly premium is lower by RM512.62</i>	RM2,257.85 <i>The yearly premium is lower by RM329.02</i>
Type	Either cashless facility or pay first, claim later <i>Either 'We pay direct to hospitals' or 'You pay for treatment first and claim from us later'</i>	Either cashless facility or pay first, claim later <i>Either 'We pay direct to hospitals' or 'You pay for treatment first and claim from us later'</i>	Either cashless facility or pay first, claim later <i>Either 'We pay direct to hospitals' or 'You pay for treatment first and claim from us later'</i>
Coverage Term	Until age 100 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>	Until age 100 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>	Until age 100 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>
Deductible	RM500 deductible (Per Policy Year)	RM5,000 deductible (Per Policy Year)	RM5,000 deductible (Per Policy Year)
Hospital Room & Board	RM150 per day	RM150 per day	RM200 per day
Surgical Fees	As charged	As charged	As charged

Overall Annual Limit	RM1,000,000	RM1,000,000	RM1,200,000
Overall Lifetime Limit	Unlimited	Unlimited	Unlimited

▪ **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).

▪ **Overall Annual Limit:** Maximum amount you can claim in a year.

▪ **Overall Lifetime Limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your agent for more information on the differences in features of these products.

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