

M – Health Secure



**Life's a journey.
Live it in good health.**

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).



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   mcis life

 www.mcis.my

M-Health Secure: Choose to Live Your Life, Your Way with Our Accessible Medical Plan.

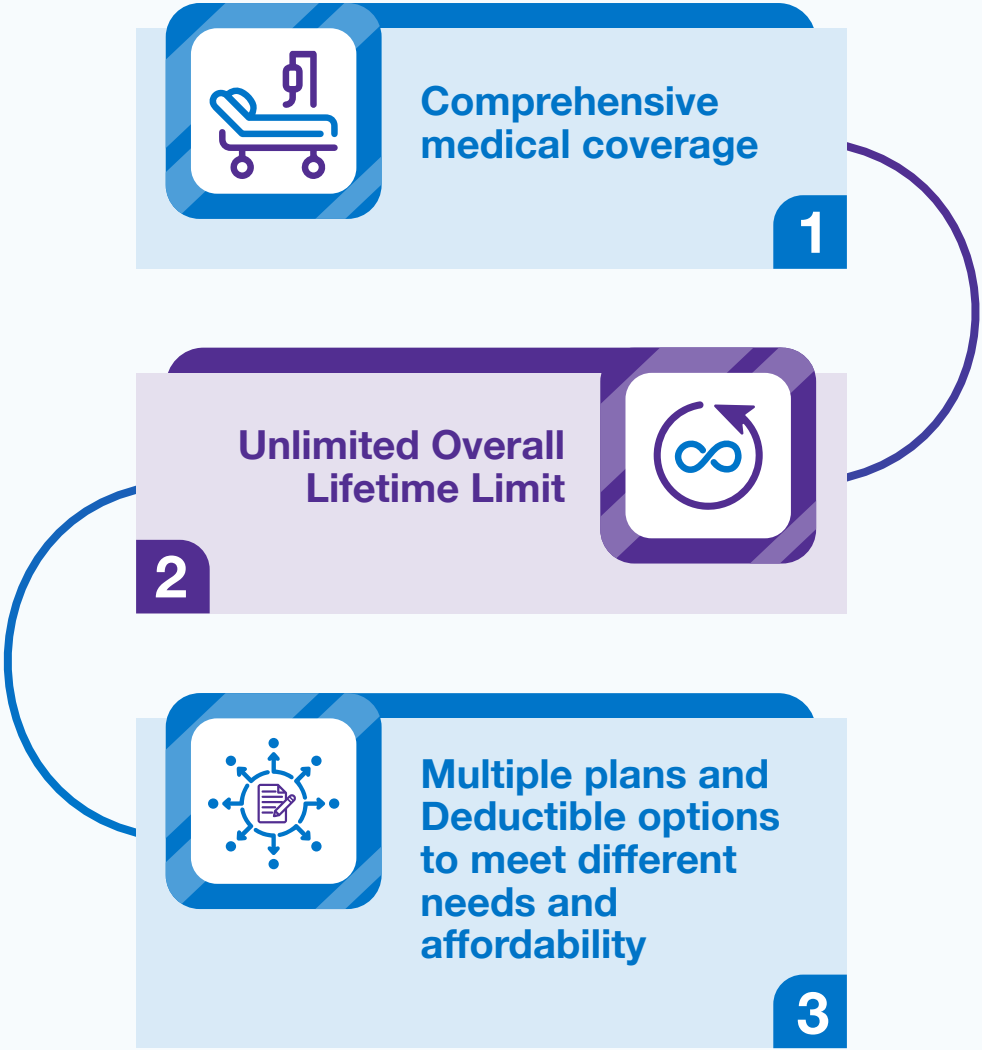
Secure a worry-free life with a medical plan that is as dynamic as you.

Why worry about what-ifs? With M-Health Secure, enjoy unlimited lifetime coverage and access to top hospitals with outpatient cancer and kidney dialysis treatments. Our Daily Guardian Benefit provides meals and lodging for a parent or guardian accompanying Life Assured under the age of 15 years old during their hospital stay, while post-hospitalisation treatment benefits aid your recovery.

Stay ahead of life's curve with M-Health Secure, because your health should not hold you back from living your best life.



M-Health Secure Benefits



M-Health Secure

M-Health Secure is a non-participating, yearly renewable standalone medical plan that provides coverage for hospitalisation and surgical expenses due to illness or accidental injury up to age 100 next birthday.

M-Health Secure is available in 5 plans with 2 Deductible options which offer you multiple choices 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)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
Limits						
1.	Overall Annual Limit	1,000,000	1,200,000	1,500,000	1,800,000	2,000,000
2.	Overall Lifetime Limit	Unlimited				
3.	Deductible ¹ (Per Policy Year and applicable to item 4 to 19, 21, 24 and 25)	500 or 5,000				
Hospital and Surgical Benefits						
4.	Hospital Room and Board ² (Limit per day and up to 150 days per Policy Year)	150	200	300	400	500
5.	Daily Guardian Benefit (Limit per day and up to 150 days per Policy Year)	75	100	150	200	250
6.	Intensive Care Unit (Limit up to 150 days per Policy Year)	As Charged, subject to Reasonable and Customary Charges				
7.	In-Hospital Physician Visit (2 visits per day and up to 150 days per Policy Year)					
8.	Hospital Supplies and Services					
9.	Surgical Fees (Post-Surgery care is within 150 days after Hospitalisation)					
10.	Operating Theatre Fees					
11.	Anaesthetist Fees					
12.	Ambulance Fees					
13.	Organ Transplant (Once per lifetime)					
14.	Daycare Surgery					
15.	Goods and Services Tax					

M-Health Secure

No	Description of Benefits	Plan Type				
		Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
16.	Hospital Admission Fee and Medical Report	As Charged, up to 100 per admission				
Pre-Hospitalisation Treatment Benefit						
17.	Pre-Hospitalisation Treatment (Within 90 days before Hospitalisation)	As Charged, subject to Reasonable and Customary Charges				
Post-Hospitalisation Treatment Benefits						
18.	Post-Hospitalisation Treatment - including Physiotherapy (Within 150 days after Hospitalisation)	As Charged, subject to Reasonable and Customary Charges				
19.	Post-Traditional Chinese Medicine, Chiropractic, Chiropody, Homeopathy, Osteopathy and Acupuncture (Limit per visit and within 150 days after Hospitalisation)	Not applicable	200	300	400	500
Outpatient Treatment Benefits						
20.	Emergency Accidental Outpatient Treatment (Limit per Accident, maximum 30 days from date of Accident for follow up treatment)	1,500	2,000	3,000	4,000	5,000
21.	Outpatient Dengue Fever Treatment (Limit per Policy Year)	1,500	2,000	3,000	4,000	5,000
22.	Outpatient Cancer Treatment	As Charged, subject to Reasonable and Customary Charges				
23.	Outpatient Kidney Dialysis Treatment					
Other Benefits						
24.	Second Medical Opinion (Within 90 days before Hospitalisation)	As Charged, subject to Reasonable and Customary Charges				
25.	Home Nursing Care (Limit per Hospitalisation and up to 180 days per lifetime)	3,000	4,000	6,000	8,000	10,000
26.	Daily Cash Allowance at Government Hospital (Limit per day and up to 150 days per Policy Year)	75	100	150	200	250

¹ Depending on the Deductible chosen, you 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. Treatment sought at a Malaysian Government Hospital or due to Emergency Treatment are not subject to Deductible.

² If Life Assured is Hospitalised at the Room and Board rate which is higher than the entitled benefit, you have to pay the exceeded amount in the Hospital Room and Board charges.

M-Health Secure Benefits



Case 1

Faridah has recently started thinking about her **long-term health and financial security**.

1

She is concerned about **unexpected medical expenses** and wants to protect herself to ensure coverage in case of emergencies or unforeseen health issues. Faridah decided to purchase **MCIS Life's M-Health Secure**, which meets her requirements and financial situation. Faridah purchased **M-Health Secure Plan 200** with a **Deductible*** of RM5,000.

2

Faridah was involved in a car accident. She sustained severe injuries and was immediately admitted to a nearby **private hospital***. The **total eligible medical expenses incurred** was estimated to be RM60,000.

3

Fortunately, Faridah recently enrolled in **M-Health Secure** that has an **Overall Annual Limit of RM1,200,000**. The total medical expenses of **RM60,000 will be covered**. Since she was admitted to a hospital due to Emergency Treatment, Faridah did not have to pay the **Deductible*** and worried about paying out of pocket for the eligible medical expenses.

Plan details: Plan 200 & Deductible: RM5,000

Bill amount (RM)	Deductible	Remaining of Overall Annual Limit (OAL)	Remarks
RM60,000	Not applicable	RM1,200,000 – RM60,000 = RM1,140,000	The Deductible* is not applicable since it is an Emergency Treatment.

*Treatment sought at a Malaysian Government Hospital or Emergency Treatment is not subject to Deductible.

M-Health Secure Benefits



Case 2

Krishna is a dedicated 35-year-old professional who prioritises his health to achieve his goals. He has purchased the **M-Health Secure Plan 150**, which includes a **Deductible*** of RM500.

1

A few years later, Krishna experienced frequent coughing and chest pain that required further investigation.

2

Consequently, Krishna decided to visit the doctor to further investigate his coughing issue. After evaluation, the doctor diagnosed him with lung infection, requiring surgery with a **total eligible medical expenses of RM20,000**.

3

As he owns M-Health Secure, Krishna's eligible medical expenses will be covered. He will be responsible for the **Deductible*** amount of **RM500** and the remaining **RM19,500 will be paid by MCIS Life**. This leaves him with an **Overall Annual Limit of RM980,500** for the remainder of the policy year.

Plan details: Plan 150 & Deductible: RM500

Bill amount (RM)	Deductible	Remaining of Overall Annual Limit (OAL)	Remarks
RM20,000	RM500	RM1,000,000 – RM19,500 = RM980,500	The Deductible* amount is payable by Krishna.

*Treatment sought at a Malaysian Government Hospital or Emergency Treatment is not subject to Deductible.

Frequently Asked Questions (FAQs)

What is M-Health Secure?

M-Health Secure is a non-participating yearly renewable standalone medical plan that provides coverage for hospitalisation and surgical expenses due to illness or accidental injury up to age 100 next birthday. There are a range of plan and Deductible options to be chosen.

Who is eligible to purchase this plan?

This plan 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 plan provides coverage up to one hundred (100) next birthday.

How much premium do I need to pay?

The premium varies according to the Life Assured's age next birthday, gender, selected plan, Deductible option, occupational class and medical rating, where applicable.

The premium is not guaranteed. The Company reserves the right to revise the premium by giving 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 premium.

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

Yes, the premiums paid 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 fixed amount equivalent to the Deductible selected that you must first pay before the total Eligible Expenses incurred will be payable by the Company, subject to Overall Annual Limit.

What are the exclusions for this plan?

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

- Pre-Existing Conditions; or
- Any Disability (except for Injury) and its signs or symptoms that appear within thirty (30) days from the Effective Date of Insurance; or
- Specified Illnesses within one hundred and twenty (120) days from the Effective Date of Insurance; or

- Plastic/cosmetic surgery, circumcision (unless due to the Medically Necessary treatment for a disease), eye examination, glasses, lens 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
- 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 Policy 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
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilisation, venereal disease and its sequelae, Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) and Human Immunodeficiency Virus (HIV) related diseases, and any communicable diseases required quarantine by law; or
- 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
- 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
- Erectile dysfunction and tests or treatment related to impotence or sterilisation; or
- 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
- Injuries or Hospitalisation as a result of drug abuse, addictive disorders from substance misuse or while under the influence of alcohol; or
- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or
- 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
- Criminal act, involvement in breach of law (unless as an innocent party) or membership of an illegal organisation; or
- Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or

- 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
- Investigation and treatment of sleep and snoring disorders, hyperhidrosis treatment, hormone replacement therapy, stem cell therapy, Positron Emission Tomography (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
- 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 other sources in respect of Injury or Illness or Disease for which the claim is made; or
- Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations); or
- 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
- 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
- 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
- Expenses incurred for sex change; or
- Any Outpatient treatment not related to Inpatient treatment, except as provided under the Policy; or
- 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:

This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under the policy.

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 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 plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
4. You may cancel your plan within fifteen (15) days after you have received the policy. The company will refund to you the premium paid less any medical expenses incurred without interest.
5. It is important that you maintain your policy by paying the premiums regularly on the due dates in order for you to be eligible for the benefits under the policy. The policy will lapse when no premium is received by the end of grace period.
6. If you terminate your policy, you may not get back the total amount that you have paid.
7. No benefit will be payable if you have travelled or reside out of Malaysia for a continuous period of more than ninety (90) days.
8. We will reimburse reasonable overseas treatment charges, if the Life Assured is hospitalised due to a medical emergency while traveling or requires treatment not available in Malaysia recommended by a Physician.
9. 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.
10. 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.
11. 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.

Annual Premium

Occupational Class 1 and 2 (RM500 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Male				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	3,090.57	3,377.22	4,038.27	4,556.97	5,379.89
2	2,783.89	3,041.87	3,636.82	4,103.65	4,844.27
3	2,477.21	2,706.53	3,235.37	3,650.33	4,308.66
4	2,477.21	2,706.53	3,235.37	3,650.33	4,308.66
5	1,663.17	1,813.32	2,164.32	2,437.34	2,872.17
6 - 10	1,663.17	1,813.32	2,164.32	2,437.34	2,872.17
11 - 15	1,663.17	1,813.32	2,164.32	2,437.34	2,872.17
16 - 20	2,560.19	2,792.22	3,322.62	3,739.92	4,404.87
21 - 25	2,764.62	3,014.37	3,588.12	4,035.89	4,751.39
26 - 30	2,586.87	2,816.37	3,347.39	3,761.37	4,422.87
31 - 35	2,472.44	2,690.82	3,193.92	3,589.79	4,221.59
36 - 40	2,655.72	2,885.82	3,422.07	3,841.34	4,508.24
41 - 45	2,983.32	3,236.82	3,827.67	4,291.79	5,026.92
46 - 50	3,931.62	4,294.59	5,129.12	5,783.24	6,823.40
51 - 55	4,555.65	4,976.06	5,942.64	6,700.28	7,905.03
56 - 60	5,203.40	5,683.43	6,787.10	7,652.16	9,027.78
61 - 65	9,032.68	9,864.72	11,777.75	13,277.20	15,661.60
66 - 70	9,575.07	10,457.04	12,484.83	14,074.25	16,601.72
71 - 75*	14,366.17	15,689.11	18,730.81	21,114.93	24,906.15
76 - 80*	17,240.82	18,828.36	22,478.40	25,339.35	29,888.80
81 - 85*	20,690.41	22,595.45	26,975.50	30,408.63	35,868.00
86 - 90*	22,760.16	24,855.71	29,673.77	33,450.22	39,455.50
91 - 95*	25,036.89	27,342.00	32,641.85	36,795.95	43,401.77
96 - 99*	27,541.29	30,076.91	35,906.75	40,476.25	47,742.65

* For renewal only.

Annual Premium

Occupational Class 1 and 2 (RM500 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Female				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	2,815.62	3,078.87	3,677.54	4,151.39	4,898.22
2	2,536.43	2,773.36	3,312.16	3,738.62	4,410.77
3	2,257.25	2,467.85	2,946.78	3,325.86	3,923.33
4	2,257.25	2,467.85	2,946.78	3,325.86	3,923.33
5	1,368.72	1,493.52	1,780.17	2,008.32	2,365.17
6 - 10	1,368.72	1,493.52	1,780.17	2,008.32	2,365.17
11 - 15	1,368.72	1,493.52	1,782.14	2,008.32	2,365.17
16 - 20	1,458.42	1,589.09	1,887.44	2,121.44	2,497.77
21 - 25	1,617.90	1,766.52	2,099.97	2,357.37	2,770.79
26 - 30	1,699.40	1,856.91	2,219.04	2,502.90	2,954.28
31 - 35	2,058.09	2,248.62	2,686.68	3,030.03	3,576.02
36 - 40	2,329.89	2,545.44	3,041.01	3,429.44	4,047.12
41 - 45	2,672.96	2,920.08	3,488.25	3,933.59	4,641.75
46 - 50	3,884.69	4,243.34	5,067.93	5,714.27	6,742.05
51 - 55	4,176.14	4,561.61	5,447.88	6,142.55	7,247.21
56 - 60	4,366.31	4,769.28	5,695.80	6,422.01	7,576.83
61 - 65	7,961.16	8,694.58	10,380.83	11,702.54	13,804.32
66 - 70	8,439.25	9,216.67	11,004.11	12,405.13	14,633.00
71 - 75*	12,662.44	13,828.58	16,509.72	18,611.25	21,953.07
76 - 80*	15,196.35	16,595.71	19,813.10	22,334.92	26,345.12
81 - 85*	18,237.03	19,916.28	23,777.14	26,803.33	31,615.57
86 - 90*	20,061.45	21,908.61	26,155.57	29,484.37	34,777.83
91 - 95*	22,068.32	24,100.19	28,771.83	32,433.53	38,256.33
96 - 99*	24,275.86	26,510.92	31,649.73	35,677.59	42,082.67

* For renewal only.

Annual Premium

Occupational Class 1 and 2 (RM5,000 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Male				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	2,477.21	2,706.53	3,235.37	3,650.33	4,308.66
2	2,231.86	2,438.25	2,914.21	3,287.67	3,880.17
3	1,986.52	2,169.97	2,593.05	2,925.01	3,451.68
4	1,986.52	2,169.97	2,593.05	2,925.01	3,451.68
5	1,335.29	1,455.41	1,736.21	1,954.62	2,302.49
6 - 10	1,335.29	1,455.41	1,736.21	1,954.62	2,302.49
11 - 15	1,335.29	1,455.41	1,736.21	1,954.62	2,302.49
16 - 20	2,052.90	2,238.53	2,662.85	2,996.69	3,528.65
21 - 25	2,216.45	2,416.25	2,875.25	3,233.46	3,805.86
26 - 30	2,074.25	2,257.85	2,682.66	3,013.85	3,543.05
31 - 35	1,982.70	2,157.41	2,559.89	2,876.58	3,382.02
36 - 40	2,129.33	2,313.41	2,742.41	3,077.82	3,611.34
41 - 45	2,391.41	2,594.21	3,066.89	3,438.18	4,026.29
46 - 50	3,150.05	3,440.42	4,108.04	4,631.34	5,463.47
51 - 55	3,649.27	3,985.60	4,758.86	5,364.97	6,328.78
56 - 60	4,167.47	4,551.49	5,434.43	6,126.48	7,226.98
61 - 65	7,230.90	7,896.53	9,426.95	10,626.51	12,534.03
66 - 70	7,664.81	8,370.38	9,992.62	11,264.15	13,286.13
71 - 75*	11,497.68	12,556.04	14,989.40	16,896.70	19,929.67
76 - 80*	13,797.41	15,067.44	17,987.47	20,276.23	23,915.79
81 - 85*	16,557.08	18,081.11	21,585.15	24,331.66	28,699.15
86 - 90*	18,212.88	19,889.32	23,743.77	26,764.93	31,569.15
91 - 95*	20,034.26	21,878.35	26,118.23	29,441.51	34,726.17
96 - 99*	22,037.78	24,066.28	28,730.15	32,385.75	38,198.87

* For renewal only.

Annual Premium

Occupational Class 1 and 2 (RM5,000 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Female				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	2,257.25	2,467.85	2,946.78	3,325.86	3,923.33
2	2,033.90	2,223.44	2,654.48	2,995.65	3,533.37
3	1,810.55	1,979.03	2,362.18	2,665.44	3,143.41
4	1,810.55	1,979.03	2,362.18	2,665.44	3,143.41
5	1,099.73	1,199.57	1,428.89	1,611.41	1,896.89
6 - 10	1,099.73	1,199.57	1,428.89	1,611.41	1,896.89
11 - 15	1,099.73	1,199.57	1,430.46	1,611.41	1,896.89
16 - 20	1,171.49	1,276.02	1,514.70	1,701.90	2,002.97
21 - 25	1,299.07	1,417.97	1,684.73	1,890.65	2,221.38
26 - 30	1,364.27	1,490.28	1,779.98	2,007.07	2,368.18
31 - 35	1,651.22	1,803.65	2,154.10	2,428.78	2,865.56
36 - 40	1,868.66	2,041.10	2,437.56	2,748.30	3,242.45
41 - 45	2,143.12	2,340.82	2,795.35	3,151.62	3,718.15
46 - 50	3,112.50	3,399.42	4,059.10	4,576.16	5,398.39
51 - 55	3,345.66	3,654.04	4,363.06	4,918.79	5,802.52
56 - 60	3,497.80	3,820.18	4,561.39	5,142.36	6,066.22
61 - 65	6,373.68	6,960.41	8,309.42	9,366.79	11,048.21
66 - 70	6,756.15	7,378.09	8,808.04	9,928.86	11,711.16
71 - 75*	10,134.70	11,067.61	13,212.53	14,893.75	17,567.21
76 - 80*	12,161.83	13,281.32	15,855.23	17,872.69	21,080.85
81 - 85*	14,594.38	15,937.78	19,026.46	21,447.42	25,297.21
86 - 90*	16,053.91	17,531.64	20,929.21	23,592.25	27,827.02
91 - 95*	17,659.40	19,284.90	23,022.22	25,951.57	30,609.82
96 - 99*	19,425.44	21,213.49	25,324.54	28,546.82	33,670.89

* For renewal only.

Annual Premium

Occupational Class 3 (RM500 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Male				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	3,863.21	4,221.53	5,047.84	5,696.21	6,724.86
2	3,479.86	3,802.34	4,546.03	5,129.56	6,055.34
3	3,096.51	3,383.16	4,044.21	4,562.91	5,385.83
4	3,096.51	3,383.16	4,044.21	4,562.91	5,385.83
5	2,078.96	2,266.65	2,705.40	3,046.68	3,590.21
6 - 10	2,078.96	2,266.65	2,705.40	3,046.68	3,590.21
11 - 15	2,078.96	2,266.65	2,705.40	3,046.68	3,590.21
16 - 20	3,200.24	3,490.28	4,153.28	4,674.90	5,506.09
21 - 25	3,455.78	3,767.96	4,485.15	5,044.86	5,939.24
26 - 30	3,233.59	3,520.46	4,184.24	4,701.71	5,528.59
31 - 35	3,090.55	3,363.53	3,992.40	4,487.24	5,276.99
36 - 40	3,319.65	3,607.28	4,277.59	4,801.68	5,635.30
41 - 45	3,729.15	4,046.03	4,784.59	5,364.74	6,283.65
46 - 50	4,914.53	5,368.24	6,411.40	7,229.05	8,529.25
51 - 55	5,694.56	6,220.08	7,428.30	8,375.35	9,881.29
56 - 60	6,504.25	7,104.29	8,483.88	9,565.20	11,284.73
61 - 65	11,290.85	12,330.90	14,722.19	16,596.50	19,577.00
66 - 70	11,968.84	13,071.30	15,606.04	17,592.81	20,752.15
71 - 75*	17,957.71	19,611.39	23,413.51	26,393.66	31,132.69
76 - 80*	21,551.03	23,535.45	28,098.00	31,674.19	37,361.00
81 - 85*	25,863.01	28,244.31	33,719.38	38,010.79	44,835.00
86 - 90*	28,450.20	31,069.64	37,092.21	41,812.78	49,319.38
91 - 95*	31,296.11	34,177.50	40,802.31	45,994.94	54,252.21
96 - 99*	34,426.61	37,596.14	44,883.44	50,595.31	59,678.31

* For renewal only.

Annual Premium

Occupational Class 3 (RM500 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Female				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	3,519.53	3,848.59	4,596.93	5,189.24	6,122.78
2	3,170.54	3,466.70	4,140.20	4,673.28	5,513.46
3	2,821.56	3,084.81	3,683.48	4,157.33	4,904.16
4	2,821.56	3,084.81	3,683.48	4,157.33	4,904.16
5	1,710.90	1,866.90	2,225.21	2,510.40	2,956.46
6 - 10	1,710.90	1,866.90	2,225.21	2,510.40	2,956.46
11 - 15	1,710.90	1,866.90	2,227.68	2,510.40	2,956.46
16 - 20	1,823.03	1,986.36	2,359.30	2,651.80	3,122.21
21 - 25	2,022.38	2,208.15	2,624.96	2,946.71	3,463.49
26 - 30	2,124.25	2,321.14	2,773.80	3,128.63	3,692.85
31 - 35	2,572.61	2,810.78	3,358.35	3,787.54	4,470.03
36 - 40	2,912.36	3,181.80	3,801.26	4,286.80	5,058.90
41 - 45	3,341.20	3,650.10	4,360.31	4,916.99	5,802.19
46 - 50	4,855.86	5,304.18	6,334.91	7,142.84	8,427.56
51 - 55	5,220.18	5,702.01	6,809.85	7,678.19	9,059.01
56 - 60	5,457.89	5,961.60	7,119.75	8,027.51	9,471.04
61 - 65	9,951.45	10,868.23	12,976.04	14,628.18	17,255.40
66 - 70	10,549.06	11,520.84	13,755.14	15,506.41	18,291.25
71 - 75*	15,828.05	17,285.73	20,637.15	23,264.06	27,441.34
76 - 80*	18,995.44	20,744.64	24,766.38	27,918.65	32,931.40
81 - 85*	22,796.29	24,895.35	29,721.43	33,504.16	39,519.46
86 - 90*	25,076.81	27,385.76	32,694.46	36,855.46	43,472.29
91 - 95*	27,585.40	30,125.24	35,964.79	40,541.91	47,820.41
96 - 99*	30,344.83	33,138.65	39,562.16	44,596.99	52,603.34

* For renewal only.

Annual Premium

Occupational Class 3 (RM5,000 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Male				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	3,096.51	3,383.16	4,044.21	4,562.91	5,385.83
2	2,789.83	3,047.81	3,642.76	4,109.59	4,850.21
3	2,483.15	2,712.46	3,241.31	3,656.26	4,314.60
4	2,483.15	2,712.46	3,241.31	3,656.26	4,314.60
5	1,669.11	1,819.26	2,170.26	2,443.28	2,878.11
6 - 10	1,669.11	1,819.26	2,170.26	2,443.28	2,878.11
11 - 15	1,669.11	1,819.26	2,170.26	2,443.28	2,878.11
16 - 20	2,566.13	2,798.16	3,328.56	3,745.86	4,410.81
21 - 25	2,770.56	3,020.31	3,594.06	4,041.83	4,757.33
26 - 30	2,592.81	2,822.31	3,353.33	3,767.31	4,428.81
31 - 35	2,478.38	2,696.76	3,199.86	3,595.73	4,227.53
36 - 40	2,661.66	2,891.76	3,428.01	3,847.28	4,514.18
41 - 45	2,989.26	3,242.76	3,833.61	4,297.73	5,032.86
46 - 50	3,937.56	4,300.53	5,135.05	5,789.18	6,829.34
51 - 55	4,561.59	4,982.00	5,948.58	6,706.21	7,910.98
56 - 60	5,209.34	5,689.36	6,793.04	7,658.10	9,033.73
61 - 65	9,038.63	9,870.66	11,783.69	13,283.14	15,667.54
66 - 70	9,581.01	10,462.98	12,490.78	14,080.19	16,607.66
71 - 75*	14,372.10	15,695.05	18,736.75	21,120.88	24,912.09
76 - 80*	17,246.76	18,834.30	22,484.34	25,345.29	29,894.74
81 - 85*	20,696.35	22,601.39	26,981.44	30,414.58	35,873.94
86 - 90*	22,766.10	24,861.65	29,679.71	33,456.16	39,461.44
91 - 95*	25,042.83	27,347.94	32,647.79	36,801.89	43,407.71
96 - 99*	27,547.23	30,082.85	35,912.69	40,482.19	47,748.59

* For renewal only.

Annual Premium

Occupational Class 3 (RM5,000 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Female				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	2,821.56	3,084.81	3,683.48	4,157.33	4,904.16
2	2,542.38	2,779.30	3,318.10	3,744.56	4,416.71
3	2,263.19	2,473.79	2,952.73	3,331.80	3,929.26
4	2,263.19	2,473.79	2,952.73	3,331.80	3,929.26
5	1,374.66	1,499.46	1,786.11	2,014.26	2,371.11
6 - 10	1,374.66	1,499.46	1,786.11	2,014.26	2,371.11
11 - 15	1,374.66	1,499.46	1,788.08	2,014.26	2,371.11
16 - 20	1,464.36	1,595.03	1,893.38	2,127.38	2,503.71
21 - 25	1,623.84	1,772.46	2,105.91	2,363.31	2,776.73
26 - 30	1,705.34	1,862.85	2,224.98	2,508.84	2,960.23
31 - 35	2,064.03	2,254.56	2,692.63	3,035.98	3,581.95
36 - 40	2,335.83	2,551.38	3,046.95	3,435.38	4,053.06
41 - 45	2,678.90	2,926.03	3,494.19	3,939.53	4,647.69
46 - 50	3,890.63	4,249.28	5,073.88	5,720.20	6,747.99
51 - 55	4,182.08	4,567.55	5,453.83	6,148.49	7,253.15
56 - 60	4,372.25	4,775.23	5,701.74	6,427.95	7,582.78
61 - 65	7,967.10	8,700.51	10,386.78	11,708.49	13,810.26
66 - 70	8,445.19	9,222.61	11,010.05	12,411.08	14,638.95
71 - 75*	12,668.38	13,834.51	16,515.66	18,617.19	21,959.01
76 - 80*	15,202.29	16,601.65	19,819.04	22,340.86	26,351.06
81 - 85*	18,242.98	19,922.23	23,783.08	26,809.28	31,621.51
86 - 90*	20,067.39	21,914.55	26,161.51	29,490.31	34,783.78
91 - 95*	22,074.25	24,106.13	28,777.78	32,439.46	38,262.28
96 - 99*	24,281.80	26,516.86	31,655.68	35,683.53	42,088.61

* For renewal only.

Annual Premium

Occupational Class 4 (RM500 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Male				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	4,635.86	5,065.83	6,057.41	6,835.46	8,069.84
2	4,175.84	4,562.81	5,455.23	6,155.48	7,266.41
3	3,715.82	4,059.80	4,853.06	5,475.50	6,462.99
4	3,715.82	4,059.80	4,853.06	5,475.50	6,462.99
5	2,494.76	2,719.98	3,246.48	3,656.01	4,308.26
6 - 10	2,494.76	2,719.98	3,246.48	3,656.01	4,308.26
11 - 15	2,494.76	2,719.98	3,246.48	3,656.01	4,308.26
16 - 20	3,840.29	4,188.33	4,983.93	5,609.88	6,607.31
21 - 25	4,146.93	4,521.56	5,382.18	6,053.84	7,127.09
26 - 30	3,880.31	4,224.56	5,021.09	5,642.06	6,634.31
31 - 35	3,708.66	4,036.23	4,790.88	5,384.69	6,332.39
36 - 40	3,983.58	4,328.73	5,133.11	5,762.01	6,762.36
41 - 45	4,474.98	4,855.23	5,741.51	6,437.69	7,540.38
46 - 50	5,897.43	6,441.89	7,693.68	8,674.86	10,235.10
51 - 55	6,833.48	7,464.09	8,913.96	10,050.42	11,857.55
56 - 60	7,805.10	8,525.15	10,180.65	11,478.24	13,541.67
61 - 65	13,549.02	14,797.08	17,666.63	19,915.80	23,492.40
66 - 70	14,362.61	15,685.56	18,727.25	21,111.38	24,902.58
71 - 75*	21,549.26	23,533.67	28,096.22	31,672.40	37,359.23
76 - 80*	25,861.23	28,242.54	33,717.60	38,009.03	44,833.20
81 - 85*	31,035.62	33,893.18	40,463.25	45,612.95	53,802.00
86 - 90*	34,140.24	37,283.57	44,510.66	50,175.33	59,183.25
91 - 95*	37,555.34	41,013.00	48,962.78	55,193.93	65,102.66
96 - 99*	41,311.94	45,115.37	53,860.13	60,714.38	71,613.98

* For renewal only.

Annual Premium

Occupational Class 4 (RM500 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Female				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	4,223.43	4,618.31	5,516.31	6,227.09	7,347.33
2	3,804.65	4,160.04	4,968.24	5,607.93	6,616.16
3	3,385.88	3,701.78	4,420.17	4,988.79	5,885.00
4	3,385.88	3,701.78	4,420.17	4,988.79	5,885.00
5	2,053.08	2,240.28	2,670.26	3,012.48	3,547.76
6 - 10	2,053.08	2,240.28	2,670.26	3,012.48	3,547.76
11 - 15	2,053.08	2,240.28	2,673.21	3,012.48	3,547.76
16 - 20	2,187.63	2,383.64	2,831.16	3,182.16	3,746.66
21 - 25	2,426.85	2,649.78	3,149.96	3,536.06	4,156.19
26 - 30	2,549.10	2,785.37	3,328.56	3,754.35	4,431.42
31 - 35	3,087.14	3,372.93	4,030.02	4,545.05	5,364.03
36 - 40	3,494.84	3,818.16	4,561.52	5,144.16	6,070.68
41 - 45	4,009.44	4,380.12	5,232.38	5,900.39	6,962.63
46 - 50	5,827.04	6,365.01	7,601.90	8,571.41	10,113.08
51 - 55	6,264.21	6,842.42	8,171.82	9,213.83	10,870.82
56 - 60	6,549.47	7,153.92	8,543.70	9,633.02	11,365.25
61 - 65	11,941.74	13,041.87	15,571.25	17,553.81	20,706.48
66 - 70	12,658.88	13,825.01	16,506.17	18,607.70	21,949.50
71 - 75*	18,993.66	20,742.87	24,764.58	27,916.88	32,929.61
76 - 80*	22,794.53	24,893.57	29,719.65	33,502.38	39,517.68
81 - 85*	27,355.55	29,874.42	35,665.71	40,205.00	47,423.36
86 - 90*	30,092.18	32,862.92	39,233.36	44,226.56	52,166.75
91 - 95*	33,102.48	36,150.29	43,157.75	48,650.30	57,384.50
96 - 99*	36,413.79	39,766.38	47,474.60	53,516.39	63,124.01

* For renewal only.

Annual Premium

Occupational Class 4 (RM5,000 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Male				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	3,715.82	4,059.80	4,853.06	5,475.50	6,462.99
2	3,347.79	3,657.38	4,371.32	4,931.51	5,820.26
3	2,979.78	3,254.96	3,889.58	4,387.52	5,177.52
4	2,979.78	3,254.96	3,889.58	4,387.52	5,177.52
5	2,002.94	2,183.12	2,604.32	2,931.93	3,453.74
6 - 10	2,002.94	2,183.12	2,604.32	2,931.93	3,453.74
11 - 15	2,002.94	2,183.12	2,604.32	2,931.93	3,453.74
16 - 20	3,079.35	3,357.80	3,994.28	4,495.04	5,292.98
21 - 25	3,324.68	3,624.38	4,312.88	4,850.19	5,708.79
26 - 30	3,111.38	3,386.78	4,023.99	4,520.78	5,314.58
31 - 35	2,974.05	3,236.12	3,839.84	4,314.87	5,073.03
36 - 40	3,194.00	3,470.12	4,113.62	4,616.73	5,417.01
41 - 45	3,587.12	3,891.32	4,600.34	5,157.27	6,039.44
46 - 50	4,725.08	5,160.63	6,162.06	6,947.01	8,195.21
51 - 55	5,473.91	5,978.40	7,138.29	8,047.46	9,493.17
56 - 60	6,251.21	6,827.24	8,151.65	9,189.72	10,840.47
61 - 65	10,846.35	11,844.80	14,140.43	15,939.77	18,801.05
66 - 70	11,497.22	12,555.57	14,988.93	16,896.23	19,929.20
71 - 75*	17,246.52	18,834.06	22,484.10	25,345.05	29,894.51
76 - 80*	20,696.12	22,601.16	26,981.21	30,414.35	35,873.69
81 - 85*	24,835.62	27,121.67	32,377.73	36,497.49	43,048.73
86 - 90*	27,319.32	29,833.98	35,615.66	40,147.40	47,353.73
91 - 95*	30,051.39	32,817.53	39,177.35	44,162.27	52,089.26
96 - 99*	33,056.67	36,099.42	43,095.23	48,578.63	57,298.31

* For renewal only.

Annual Premium

Occupational Class 4 (RM5,000 Deductible)

Age Next Birthday	Annual Premium (RM)				
	Female				
	Plan 150	Plan 200	Plan 300	Plan 400	Plan 500
1	3,385.88	3,701.78	4,420.17	4,988.79	5,885.00
2	3,050.85	3,335.16	3,981.72	4,493.48	5,300.06
3	2,715.83	2,968.55	3,543.27	3,998.16	4,715.12
4	2,715.83	2,968.55	3,543.27	3,998.16	4,715.12
5	1,649.60	1,799.36	2,143.34	2,417.12	2,845.34
6 - 10	1,649.60	1,799.36	2,143.34	2,417.12	2,845.34
11 - 15	1,649.60	1,799.36	2,145.69	2,417.12	2,845.34
16 - 20	1,757.24	1,914.03	2,272.05	2,552.85	3,004.46
21 - 25	1,948.61	2,126.96	2,527.10	2,835.98	3,332.07
26 - 30	2,046.41	2,235.42	2,669.97	3,010.61	3,552.27
31 - 35	2,476.83	2,705.48	3,231.15	3,643.17	4,298.34
36 - 40	2,802.99	3,061.65	3,656.34	4,122.45	4,863.68
41 - 45	3,214.68	3,511.23	4,193.03	4,727.43	5,577.23
46 - 50	4,668.75	5,099.13	6,088.65	6,864.24	8,097.59
51 - 55	5,018.49	5,481.06	6,544.59	7,378.19	8,703.78
56 - 60	5,246.70	5,730.27	6,842.09	7,713.54	9,099.33
61 - 65	9,560.52	10,440.62	12,464.13	14,050.19	16,572.32
66 - 70	10,134.23	11,067.14	13,212.06	14,893.29	17,566.74
71 - 75*	15,202.05	16,601.42	19,818.80	22,340.63	26,350.82
76 - 80*	18,242.75	19,921.98	23,782.85	26,809.04	31,621.28
81 - 85*	21,891.57	23,906.67	28,539.69	32,171.13	37,945.82
86 - 90*	24,080.87	26,297.46	31,393.82	35,388.38	41,740.53
91 - 95*	26,489.10	28,927.35	34,533.33	38,927.36	45,914.73
96 - 99*	29,138.16	31,820.24	37,986.81	42,820.23	50,506.34

* For renewal only.



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