

Affordable Healthcare for Everyone

RM25
monthly

RM300
annually

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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).

- For individuals aged between 30 days old to 65 years old (age last birthday)
- Simplified health declaration upon registration
- Reimbursement up to RM12,000 annually for medical expenses
(Shared annual limit for Malaysian Government Hospitals and Private Hospitals. The maximum annual limit for Private Hospitals is capped at RM6,000)

Coverage	Annual
Premium Payable*	RM300

*Premium rates are not guaranteed. MCIS Life reserves the right to change the premium rates with a 30-days prior notice and any change in premium rates shall apply from the next renewal date.

Description Of Benefits	Ringgit Malaysia (RM)
Hospital and Surgical Benefits	
Hospital Room and Board <i>(Limit up to thirty (30) days per Certificate Year)</i>	As Charged, subject to Reasonable and Customary Charges
Intensive Care Unit <i>(Limit up to fifteen (15) days per Certificate Year)</i>	
Hospital Supplies and Services	
Surgical Fees <i>(Excluding organ transplantation)</i>	
Operating Theatre Fees	
Anaesthetist Fees	
In-Hospital Physician Visit <i>(Limit up to thirty (30) days per Certificate Year)</i>	
Daycare Surgery	
Ambulance Fees	
Hospital Admission Fee and Medical Report Fee	
Applicable Tax <i>(On taxable supplies and services, if any)</i>	
Outpatient Treatment Benefits	
Outpatient Cancer Treatment	As Charged, subject to Reasonable and Customary Charges
Outpatient Kidney Dialysis Treatment	
Limits	
Annual Limit <i>(Malaysian Government Hospital)</i>	RM12,000
Annual Limit <i>(Private Hospital)</i> <i>Accelerated on Annual Limit (Malaysian Government Hospital)</i>	RM6,000
Deductible <i>Per Certificate Year and applicable to the Hospital and Surgical Benefits</i>	RM500

- Notes:**
1. You must first pay the Deductible amount equal to RM500 before the total Eligible Expenses incurred will be payable by MCIS Life subject to the Annual Limit (Private Hospital).
 2. The Deductible is applicable to the Hospital and Surgical Benefits for treatment sought at a Private Hospital. However, Emergency Treatment sought at a Private Hospital is not subject to the Deductible.
 3. Treatment sought at a Malaysian Government Hospital is not subject to the Deductible.
 4. The Certificate of Assurance is subject to a 30-day Waiting Period from the Certificate Effective Date, unless the Hospitalisation is the result of an Accident, and a 120-day Waiting Period from the Certificate Effective Date for Specified Illnesses.

Important notes:

This leaflet provides a brief description of the product and should not be construed as a contract of insurance. You are advised to refer to the policy contract for the specific details on the terms and conditions, exclusions, and limitations of the product as the information provided in this leaflet is not exhaustive. 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.