

# Protecting You Against Rising Medical Costs

**RM20<sup>\*</sup>**  
monthly

**RM240**  
annually

\*Please refer to Sales representative for details

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- Medical plan exclusively for valid UNHCR card holders
- Claim up to RM6,000 annually for accident or illness
- Eligible age: 30 days to 65 years old (age last birthday)

Coverage	Annual
Premium Payable*	<b>RM240</b>

\*Premiums are to be paid on or before their due dates to prevent termination of certificate. Also, premium amount are non-guaranteed and subject to revision with 30 days notice.

Description Of Benefits	Ringgit Malaysia (RM)
<b>Limit</b>	
Annual Limit	<b>RM6,000</b>
<b>Hospital and Surgical Benefits</b>	
Hospital Room and Board <i>(Limit per day, up to thirty (30) days per Certificate Year)</i>	As charged in accordance to charges consistent with the third (3rd) Class Room & Board, in a non-corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
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	
Anaesthetist Fees	
In-Hospital Physician Visit <i>(up to thirty (30) days per Certificate Year)</i>	
Day Care Surgery	
Ambulance Fees	
Applicable Tax <i>(On taxable supplies and services, if any)</i>	
Hospital Admission Fee and Medical Report Fee	
<b>Outpatient Treatment Benefits</b>	
Outpatient Cancer Treatment	As Charged, subject to Reasonable and Customary Charges
Outpatient Kidney Dialysis Treatment	

**Notes:**

1. Hospital and Surgical Benefits and Outpatient Treatment Benefits are subject to Reasonable and Customary Charges.
2. The Certificate is subject to first thirty (30)-days of waiting period from the Certificate Effective Date during which only accidental claims are reimbursed, and first one hundred and twenty (120)-days of waiting period from the Certificate Effective Date for Specified Illnesses.

This leaflet provides a summary of the main features/benefits of this product for information purpose. This leaflet does not constitute a contract of insurance. The list of exclusions, benefits descriptions and terms & conditions here are not exhaustive. Please refer to the Master Policy for the exclusions, benefits descriptions and terms & conditions of this product.