

Medical Plus

# We will keep you smiling



Your employment medical coverage may not necessarily be sufficient for you or your family. With Medical Plus, a medical benefit add-on, you can supplement your employment medical coverage to guarantee your medical cover even when you retire.

## Key Benefits



### High Coverage Limit

Unlimited lifetime cover and high annual limit of up to RM1.5 Million.



### Cashless Admission

You can be admitted without any payment according to your entitlement.



### Etika Healthcare App

Our GPS locator pinpoints an Etika Panel Hospital nearest to you, facilitates your hospitalisation, and ensures you maximize your medical care entitlement.

## Eligibility

You are eligible to apply the plan for yourself, or your spouse from age 18 to 65, whilst children are eligible from the age of 14 days.

## Table of Benefits

Benefits	Plan Type				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Overall Lifetime Limit	No Limit				
Overall Annual Limit	RM100k	RM150k	RM200k	RM1mil	RM1.5mil
<b>In-Patient Benefits</b>					
Hospital Room & Board Charges (RM per day limit)	RM150	RM200	RM300	RM400	RM500
Hospital Room & Board Charges (days per annum limit)	No Limit				
Intensive Care Unit Charges (No limit of days per annum)	As Charged				
Surgical Fees					
Anaesthetist Fees					
Operating Theatre Fees					
Hospital Supplies & Services Charges					
In-Hospital Physician / Specialist Visit Charges (2 visits per day limit)					
Daily Guardian Benefit (RM per day limit)	RM150				
Daily Guardian Benefit (days per annum limit)	120 days				

Daily Cash Allowance at Government Hospital (RM per day limit)	RM200
Daily Cash Allowance at Government Hospital (days per annum limit)	No Limit
Medical Report Fees (RM per Hospitalisation limit)	RM100
<b>Out-Patient Benefits</b>	
Pre-Hospital Diagnostic Tests Charges, or Specialist Consultation Fees (within 60 days prior to Hospitalisation)	As Charged
Post-Hospitalisation Treatment Charges (within 90 days after discharge)	
Out-Patient Physiotherapy Treatment Charges (RM per annum limit, within 90 days after discharge or surgery)	RM1,000
Emergency Accidental Out-Patient Treatment Charges (RM per Accident limit)	As Charged
Emergency Accidental Dental Treatment Charges (RM per Accident limit)	
Ambulance Fees	
Home Nursing Charges (RM per day limit)	RM100
Home Nursing Charges (days per annum limit)	60 days
Day Surgery Fees	As Charged
Emergency Out-Patient Sickness Treatment Fees (RM per Medical Condition limit)	RM100
<b>Cancer, Dialysis and Transplant</b>	
Out-Patient Kidney Dialysis Treatment Charges	As Charged
Out-Patient Cancer Treatment Charges	
Organ Transplant Charges (limited to one (1) Organ Transplant per policy)	
<b>Other Benefits</b>	
Alternative Medical Practitioner Charges (RM per annum limit, within 90 days after discharge)	RM200
Goods and Services Tax on Eligible Medical Benefits	As Charged

**Etiqa Online 1300 13 8888**  
**[www.etiqa.com.my](http://www.etiqa.com.my)**



For more details, please refer to your Etiqa Life Insurance Agent below:



Underwritten by:

**Etiqa Life Insurance Berhad** (1239279-P)

(Licensed under Financial Services Act 2013  
and regulated by Bank Negara Malaysia)

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