



Medical Plus

We will keep you smiling



The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

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.



eTiqa+ App

Our GPS locator pinpoints an Etiqa 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 |
| In-Patient Benefits | | | | | |
| 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 | | | | |

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|--|------------|
| 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 |
| Out-Patient Benefits | |
| 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 |
| Cancer, Dialysis and Transplant | |
| Out-Patient Kidney Dialysis Treatment Charges | As Charged |
| Out-Patient Cancer Treatment Charges | |
| Organ Transplant Charges (limited to one (1) Organ Transplant per Policy) | |
| Other Benefits | |
| Alternative Medical Practitioner Charges (RM per annum limit, within 90 days after discharge) | RM200 |

Etiqa Oneline 1300 13 8888
www.etiqa.com.my



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



Underwritten by:

Etiqa Life Insurance Berhad (201701025113)

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

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