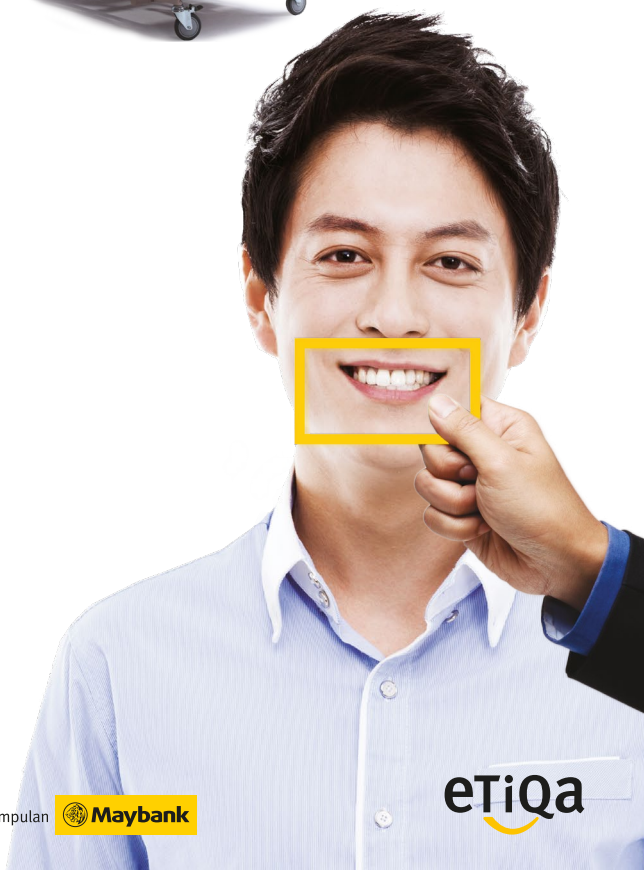


Elitelink - Elite Medical Plus

We will keep you smiling



Your employment medical coverage may not necessarily be sufficient for you or your family. With Elitelink, an investment-linked plan and Elite Medical Plus, a medical benefit add-on, you can supplement your employment medical coverage, and also save today to guarantee your full medical cover even when you retire.

Key Benefits



High Coverage Limit

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



Deductible Cover

Save your premiums today for full medical coverage when you retire.



Etiqua Healthcare App

Our GPS locator pinpoints an Etiqua 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.

You have the option to choose the following to manage your medical cover:

- 1. You can invest in a full medical cover today, as medical cost is expensive and increasing each year.



Daniel, age 40, is self-employed. He opts for full medical coverage until age 88.

Total eligible medical bills paid by Etiqua
(based on your selected plan)

Death Benefit

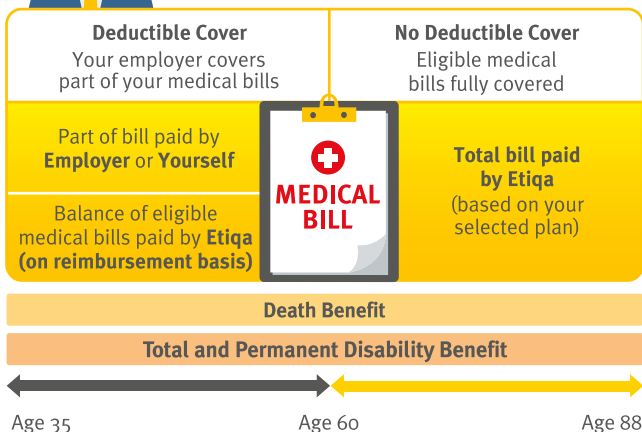
Total and Permanent Disability Benefit



2. You can start your medical cover today with a deductible option should your employment medical coverage be insufficient.



Adam, age 35, has limited medical coverage from his employer. He plans to supplement his medical coverage until age 88 with deductible cover and auto convert to full medical coverage prior to 60th birthday.



3. Full medical coverage by employer.



Sara, age 40, has full medical coverage from her employer. She plans to invest in her medical plan and opts for maximum deductible cover now and auto convert to full medical coverage prior to 60th birthday.

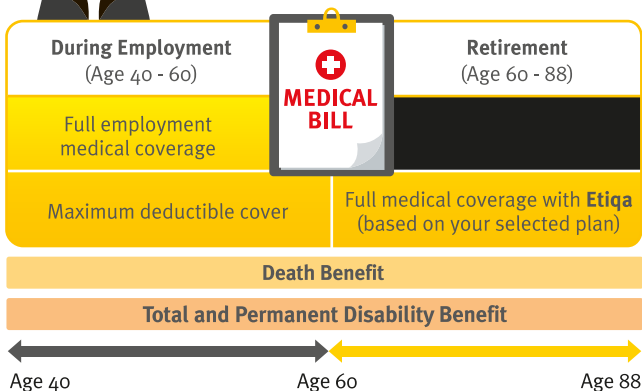


Table of Benefits

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				
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				

Benefits	Plan Type				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
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				
Goods and Services Tax on Eligible Medical Benefits	As Charged				
Self-insured Deductible Option					
Choice of Self-insured deductible amount (RM per annum limit)	You can choose no deductible or a deductible amount as follows:				
	Option		Deductible Amount		
	Option 1		RM10,000		
	Option 2		RM20,000		
	Option 3		RM40,000		
	Option 4		RM60,000		

Etiqua Oneline 1300 13 8888
www.etiqua.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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