

Etiqa SmartSave Takaful-
Medical for Retirement

Save today for medical coverage tomorrow



Takaful

*Not just Takaful,
Etiqa Takaful*

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Etiqa Family Takaful Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

Your employment medical coverage may not necessarily be sufficient. With Etiqa SmartSave Takaful, an investment-linked plan, and a medical benefit add-on, you can supplement your employment medical coverage, and also save today 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 Million.



Activation @ Retirement

Our Activation 60 feature ensures you are medically covered when you retire at age 60.



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, your spouse, or your children before age 70.

Table of Benefits

Plan Type	Plan 1	Plan 2	Plan 3
Overall Lifetime Limit	No Lifetime Limit		
Overall Annual Limit	RM150k	RM200k	RM1 mil
In-Patient Benefits			
Hospital Room & Board Charges (RM per day limit)	RM200	RM300	RM400
Hospital Room & Board Charges (days per annum limit)	No Limit		
Intensive Care Unit Charges (No limit)	As Charged		
Surgical Fees, Anaesthetist Fee, Operating Theatre Fees and 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		

Plan Type	Plan 1	Plan 2	Plan 3
Emergency Accidental Out-Patient Treatment Charges	As Charged		
Emergency Accidental Dental Treatment Charges			
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 (10pm-9am) (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 1 Organ Transplant per certificate)			
Other Benefits			
Alternative Medical Practitioner Charges (RM per annum limit, within 90 days after discharge)	RM200		
Self-covered Deductible			
Choice of Self-covered 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	
Option 5	Activation 60		

Please refer to the product disclosure sheet and takaful certificate for more details of the product benefits, exclusions, terms and conditions.

This is a takaful product that is tied to the performance of underlying assets and is not a pure investment product such as unit trusts.

For more details, call Etiqa Online at **1300 13 8888**.

Etiqua Online 1300 13 8888
www.etiqua.com.my



Etiqua Family Takaful Berhad (199301011506)

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

Dataran Maybank, No. 1, Jalan Maarof,
59000 Kuala Lumpur, Malaysia.

T +603 2297 3888

F +603 2297 3800

E info@etiqua.com.my

Connect with us at

   **Etiqua**  myetiqua