

MEDIC eDGE Takaful

# Start with a Strong First Step Towards a Protected Future



**Takaful**

*Not just Takaful,  
Etika Takaful*

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etika Family Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). | Member of PIDM

Progressing in life is exciting but don't let unexpected medical expenses stress you. Etiqa MEDIC eDGE Takaful provides the medical protection you need, it's comprehensive yet affordable, and will provide you with the protection you deserve from the start.



### No Lifetime Limit

UNLIMITED lifetime coverage.



### Guaranteed Renewal

Your certificate will be automatically renewed as long as contributions are paid on time.



### Two Deductible Options

Two deductible options are provided to help you save on contributions while ensuring you receive the required medical protection.



### Etiqa+ App

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

#### Note:

Benefits are subject to terms and conditions.

### Eligibility

The plan is available for you or your spouse aged between 17 to 65 years old, and your children aged between 14 days to 16 years old.

## Table of Benefits

No	Plan Type	Plan 1	Plan 2
1	Overall Annual Limit	RM50,000	RM100,000
2	Overall Lifetime Limit	No Limit	
<b>Inpatient &amp; Day Surgery Benefits</b>			
3	Hospital Room & Board Charges (RM per day limit)	RM120	RM180
4	Hospital Room & Board Charges (Days per certificate year limit)	No Limit	
5	Intensive Care Unit Charges (No limit on days per certificate year)	As Charged (Subject to overall annual limit)	
6	Surgical Fees		
7	Anaesthetist Fees		
8	Operating Theatre Fees		
9	Hospital Supplies & Services Charges		
10	In-Hospital Physician / Specialist Visit Charges (2 visits per day limit)		
11	Day Surgery Fees		
12	Ambulance Fees	RM150	
13	Medical Report Fees (RM per hospitalisation limit)		
<b>Outpatient Benefits</b>			
14	Pre-Hospitalisation/Pre-Surgical Diagnostic Tests Charges (Within 60 days prior to hospitalisation)	As Charged (Subject to overall annual limit)	
15	Pre-Hospitalisation/Pre-Surgical Consultation Fees (Within 60 days prior to hospitalisation – maximum of 2 general practitioner and 1 specialist consultations)		
16	Pre-Hospitalisation/Pre-Surgical Treatment Charges (Within 90 days after discharge)		
17	Emergency Accidental Outpatient Treatment Charges		

## Table of Benefits

No	Plan Type	Plan 1	Plan 2
<b>Cancer and Dialysis Treatments</b>			
18	Outpatient Kidney Dialysis Treatment Charges	As Charged (Subject to overall annual limit)	
19	Outpatient Cancer Treatment Charges		
<b>Other Benefits</b>			
20	Daily Cash Allowance at Government Hospital (RM per day limit)	RM200	
21	Daily Cash Allowance at Government Hospital (Days per certificate year limit)	No Limit	
<b>Deductible</b>			
22	Deductible Amount (RM per certificate year limit, only applicable to Benefit items 3 to 16)	Option 1: RM500 Option 2: RM1,000	

**Note:**

- 1) The deductible option is applicable to items 3 to 16.
- 2) Customers are required to top up the room & board rate differences for upgrades.
- 3) All eligible expenses incurred for hospitalisation at Government Hospitals are NOT subject to deductible.
- 4) Please refer to the product disclosure sheet and certificate for more details of the product benefits, exclusions, terms and conditions.

**Etiqa Online 1300 13 8888**  
**www.etiqa.com.my**



**Etiqa Family Takaful Berhad** (199301011506)  
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regulated by Bank Negara Malaysia)

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