

IL Ultimate Health

**Have The Essentials To
Protect The Ultimate Life You Love.**

eTiqa
Life Insurance



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Underwritten by Etiqa Life Insurance Berhad (Co. Reg. No.: 201701025113)

As you transition through life's stages, your medical needs evolve too. Introducing our new rider, IL Ultimate Health, which offers you a high coverage plan of up to RM10 million with cost-saving options. With this comprehensive medical plan, you can live your ultimate life now and into the future.



Comprehensive Medical Coverage

Enjoy comprehensive medical coverage with IL Ultimate Health:

- Advanced Medical Treatment Charges (e.g. Brachytherapy, Gamma Knife, Cryoablation, Hormone Therapy for Cancer and more)
- Genomic Test for Cancer of up to RM40,000
- Intraocular Lens (for eye treatment) of up to RM8,000
- Outpatient psychiatrist charges of up to RM30,000
- Outpatient Dengue Fever/Chikungunya treatment charges of up to RM5,000
- Alternative medical practitioner reimbursement charges (e.g. Ayurvedic, Chiropractic, Chiropody, Homeopathy, Osteopathy, or Acupuncture) of up to RM5,000 per policy year

Note: Please refer to the Table of Benefits for more details on the coverage.



High Coverage Limit

Get unlimited lifetime medical coverage with a high annual limit of up to RM10 million with our VIP plan.



Cost-saving Options

Get comprehensive coverage that matches your needs by choosing one of the three deductible options: RM500, RM20,000, and RM40,000.



Accessible Healthcare via Etiqa+ App

Navigate to the closest Etiqa Panel Hospitals via the built-in GPS, view your medical care entitlements, and enjoy a smoother hospitalisation process.

Note: The key benefits above are subject to terms and conditions.

Elevate Your Protection

Speak to our Life Planner to secure peace of mind.

Eligibility

The plan is available for you or your spouse aged between 17 to 70 years old, and your children aged between 14 days to 16 years old.

Table of Benefits

Plan Type		Plan 1	Plan 2	Plan 3	Plan 4	Plan VIP
1.	Overall Lifetime Limit	No limit				
2.	Overall Annual Limit	RM1,000,000	RM1,500,000	RM1,800,000	RM2,000,000	RM10,000,000
Inpatient & Day Care Surgery Benefits						
3.	Hospital Room & Board Charges (RM per day limit)	RM150	RM200	RM300	RM400	As charged
	Hospital Room & Board Charges (days per policy year limit)	No limit				No limit
4.	Intensive Care Unit Charges (No limit)	As charged				As charged
5.	Surgical Fees, Anaesthetist Fee, Operating Theatre Fees and Hospital Supplies & Services Charges					
6.	In-Hospital Physician/ Specialist Visit Charges (2 visits per day limit)					
7.	Day Surgery Fees	As charged				As charged
8.	Daily Guardian Benefit (RM per day limit)	RM150				RM300
	Daily Guardian Benefit (days per policy year limit)	120 days				120 days
9.	Medical Report Fees (RM per Hospitalisation limit)	As charged				As charged
10.	Ambulance Fee	As charged				As charged
11.	Intraocular Lens	Up to RM8,000 per lifetime				Up to RM8,000 per lifetime

Plan Type		Plan 1	Plan 2	Plan 3	Plan 4	Plan VIP
12.	Organ Transplant Charges (limited to 1 Organ Transplant per policy)	As charged				As charged
13.	Additional Advanced Medical Treatment Charges	N/A	As charged			As charged
14.	Genomic Test for Cancer	N/A	Up to RM10,000 per lifetime	Up to RM20,000 per lifetime	Up to RM30,000 per lifetime	Up to RM40,000 per lifetime
Outpatient Benefits						
15.	Pre-Hospitalisation or Pre-Surgery Diagnostic Tests Charges	As charged (within 90 days prior to hospitalisation)				As charged (within 90 days prior to hospitalisation)
16.	Pre-Hospitalisation or Pre-Surgery Consultation Fees, Treatment and Medication Charges (max 2 consultations by General Practitioner or Specialist)	As charged (within 90 days prior to hospitalisation)				As charged (within 90 days prior to hospitalisation)
17.	Post-Hospitalisation or Post-Surgery Consultation Fees, Treatment and Medication Charges	As charged (within 90 days from discharge)				As charged (within 90 days from discharge)
18.	Out-Patient Physiotherapy Treatment and Medication Charges	As charged (within 90 days from discharge)				As charged (within 90 days from discharge)
19.	Emergency Accidental Out-Patient Treatment Charges	As charged (include follow up 31 days from the date of accident)				As charged (include follow up 31 days from the date of accident)
20.	Emergency Accidental Dental Treatment Charges					

Plan Type		Plan 1	Plan 2	Plan 3	Plan 4	Plan VIP
21.	Home Nursing Charges	As charged, subject RM6,000 per policy year, no lifetime limit (within 90 days from discharge)				As charged, subject RM6,000 per policy year, no lifetime limit (within 90 days from discharge)
22.	Emergency Out-Patient Sickness Treatment (per Medical Condition limit)	RM200				RM200
23.	Outpatient Dengue Fever/Chikungunya Treatment Charges, including consultation fees, examination test and medication (per policy year limit)	Up to RM1,500	Up to RM2,000	Up to RM3,000	Up to RM4,000	Up to RM5,000
24.	Outpatient Psychiatrist Charges (including Consultation fees, treatment and medication): a. Major Depressive Disorder b. Obsessive Compulsive Disorder c. Schizophrenia d. Schizoaffective Disorder e. Bipolar Disorder f. Post-Traumatic Stress Disorder g. Tourette Syndrome (up to age 21)	N/A	Up to RM15,000 per lifetime		Up to RM30,000 per lifetime	Up to RM30,000 per lifetime
25.	Alternative Medical Practitioner Charges (including consultation fees, treatment and medication) – per day limit	Reimbursement for Ayurvedic, Chiropractic, Chiropody, Homeopathy, Osteopathy, or Acupuncture, within 90 days after discharge				
		RM150	RM200	RM300	RM400	RM500
		Up to RM1,500 per policy year	Up to RM2,000 per policy year	Up to RM3,000 per policy year	Up to RM4,000 per policy year	Up to RM5,000 per policy year

Plan Type		Plan 1	Plan 2	Plan 3	Plan 4	Plan VIP
Cancer and Dialysis Treatments						
26.	Out-Patient Kidney Dialysis Treatment Charges (including consultation fees, examination test and medication)	As charged				As charged
27.	Out-Patient Cancer Treatment Charges (including consultation fees, examination test and medication)	As charged				As charged
Other Benefits						
28.	Daily Cash Allowance at Government Hospital (RM per day limit)	RM200				RM200
	Daily Cash Allowance at Government Hospital (days per policy year limit)	No limit				No limit
Deductible						
29.	Deductible Amount (RM per policy year limit)	<ul style="list-style-type: none"> Option 1: RM500 Option 2: RM20,000 Option 3: RM40,000 				

Notes:

1. All the amount shown in the Table of Benefits above are in Ringgit Malaysia (RM).
2. We shall only reimburse the amount/charges as per your selected plan.
3. Coverage item number 19, 20, 26, 27 and 28 are NOT subject to the deductible amount.
4. IL Ultimate Health is a unit-deducting rider that you can attach to SecurePro, a regular premium investment-linked basic insurance plan.
5. Please refer to the product disclosure sheet and policy for more details of the product benefits, exclusions, terms and conditions.

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

How IL Ultimate Health Works?

IL Ultimate Health - Medical Plan	Plan 2
Overall Annual Limit	RM1,500,000
Room & Board Amount	RM200
Deductible Amount (per policy year)	RM500



At 25, Adeline signs up for **SecurePro with IL Ultimate Health** with a deductible amount of RM500.



Adeline
At 27, she is diagnosed with Appendicitis.

Medical bill: RM10,000
Adeline pays: RM500
(under deductible amount)
Etiqa pays RM9,500



Adeline
At 27, she is diagnosed with Dengue Fever.

Medical bill: RM1,000
Adeline pay & make claim: RM1,000
Etiqa pays RM1,000
(under Outpatient Dengue Treatment Charges benefit)



Adeline
At 31, she is diagnosed with Breast Cancer. She undergoes Genomic Test for Cancer and Immunotherapy for Cancer treatment.

Medical bill: RM140,000
(including RM10,000 under Genomic Test charges benefit)
Adeline pays: RM500
(under deductible amount)
Etiqa pays RM139,500



Adeline is living a healthy lifestyle and is grateful that the **IL Ultimate Health** coverage continues.

Note: The scenario above is for illustration purposes only. Terms and conditions apply.

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