

## Schedule of Benefits for Multi Medical Protector

### PART I - BASIC MED BENEFITS

		PLANS			
		(MAXIMUM EACH DISABILITY)			
		MP400	MP300	MP180	MP80
1	Inpatient Benefits	RM	RM	RM	RM
a)	Hospital Room & Board, per day	400	300	180	80
b)	Nursing Care and Service, per day	70	60	40	30
c)	All eligible Inpatient Medical Expenses ∴ including Intensive Care Unit	Full Reimbursement			
d)	Lodger Fees - for child below 15 year old	400	300	180	80
e)	Malaysian Government Hospital Cash Allowance ∴ per day, up to 150 days	150	100	75	50
f)	Malaysian Government Service Tax	Up to 5% Room & Board Limit entitled			
g)	Medical Report Fee	100	100	100	100
2	Outpatient Benefits				
a)	Pre-Hospitalization Specialist Consultation & Diagnostic Services within 60 days preceding confinement	Full Reimbursement			
b)	Daycare Surgery - inclusive of all incidental services & supplies				
c)	Post-Hospitalization Physician Treatment ∴ Within 60 days after discharge from hospital				
d)	Emergency Accidental Outpatient Treatment ∴ Within 24 hours & up to 30 days follow-up treatment				
e)	Emergency Accidental Outpatient Dental Treatment - within 24 hours & up to 14 days follow-up treatment				
f)	Ambulance Fees				
g)	Outpatient Physiotherapy Treatment ∴ Within 90 days after discharge				
h)	Home Nursing Care, per day, up to 60 days	400	300	200	100
<b>OVERALL ANNUAL LIMIT - PART I</b>		<b>70,000</b>	<b>50,000</b>	<b>35,000</b>	<b>25,000</b>
<b>- Per Insured Person</b>					

## PART II - MAJOR MED BENEFITS

Specially for the Defined Major Disability, an Insured Person who suffers from one of these defined disability is entitled to have the following benefits subject to the Policy terms and conditions

		MP400	MP300	MP180	MP80
		RM	RM	RM	RM
1	All Eligible, Necessary & Reasonable Medical Expenses rendered as Inpatient for the Defined Major Disability - Per Insured Person, per annum	80,000	60,000	45,000	35,000
2	Monthly Outpatient Cancer Treatment or Kidney Dialysis - reimbursement within Policy Period only	5,000	4,000	3,000	2,000
3	Recuperative Allowance in lump sum, upon discharge - hospitalized for more than 5 consecutive days (max per disability)	2,000	1,500	1,000	750
4	Hospitalization Inconvenience per day, up to 15 days - in excess of 5 consecutive days of hospitalization (max per disability)	125	100	75	60
5	Major Disability Relief – in lump sum payment (once per lifetime) upon diagnosis of Defined Major Disability - subject to 30 days waiting period & 30 days survival period	12,000	10,000	7,500	5,000

ANNUAL PREMIUMS (RM) - Please add RM10 Stamp Duty

Age	MP400	MP300	MP180	MP80
15 days - 10 years	640	500	380	300
11 years - 17 years	500	400	290	230
18 years - 35 years	620	490	440	360
36 years - 45 years	730	620	500	400
46 years - 55 years	1,010	880	610	520
56 years - 60 years	1,480	1,220	870	720
61 years - 65 years (for renewal)	2,600	1,730	1,320	1,080
66 years - 70 years (for renewal)	3,560	2,320	1,830	1,600