

## Schedule of Benefits for Multi Medical Protector

### PART I - BASIC MED BENEFITS

		PLANS			
		(MAXIMUM EACH DISABILITY)			
1	Inpatient Benefits	MP400	MP300	MP180	MP110
		RM	RM	RM	RM
a)	Hospital Room & Board, per day	400	300	180	110
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	110
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	Full Reimbursement			
a)	Pre-Hospitalization Specialist Consultation & Diagnostic Services within 60 days preceding confinement				
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> - Per Insured Person		70,000	50,000	35,000	25,000

## 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

		<u>MP400</u>	<u>MP300</u>	<u>MP180</u>	<u>MP110</u>
		RM	RM	RM	RM
1	All Eligible, Necessary & Reasonable Medical Expenses rendered as Inpatient for the Defined Major Disability - Per Insured Person, per annum - in excess of reimbursement from PART 1	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	MP110
15 days - 10 years	650	525	400	325
11 years - 17 years	550	475	350	300
18 years - 25 years	700	575	450	375
26 years - 35 years	800	700	575	450
36 years - 45 years	1,075	925	725	575
46 years - 55 years	1,550	1,300	1,000	800
56 years - 60 years	2,300	1,900	1,475	1,175
61 years - 65 years (for renewal)	3,150	2,500	1,900	1,550
66 years - 70 years (for renewal)	4,000	3,200	2,450	1,925