

هونغ ليونغ م.س.أ.ج. تكافل



HongLeong

MSIG Takaful



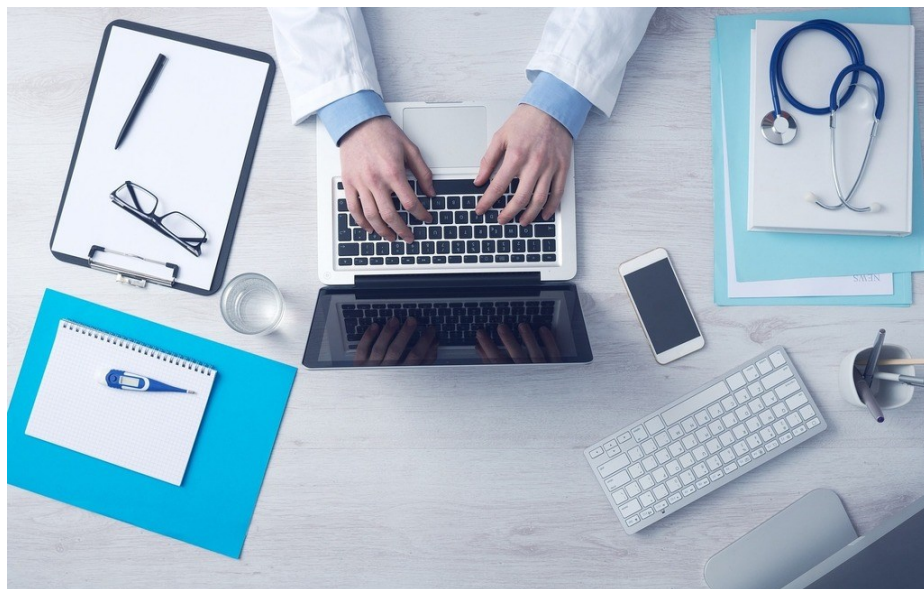
MEDI-AUNI

Comprehensive Medical Protection That Fits All



Contact our customer service at 03-7650 1800
Log on to www.hlmtakaful.com.my





MEDI-AUNI

Comprehensive Medical Protection That Fits All

At Hong Leong MSIG Takaful, we understand your need to have the best medical treatment. During times like these, the last thing that you should worry about is the medical bill. Medi-Auni is an investment linked medical rider that provides you with comprehensive medical coverage with no lifetime limit at an affordable price. It can be used as your primary medical coverage, or even to complement the medical benefits provided by your employer, or supplement any existing medical cover that you have. Depending on the deductible option chosen, you will also enjoy huge savings¹ on your *Tabarru'*(donation) amount.

¹In comparison with plan with no deductible

*HLM Takaful was awarded "Friendly Consumer Centricity 2017" by the Malaysian Consumer, Welfare and Protection Board (LPKPM) under the Ministry of Domestic Trade, Cooperatives and Consumerism Malaysia.

Key Features

1 Enjoy Unlimited Lifetime Coverage

- ◆ With no lifetime limit, Medi-Auni will ensure that you are protected till age 100 subject to the annual limit. You also have an option to increase your annual limit by participating in our Million Extra-i.

2 Extended Medical Coverage For Loved Ones

- ◆ Coverage can be extended up to 2 Medi-Auni plan for each individual, provided that the total room & board limit must not exceed RM800 per individual.
- ◆ Coverage can be extended up to 9 family members. Applicable only to your spouse, parents and children.

3 No Claim Incentive (NCI)

- ◆ Additional 10% of your initial annual limit in the event there is no approved claim within every 5 Rider Years subject to a maximum of 50% of the initial annual limit.

4 Flexible Medical Plan During Your Pre and Post Retirement

- ◆ You have the flexibility to choose a deductible amount option during pre-retirement and retirement according to your needs. Please refer to our choice of deductible options for further details.
- ◆ You will enjoy great savings on your *Tabarru'* amount depending on your chosen deductible option.

The Schedule of Benefits for Medi-Auni as follows:

Designated Plan	Plan 200	Plan 300	Plan 500
Hospital & Surgical	Amount (RM)		
Hospital Room & Board (Limit per day, up to 150 days per Rider Year)	200	300	500
Daily Cash as a result of hospitalisation due to road accidents on a Malaysian Highway ^[1] ^[5] (up to 150 days per Rider Year)	200	300	500
Daily Cash Allowance at Government Hospital ^[5] (up to 60 days per Rider Year)	100	150	250
Intensive Care Unit (up to 75 days per Rider Year)	As charged, subject to reasonable & customary charges ^[2]		
Lodger Expenses (up to 150 days per Rider Year)			
Hospital Supplies & Services			
Surgical Fees (including pre-surgical assessment, specialist's visits and post-surgery care up to 60 days from the date of surgery)			
Anesthetist and Operating Theatre Fees			
Organ Transplant			
Day Surgery			
Ambulance Fees			
In-Hospital Physician Visit (up to 150 days per Rider Year)			
In-Hospital Physiotherapy Treatment Fees			
Pre-Hospitalisation (within 60 days prior to hospitalisation)			
<ul style="list-style-type: none"> • Pre-Hospital Diagnostic Tests • Pre-Hospital Specialist Consultation 			

Designated Plan	Plan 200	Plan 300	Plan 500
Hospital & Surgical	Amount (RM)		
Post-Hospitalisation (within 60 days following discharge from hospital) Post-Hospitalisation Treatment	As charged, subject to reasonable & customary charges ^[2]		
Post-Hospitalisation Alternative Treatment ^[3]	Up to RM1,000 or 10 visits per Rider Year		
Outpatient Treatment <ul style="list-style-type: none"> Emergency Accidental Outpatient Treatment (subject to a maximum of 30 days from the date of accident) Emergency Accidental Dental Treatment Outpatient Physiotherapy Treatment (within 90 days from the date of hospital discharge or surgery) Outpatient Cancer Treatment^[5] Outpatient Kidney Dialysis Treatment^[5] 	As charged, subject to reasonable & customary charges ^[2]		
Intraocular Lens	Up to 3,000 per Surgery per eye and 6,000 per lifetime		
Home Nursing Care (up to 180 days per lifetime)	60	80	120
Initial Overall Annual (per Rider Year) limit	120,000	180,000	300,000
Emergency Evacuation & Repatriation ^{[4][5]} (Limit per event)	250,000		
Lifetime Limit	No Lifetime Limit		

Please refer to the certificate for full details of the benefit coverage.

^[1]A Malaysian Highway shall mean a highway or expressway as listed by the Malaysian Highway Authority.

^[2]Charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar Sickness, Disease or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the person covered's medical condition.

^[3]"Alternative Treatment" refers to chiropractic, chiropody, homeopathy, osteopathy, acupuncture or practice of traditional and complementary medicine, provided by a practitioner who is practicing within the scope of practice of his/ her profession and is duly registered with the Traditional and Complementary Division of Ministry of Health or the Drug Control Authority or as mandated under any prevailing or future laws or regulations.

^[4]Emergency Evacuation & Repatriation is not subjected to the Overall Annual Limit.

^[5]In the event of deductibles option is selected, the deductibles amount is not applicable for the benefit.

How to customise your medical plan to suit your affordability and needs?

Step 1 : Choose the medical plan which meets your needs

Choose from Plan 200, Plan 300 or Plan 500 depending on the medical plan which suits your needs and affordability.

Step 2 : Choose your deductible options

With a deductible amount you will have savings up to 80% of your *Tabarru'* amount in comparison to the amount with no deductible amount.

A deductible is the amount of eligible claim for each Rider Year to be borne by you. We will pay the balance up to the annual limit.

Example : Illustration of Plan 200 with a deductible option RM20,000 prior to retirement and RM0 during retirement.

Scenario	Pre- Retirement ¹	Retirement ²
Total claim	RM 50,000	RM 50,000
Deductible of Plan 200	RM 20,000	RM 0
Medical bill borne by you, existing cover or employer	RM 20,000	RM 0
Medical bill borne by us	RM 30,000	RM 50,000

To complement your existing medical card or employee medical coverage, you can choose from different levels of deductibles prior to and after the retirement age of 60 to enjoy savings on your *Tabarru'* amount.

Option	Pre- Retirement ¹	Retirement ²
1	RM 0	RM 0
2	RM 20,000	RM 5,000
3	RM 20,000	RM 20,000
4	RM 20,000	RM 0

Example of savings in *Tabarru'* amount based on the deductible option:

Option	Pre- Retirement ¹	Retirement ²
1	No Savings	No Savings
2	80%	40%
3	80%	70%
4	80%	No Savings

¹ Pre-retirement : 60 years old and below;

² Retirement : 61 years old and above

Step 3: Coverage for your family members

For each coverage to parent, spouse and/or children (maximum to 6 children), up to 2 Medi-Auni can be attached to each of the individual, provided that the total room & board limit must not exceed RM800 for each individual. The plan which is extended to family members should not be higher than your total room & board limit.

Step 4: Enhance your medical coverage with Million Extra-i

You have the flexibility to increase your existing annual limit up to RM 1 million by subscribing Million Extra-i with additional *Tabarru'* charges.

Plan Choice	Medi-Auni (RM)	Million Extra-i (RM)	Total Annual Limits (RM)
Plan 200	120,000	1,000,000	1,120,000
Plan 300	180,000	1,000,000	1,180,000
Plan 500	300,000	1,000,000	1,300,000

Step 5: Expand your coverage further with Overseas Treatment for Selected Surgeries

With additional affordable *Tabarru'* amount, you may enhance your medical coverage by extending your medical treatment to the pre-authorised hospitals in Singapore, Hong Kong, and China with Overseas Treatment for Selected Surgeries that are:

- (a) Surgery related to Cancer;
- (b) Neurosurgery;
- (c) Coronary Artery Bypass Surgery;
- (d) Heart Valve Surgery; and
- (e) Organ Transplant (kidney, lung, liver, heart, pancreas and bone marrow)

Once you obtain the authorisation from us, we shall cover all the benefits as shown in the Schedule of Benefits except for the following:

- (a) Daily Cash amount for hospitalisation due to road accidents on a Malaysian Highway;
- (b) Daily Cash allowance for each day confined in a Government Hospital;
- (c) Post Hospitalisation Alternative Treatment;
- (d) Emergency Accidental Outpatient Treatment;
- (e) Emergency Accidental Dental Treatment; and
- (f) Emergency Evacuation & Repatriation.

The overall benefit payout is restricted to:

- (a) RM 250,000 per any one disability;
- (b) RM 250,000 Overall Annual (Per Rider Year) Limit; and
- (c) RM 2.5 million of lifetime limit.

What are the other information you need to know?

Entry Age (Based on age next birthday)	The rider is available to individual aged between 30 days to 70 years old.
Rider Term	Up to 100 years old.
Terms and Conditions	<ul style="list-style-type: none"> ◆ The <i>Tabarru'</i> amount is not guaranteed and may be revised from time to time with 90 days' prior written notice. Such revision will be effective on the next Rider Year ◆ All applications are subject to underwriting requirement and approval.
Tax Relief	This rider and optional benefits may qualify you for a personal tax relief under the category of "Education and Medical Insurance" up to RM3,000, subject to the final decision of the Inland Revenue Board of Malaysia.
<i>Tabarru'</i> Amount	<ul style="list-style-type: none"> ◆ <i>Tabarru'</i> amount is deducted on a monthly basis for the entire rider term based on plan type, deductible option, age, gender and occupation class of the person covered. ◆ Refer to Appendix I for the Annual <i>Tabarru'</i> Table. ◆ For optional rider <i>Tabarru'</i> charges, please refer to the Product Disclosure Sheet and Benefit Illustration.

Frequently Asked Questions:

1. What is this plan about?

Medi-Auni is an investment-linked medical rider plan that provides hospitalization and surgical expenses with no lifetime limit which covers up to age 100 subject always to the annual limit.

This rider also offers optional coverage as follows:

- a) participation in up to 2 Medi-Auni plans to each of the individual, provided that the total room & board limit for each individual must not exceed RM 800.
- b) coverage extension to the family members;
- c) increase annual limit up to RM 1 million; and
- d) coverage for overseas treatment for selected surgeries.

2. Will my *Tabarru'* amount increase as my age increases?

The *Tabarru'* amount depends on your attained age and it will increase as your age increases. The *Tabarru'* amount is non-level and may vary on renewal.

3. Is the *Tabarru'* amount for Medi-Auni guaranteed?

The *Tabarru'* amount payable is not guaranteed and subject to review in future. The adjustment in *Tabarru'*, if any, will aim to reflect our claim experience, cost of medical treatment, medical inflation and advancement in medical technology. This list is non-exhaustive and the *Tabarru'* rates may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all participants irrespective of their certificate duration and claim experience. We have the right to revise the rates, benefits, terms and conditions where you will be informed in writing of the revision at least 90 days before your certificate anniversary.

4. What are the major exclusions for Medi-Auni?

This rider shall not cover :

- a) Pre-existing Illnesses.
- b) Specified Illnesses occurring during the first one hundred and twenty (120) days of the continuous cover.
- c) Any medical or physical conditions arising within the first thirty (30) days of the person covered's coverage or date of reinstatement whichever is latest except for accidental injuries.

- d) Plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (radial keratotomy or lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, and prescriptions thereof.
- e) Dental conditions including dental treatment or oral Surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the certificate term .
- f) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal Disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases requiring quarantine by law.
- g) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- h) Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation.
- i) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain.
- j) Suicide, attempted suicide or intentional self-inflicted Injury while sane or insane.
- k) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
- l) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- m) Expenses incurred for donation of any body organ by a person covered and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.

- n) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment.
- o) Care or treatment for which payment is not required or to the extent which is payable by any other takaful or indemnity covering the person covered and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful Contract.
- p) Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
- q) Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible nonmedical items.
- r) Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- s) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- t) Expenses incurred for sex changes.

APPENDIX I

Annual Tabarru' Table for Medi-Auni (Occupational Class 1 & 2)

Set 1 Deductible

Gender	F	M	F	M	F	M
Age	Plan 200		Plan 300		Plan 500	
1 - 5	670.00	711.00	929.00	949.00	1448.00	1502.00
6 - 10	536.00	521.00	742.00	695.00	1157.00	1099.00
11 - 15	518.10	520.30	718.30	694.10	1119.80	1097.80
16 - 20	645.70	656.70	894.30	876.70	1394.80	1387.10
21 - 25	734.80	678.70	1017.50	906.40	1587.30	1433.30
26 - 30	738.10	674.30	1021.90	899.80	1592.80	1424.50
31 - 35	776.60	686.70	1075.80	916.65	1677.50	1451.10
36 - 40	824.00	691.00	1142.00	922.00	1780.00	1459.00
41 - 45	1036.00	825.00	1435.00	1101.00	2238.00	1742.00
46 - 50	1292.00	1060.00	1789.00	1415.00	2790.00	2239.00
51 - 55	1513.00	1493.00	2095.00	1993.00	3267.00	3154.00
56 - 60	1850.00	1920.00	2562.00	2563.00	3995.00	4056.00
61 - 65	3016.00	3082.00	4178.00	4114.00	6515.00	6510.00
66 - 70	5221.00	5090.00	7231.00	6793.00	11276.00	10750.00
71 - 75*	6646.00	6520.00	9206.00	8703.00	14356.00	13772.00
76 - 80*	8779.00	8646.00	12160.00	11540.00	18963.00	18261.00
81 - 85*	11345.00	11093.00	15714.00	14805.00	24505.00	23429.00
86 - 90*	14012.00	13711.00	19408.00	18300.00	30266.00	28959.00
91 - 95*	16851.00	16176.00	23340.00	21590.00	36398.00	34166.00
96 - 99*	19768.00	18828.00	27381.00	25130.00	42700.00	39768.00

*For renewal only.

Tabarru' amount for Occupational Class 3 & 4 will be provided by agent upon request.

Tabarru' amount is subject to any applicable tax.

The above is excluding *Tabarru'* charges for optional benefits.

Annual Tabarru' Table for Medi-Auni (Occupational Class 1 & 2)

Set 2 Deductible

Gender	F	M	F	M	F	M
Age	Plan 200		Plan 300		Plan 500	
1 - 5	134.00	142.20	185.80	189.80	289.60	300.40
6 - 10	107.20	104.20	148.40	139.00	231.40	219.80
11 - 15	103.62	104.06	143.66	138.82	223.96	219.56
16 - 20	129.14	131.34	178.86	175.34	278.96	277.42
21 - 25	146.96	135.74	203.50	181.28	317.46	286.66
26 - 30	147.62	134.86	204.38	179.96	318.56	284.90
31 - 35	155.32	137.34	215.16	183.33	335.50	290.22
36 - 40	164.80	138.20	228.40	184.40	356.00	291.80
41 - 45	207.20	165.00	287.00	220.20	447.60	348.40
46 - 50	258.40	212.00	357.80	283.00	558.00	447.80
51 - 55	302.60	298.60	419.00	398.60	653.40	630.80
56 - 60	370.00	384.00	512.40	512.60	799.00	811.20
61 - 65	1809.60	1849.20	2506.80	2468.40	3909.00	3906.00
66 - 70	3132.60	3054.00	4338.60	4075.80	6765.60	6450.00
71 - 75*	3987.60	3912.00	5523.60	5221.80	8613.60	8263.20
76 - 80*	5267.40	5187.60	7296.00	6924.00	11377.80	10956.60
81 - 85*	6807.00	6655.80	9428.40	8883.00	14703.00	14057.40
86 - 90*	8407.20	8226.60	11644.80	10980.00	18159.60	17375.40
91 - 95*	10110.60	9705.60	14004.00	12954.00	21838.80	20499.60
96 - 99*	11860.80	11296.80	16428.60	15078.00	25620.00	23860.80

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Annual Tabarru' Table for Medi-Auni (Occupational Class 1 & 2)

Set 3 Deductible

Gender	F	M	F	M	F	M
Age	Plan 200		Plan 300		Plan 500	
1 - 5	134.00	142.20	185.80	189.80	289.60	300.40
6 - 10	107.20	104.20	148.40	139.00	231.40	219.80
11 - 15	103.62	104.06	143.66	138.82	223.96	219.56
16 - 20	129.14	131.34	178.86	175.34	278.96	277.42
21 - 25	146.96	135.74	203.50	181.28	317.46	286.66
26 - 30	147.62	134.86	204.38	179.96	318.56	284.90
31 - 35	155.32	137.34	215.16	183.33	335.50	290.22
36 - 40	164.80	138.20	228.40	184.40	356.00	291.80
41 - 45	207.20	165.00	287.00	220.20	447.60	348.40
46 - 50	258.40	212.00	357.80	283.00	558.00	447.80
51 - 55	302.60	298.60	419.00	398.60	653.40	630.80
56 - 60	370.00	384.00	512.40	512.60	799.00	811.20
61 - 65	904.80	924.60	1253.40	1234.20	1954.50	1953.00
66 - 70	1566.30	1527.00	2169.30	2037.90	3382.80	3225.00
71 - 75*	1993.80	1956.00	2761.80	2610.90	4306.80	4131.60
76 - 80*	2633.70	2593.80	3648.00	3462.00	5688.90	5478.30
81 - 85*	3403.50	3327.90	4714.20	4441.50	7351.50	7028.70
86 - 90*	4203.60	4113.30	5822.40	5490.00	9079.80	8687.70
91 - 95*	5055.30	4852.80	7002.00	6477.00	10919.40	10249.80
96 - 99*	5930.40	5648.40	8214.30	7539.00	12810.00	11930.40

*For renewal only.

Tabarru' amount for Occupational Class 3 & 4 will be provided by agent upon request.

Tabarru' amount is subject to any applicable tax.

The above is excluding *Tabarru'* charges for optional benefits.

Annual Tabarru' Table for Medi-Auni (Occupational Class 1 & 2)

Set 4 Deductible

Gender	F	M	F	M	F	M
Age	Plan 200		Plan 300		Plan 500	
1 - 5	134.00	142.20	185.80	189.80	289.60	300.40
6 - 10	107.20	104.20	148.40	139.00	231.40	219.80
11 - 15	103.62	104.06	143.66	138.82	223.96	219.56
16 - 20	129.14	131.34	178.86	175.34	278.96	277.42
21 - 25	146.96	135.74	203.50	181.28	317.46	286.66
26 - 30	147.62	134.86	204.38	179.96	318.56	284.90
31 - 35	155.32	137.34	215.16	183.33	335.50	290.22
36 - 40	164.80	138.20	228.40	184.40	356.00	291.80
41 - 45	207.20	165.00	287.00	220.20	447.60	348.40
46 - 50	258.40	212.00	357.80	283.00	558.00	447.80
51 - 55	302.60	298.60	419.00	398.60	653.40	630.80
56 - 60	370.00	384.00	512.40	512.60	799.00	811.20
61 - 65	3,016.00	3,082.00	4,178.00	4,114.00	6,515.00	6,510.00
66 - 70	5,221.00	5,090.00	7,231.00	6,793.00	11,276.00	10,750.00
71 - 75*	6,646.00	6,520.00	9,206.00	8,703.00	14,356.00	13,772.00
76 - 80*	8,779.00	8,646.00	12,160.00	11,540.00	18,963.00	18,261.00
81 - 85*	11,345.00	11,093.00	15,714.00	14,805.00	24,505.00	23,429.00
86 - 90*	14,012.00	13,711.00	19,408.00	18,300.00	30,266.00	28,959.00
91 - 95*	16,851.00	16,176.00	23,340.00	21,590.00	36,398.00	34,166.00
96 - 99*	19,768.00	18,828.00	27,381.00	25,130.00	42,700.00	39,768.00

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The above is excluding *Tabarru'* charges for optional benefits.

Important Note:

1. This brochure provides a brief description of the Takaful product and shall not be construed as a contract of Takaful.
2. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under this certificate is an amount you can afford.
3. If the basic certificate of the Takaful Investment-Linked to which this rider is attached, is cancelled within the 15-day free look period, the unallocated contributions of the basic certificate, value of units (if any), any Tabarru' Charge and Monthly Service Charge that have been deducted less medical expenses (if any) will be refunded.
4. You are advised to refer to the Product Disclosure Sheet and benefit illustration for further information.
5. Should you require additional information about medical and health Takaful, you may also refer to the takaful info booklet on 'Medical and Health Takaful' available at all our branches or you can obtain a copy from your agent or visit www.insuranceinfo.com.my.
6. It may not be advantageous to switch from one health plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses / pre-existing conditions of the new plan.
7. This plan is renewable throughout the certificate term except in the event of fraud, misrepresentation or portfolio withdrawal of these plans.

Underwritten by:

Hong Leong MSIG Takaful Berhad (738090-M)

Hong Leong MSIG Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the takaful certificates offered by Hong Leong MSIG Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Hong Leong MSIG Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

MEMBER



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For more information, please visit www.hlmtakaful.com.my