

Plan RM 450 Effective 1 April 2016

NO.	TABLE OF BENEFITS	RM
1	Room & Board (Daily max up to 120 days)	200
2	Intensive Care Unit (Daily max up to 30 day)	200
3	Hospital Miscellaneous Services	Full Reimbursement subject to Maximum Limit Per Disability provided the charges are within the recommendation of the MMA Guidelines and Reasonable and Customary Charges
4	Surgeon Fee	
5	Anaesthetist Fee	
6	Operating Theatre Charges	
7	Daily In-Hospital Physician's Visit (Max. 120 days)	
8	Pre-Hospital Diagnostic Tests (within 31 days before hospital confinement)	
9	Pre-Hospitalisation Specialist Consultation (within 31 days before hospital confinement)	
10	Post-Hospitalisation Treatment (within 31 days from hospital discharge)	
11	Emergency Accidental Outpatient Treatment (within 24 hours after the accident & follow-up up to 14 days)	
12	Accidental Dental Treatment (within 24 hours after the accident & follow-up up to 14 days)	
13	Daycare Procedure	
14	Ambulance Charges (by road)	
15	Government Service Tax	
16	Government Hospital Daily Cash Allowance (Max. 120 days)	
17	Medical Report Fee Reimbursement	100
18	Reimbursement of Tuition Fees - max per semester	10,000
19	Compassionate Visitation Benefit	5,000
	MAXIMUM LIMIT PER DISABILITY (Item 1 – 17)	20,000
	DEDUCTIBLE AMOUNT PER CLAIM (Item 20)	50
20	Outpatient GP Treatment	Unlimited
21	Annual Outpatient Cancer Treatment	10,000
22	Annual Outpatient Kidney Dialysis Treatment	10,000
23	Emergency Medical Evacuation/Repatriation	100,000
24	Accidental Death & Disablement	20,000
25	Funeral Expenses	2,000
26	Daily Hospital Cash Allowance due to Motor Vehicle Accident (Max 20 days at RM50 per day)	up to RM 1,000
27	Snatch Theft	500
28	Alternative Medical Treatment/Sinseh (RM50 per visit, max 5 days)	up to RM 250

Premium per student / per year: RM 450

3 ADDITIONAL BENEFITS

No.	Description of Benefits	RM
1.	<p>Daily Hospital Cash Allowance due to Motor Vehicle Accident (Max 20 days at RM50 per day)</p> <p>We will pay a maximum of RM50.00 per day for each complete 24 hours if an Insured Person is hospitalized as an in-patient for treatment or surgery due to motor vehicle Accident up to a maximum of 20 days for any one Period of Insurance.</p>	up to RM1,000
2.	<p>Snatch Theft</p> <p>We will pay up to RM 500 for Loss or Damage to Personal Effects as a result of Snatch Theft, subject to a police report being lodged within 24 hours from occurrence, detailing the circumstances and list of items lost or damaged as the result of Snatch Theft. We will not pay for claims in respect of Loss or Damage not reported to the police within twenty four (24) hours.</p>	500
3.	<p>Alternative Medical Treatment / Sinseh (Max 5 days at RM50 per visit)</p> <p>We will pay the expenses for Alternative Medical Treatment incurred by an Insured Person as a result of an Accident, limited to RM50 per visit per day, to a maximum of 5 days ie up to RM250.00. Treatment must be on recommendation of a Doctor or Physician. The claim must be accompanied with an official payment receipt.</p>	Up to RM250