

MEDI-AUNI



Extended medical coverage
up to 10 persons



Protection for 3
Generations



Enjoy no lifetime limits



Auto increase of annual
limits



Alternative treatment



Up to two (2) medical plans
per person



No co-takaful



Million Extra-i



Overseas treatment

Health matters! 21st century has seen tremendous growth in development worldwide. To stay competitive in current economic condition, many have worked so hard to pursue wealth and success.

In pursuit of wealth and success, we tend to compromise another significant part of life which is health. It is normally ignored until the day comes when it cannot be ignored anymore. The day where we dread where our health is impacted and we are forced to seek doctors' consultation. Medical inflation has been increased to 17.3% in 2017 (source: Mercer Marsh Benefits) and is expected to rise in future years.

What do we do when the day come? Without sufficient protection, we will be left in the lurch.

At Hong Leong MSIG Takaful Berhad, we care. Thus, we have designed a medical plan befitting you.

Schedule of Benefits for Medi-Auni

Designated Plan	Plan 200	Plan 300	Plan 500
Hospital and Surgical	Amount (RM)		
Hospital Room & Board (limit per day, subject to a maximum of 150 days per Rider Year)	200	300	500
Daily Cash as a result of hospitalisation due to road accidents on a Malaysian Highway ¹ (up to 150 days per Rider Year)	200	300	500
Daily Cash Allowance at Government Hospital (up to 60 days per Rider Year)	100	150	250
Intensive Care Unit (up to a maximum of 75 days per Rider Year)	As charged, subject to Reasonable and Customary Charges ³		
Lodger Expenses (up to a maximum of 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 2 visits per patient per day and 150 days per Rider Year)			
In-Hospital Physiotherapy Treatment Fees			
Pre-Hospitalisation Diagnostic Tests (within 60 days prior to hospitalisation)			
Pre-Hospitalisation Specialist Consultation (within 60 days prior to hospitalisation)			
Post-Hospitalisation Treatment (within 60 days following discharge from hospital)			
Post-Hospitalisation Alternative Treatment			
Outpatient Treatment			
Emergency Accidental Outpatient Treatment (subject to a maximum of 30 days from the date of accident)	As charged, subject to Reasonable and Customary Charges ³		
Emergency Accidental Dental Treatment			
Outpatient Physiotherapy Treatment (within 90 days from the date of Hospital discharge or Surgery)			
Outpatient Cancer Treatment			
Outpatient Kidney Dialysis Treatment			
Intraocular Lens	Up to RM3,000 per Surgery per eye and RM6,000 per lifetime		
Home Nursing Care (per day limit; up to 180 days per lifetime)	60	80	120
Emergency Evacuation & Repatriation ² (Limit per event)	250,000		
Initial Overall Annual (per Rider year) Limit	120,000	180,000	300,000
Lifetime Limit	No Lifetime Limit		

¹ A Malaysian Highway means highway or expressway as listed by the Malaysian Highway Authority.

² Emergency Evacuation & Repatriation is not subjected to the Overall Annual Limit.

³ 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.

Why not add Million Extra-i to get

MILLION Protection?

RM 1,000,000 will be added to your Overall Annual Limit Per Rider when you attached Million Extra-i Rider with your Medi-Auni.



Important Notes:

- This optional benefit provides you with an additional RM1 million annual limit to Medi-Auni Rider.
- No Claim Incentive and Emergency Evacuation & Repatriation benefits are not applicable for Million Extra-i.
- All benefits are subject to Deductible per Rider Year (equivalent to the Initial Overall Annual Limit of Medi-Auni Rider).
- If two Medi-Auni plans are attached to the same person under the same certificate, Million Extra-i is attachable to only one of the Medi-Auni plans.

Schedule of Benefits for Overseas Treatment for Selected Surgeries

Hospital and Surgical	Plan Type	Geographical Coverage
Hospital Room & Board (limit per day, subject to a maximum of 150 days per Rider Year)	As charged for the covered list of surgical procedures, subject to Reasonable and Customary Charges ³	Singapore, Hong Kong or China
Intensive Care Unit (up to a maximum of 75 days per Rider Year)		
Lodger Expenses (up to a maximum of 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		
Day Surgery		
Ambulance Fees		
In-Hospital Physician Visit (up to 2 visits per patient per day and 150 days per Rider Year)		
In-Hospital Physiotherapy Treatment Fees		
Pre-Hospitalisation Diagnostic Tests (within 60 days prior to hospitalisation)	(i) For treatment in Singapore, Hong Kong or China: As charged for the covered list of surgical procedures, subject to Reasonable and Customary Charges ³ (ii) For treatment in Malaysia: benefits are capped at RM8,000 per disability	Malaysia, Singapore, Hong Kong or China
Pre-Hospitalisation Specialist Consultation (within 60 days prior to hospitalisation)		
Post-Hospitalisation Treatment (within 60 days following discharge from hospital) **		
Outpatient Treatment ***		
Outpatient Physiotherapy Treatment (within 90 days from the date of Hospital discharge or Surgery)		
Outpatient Cancer Treatment		
Outpatient Kidney Dialysis Treatment		
Home Nursing Care (up to 180 days per Lifetime)		
Per Any One Disability Limit	RM250,000.00	
Overseas Treatment Overall Annual (Per Rider Year) Limit	RM250,000.00	
Overseas Treatment Lifetime Limit	RM2,500,000.00	

**Such treatment (radiotherapy or chemotherapy including consultation, examination tests, and take home drugs) must be received at the out-patient department of a Hospital or a registered cancer treatment center immediately following discharge from Hospital confinement or surgery.

***Out-patient Treatments are only claimable if (i) the pre or post hospitalisation treatment is related to a hospitalisation overseas in Singapore, Hong Kong or China, (ii) for the covered list (please refer Notes on the Covered Surgeries) of surgical procedures and (iii) for outpatient treatments done in Malaysia, China, Hong Kong or Singapore.

Annual Tabarru' Table for Medi-Auni

Age Next Birthday	Plan 200		Plan 300		Plan 500	
1 - 5	670.00	711.00	929.00	949.00	1,448.00	1,502.00
6 - 10	536.00	521.00	742.00	695.00	1,157.00	1,099.00
11 - 15	518.10	520.30	718.30	694.10	1,119.80	1,097.80
16 - 20	645.70	656.70	894.30	876.70	1,394.80	1,387.10
21 - 25	734.80	678.70	1,017.50	906.40	1,587.30	1,433.30
26 - 30	738.10	674.30	1,021.90	899.80	1,592.80	1,424.50
31 - 35	776.60	686.70	1,075.80	916.65	1,677.50	1,451.10
36 - 40	824.00	691.00	1,142.00	922.00	1,780.00	1,459.00
41 - 45	1,036.00	825.00	1,435.00	1,101.00	2,238.00	1,742.00
46 - 50	1,292.00	1,060.00	1,789.00	1,415.00	2,790.00	2,239.00
51 - 55	1,513.00	1,493.00	2,095.00	1,993.00	3,267.00	3,154.00
56 - 60	1,850.00	1,920.00	2,562.00	2,563.00	3,995.00	4,056.00
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 - 100 *	19,768.00	18,828.00	27,381.00	25,130.00	42,700.00	39,768.00
					Female	Male

*Renewal Age

- The above Tabarru' are only applicable to occupational classes 1 & 2. The above Tabarru' will be charged as long as your plan selected is in force and it may vary according to your attained age next birthday at renewal, gender, occupation class, health condition and the plan selected. Tabarru' rates are subject to revision. The Takaful Operator may revise the Tabarru' rates by giving 90 days' advance written notice to the Participant Rates are not inclusive of Goods and Services Tax (GST).
- Different Annual Tabarru' amount will be deducted for:
 - Million Extra-i;
 - Overseas Treatment for Selected Surgeries; and
 - Deductible Options for Medi-Auni;
 for details on the said Tabarru' amount, please contact your Takaful Operator.

Exclusion

We will not cover any Hospitalisation, Surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. Pre-existing Illness.
2. Specified Illnesses occurring during the first one hundred and twenty (120) days of the continuous cover.
3. **Any medical or physical conditions arising within the first thirty (30) days of the Person Covered's** cover or date of reinstatement whichever is latest except for accidental injuries.
4. 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.

This list is non-exhaustive. For full list of exclusions, please refer to your certificate.

Notes:

"Pre-Existing Illness" shall mean disabilities that You/Person Covered has reasonable knowledge of before the Commencement Date of Basic Certificate. You/Person Covered may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-

- (a) the Person Covered had received or is receiving treatment;
- (b) medical advice, diagnosis, care or treatment has been recommended;
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

"Specified Illnesses" means the following Disabilities and its related complications, occurring within the first one hundred and twenty (120) days from the Commencement Date:

- (a) Hypertension, diabetes mellitus and Cardiovascular Disease;
- (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
- (c) All ear, nose (including sinuses) and throat conditions;
- (d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
- (e) Endometriosis including Disease of the Reproduction system;
- (f) Vertebro-spinal disorders (including disc) and knee conditions.

"Covered Surgeries" means surgeries as listed below where Person Covered may opt to receive the necessary treatment in any one of the Specified Countries:

- (a) Surgery related to Cancer;
- (b) Neurosurgery;
- (c) Coronary Artery By-pass surgery;
- (d) Heart Valve surgery; and
- (e) Major Organ transplant (kidney, lung, liver, heart, pancreas and bone marrow).

Frequently Asked Questions

1. **What is this plan about?**

Medi-Auni is a unit deducting individual hospital and surgical takaful rider that provides long term medical coverage up to age 100 with different options of deductible amount prior to and after attaining the retirement age of 60 years old.

2. **What are the deductible options available?**

The deductible options available for you as per below table:

No	Pre-retirement Deductible Option (RM)	Post-retirement Deductible Option (RM)
1	0	0
2	20,000	5,000
3	20,000	20,000

3. **How long can I be covered?**

It will depend on your basic plan's term of coverage.

4. **How many plans that are available?**

Medi-Auni offers 3 plans. You may refer Schedule of benefits for Medi-Auni for more details.

Important Notice:

- Medi-AUni Rider is a unit deducting rider attachable to HLM Takaful Regular Investment Linked plans.
- Please refer to the Benefit Illustration and Product Disclosure Sheet pertaining to your Certificate provided to you by your Takaful Operator.
- This brochure is merely for your information and is not intended to be a basis of Certificate. Please ask for a copy of the Hong Leong MSIG Takaful Berhad's certificate for specific terms, conditions, and exclusions of coverage for your perusal. The information contained in this brochure may change without prior notice.
- Personal tax relief is subject to eligibility and approval of Inland Revenue Department.
- Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia

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www.hlmtakaful.com.my

Terms and Conditions apply.

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