

**Full Schedule of Benefit of i-Medi Shield Rider (Plan Code: J187)**

Item	Covered Benefits	J187
		<b>Deductible per disability (from item 1-7) and (item 16 &amp; 17): RM 500, RM1,000 or RM 2,000 or RM 5,000</b> <b>For item 16 &amp; 17 : The deductible will be imposed on the benefit from the inpatient benefit charges</b> <b>Deductible amount (except Deductible RM500) will be reduce by half, subject to no claim of at least 5 years and up to date rider contribution. The deductible amount will revert to original amount if there is any claims made afterwards.</b>
In-Patient Benefit (RM)		
1	<b>Hospital Room and Board*</b> (Limit per day, for unlimited number of days)	150
		*Increase 20% of initial R&B on the next rider anniversary upon completion of every 5 years cycle from rider effective date, last claim date or reinstatement date (whichever is later), subject to no claim, up to 5 times of increments.
		As charged, subject to the limit stated above.
2	<b>Intensive Care Unit</b> (Limit per day, for unlimited number of days)	As charged.
3	<b>Hospital Supplies and Services</b>	As charged.  Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan covered.
4	<b>Surgical Fees</b>	
5	<b>Operating Theatre</b>	
6	<b>Anaesthetist Fees</b>	
7	<b>In Hospital Physician Visit</b> (2 visits per day)	
Outpatient Benefit (RM)		
8	<b>Pre-Hospitalisation Diagnostic Tests</b> (Within 120days before hospitalisation)	As charged.  Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan covered.
9	<b>Pre-Hospitalisation Specialist</b> (Within 120 days before hospitalisation)	
10	<b>Post-Hospitalisation Treatment</b> (Within 180 days after hospital discharge)	
11	<b>Outpatient Day Surgery</b>	As charged, with 5% co-takaful up to maximum RM 500 per disability
12	<b>Outpatient Cancer Treatment</b>	As charged, subject to Overall Medical Limit during a certificate year (Including the cost of consultation, examination tests and take home drugs)
13	<b>Outpatient Kidney Dialysis Treatment</b>	
14	<b>Outpatient Dengue Treatment</b>	As charged, with 5% co-takaful up to maximum RM 500 per disability
15	<b>Outpatient Emergency Accidental Treatment</b> (Limit per certificate year, subject to a	5,000

	maximum of 30 days from the date of accident)	
<b>Other Benefits (RM)</b>		
16	<b>Ambulance Fees</b>	As charged.
17	<b>Organ Transplant</b> (limit to once per lifetime as receiver)	Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan covered.
18	<b>Daily-Cash Allowance at Malaysian Government Hospital</b> (Per day, for unlimited number of days)	
19	<b>Intraocular Lens</b>	Up to 1,000 per eye and maximum of 2,000 per lifetime
20	<b>Daily Guardian*</b> (Per day, subject to a maximum of 180 days in a certificate year)	N/A
21	<b>Supreme Assist</b> (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement
22	<b>Executive Second Opinion</b>	In accordance with benefit provisions in Executive Second Opinion
23	<b>Malaysian Tax</b>	Service tax and/or other tax(es) incurred on Covered Benefits, for which a claim is payable; not subject to Overall Annual Limit
<b>Overall Limits</b>		
24	<b>Overall Medical Limit for Items (1) to (20) (OML)</b> (Based on paid amount)	100,000
		*Increase 10% of initial OML on the next rider anniversary upon completion of every 2 years cycle from rider effective date, last claim date or reinstatement date (whichever is later) subject to no claim, up to 20 times of increments.
25	<b>Overall Annual Limit (OAL)</b>	No Annual limit (20% co-takaful apply for claim exceeding OML)
26	<b>Overall Lifetime Limit (OLL)</b>	No Lifetime limit

**Standard Annual *Tabarru'* Rates of i-Medi Shield Rider for Occupation Class 1&2**

Age Band	Deductible 500		Deductible 1,000	
	Male	Female	Male	Female
	R&B 150	R&B 150	R&B 150	R&B 150
1 - 5	1,367	1,367	1,224	1,224
6 - 10	749	691	686	634
11 - 15	731	672	686	632
16 - 20	775	714	748	690
21 - 25	798	737	770	712
26 - 30	888	820	854	790
31 - 35	913	844	880	815
36 - 40	925	991	896	960
41 - 45	1,172	1,268	1,132	1,224
46 - 50	1,479	1,594	1,424	1,535
51 - 55	1,824	1,963	1,753	1,886
56 - 60	2,386	2,238	2,289	2,146
61 - 65	3,755	3,255	3,593	3,114
66 - 70	5,730	5,665	5,475	5,413
71 - 75	5,743	5,750	5,483	5,489
76 - 80	7,033	6,762	6,712	6,452
81 - 85	8,016	7,708	7,649	7,354
86 - 90	9,494	9,129	9,057	8,708
91 - 95	10,883	10,466	10,381	9,981
96 - 98	12,319	11,845	11,749	11,296

Note: Loading of 25% and 50% will be imposed for Occupation Class 3 and 4 respectively.

**Standard Annual *Tabarru'* Rates of i-Medi Shield Rider for Occupation Class 1&2**

Kumpulan Umur	Deduktible 2,000		Deduktible 5,000	
	Lelaki	Perempuan	Lelaki	Perempuan
	R&B 150	R&B 150	R&B 150	R&B 150
1 - 5	936	936	286	286
6 - 10	549	507	242	226
11 - 15	585	539	360	334
16 - 20	683	631	534	497
21 - 25	704	652	547	509
26 - 30	778	720	595	553
31 - 35	802	744	619	576
36 - 40	827	885	663	707
41 - 45	1,040	1,124	820	883
46 - 50	1,305	1,405	1,015	1,091
51 - 55	1,602	1,723	1,234	1,326
56 - 60	2,086	1,956	1,591	1,492
61 - 65	3,266	2,829	2,461	2,129
66 - 70	4,967	4,911	3,716	3,673
71 - 75	4,969	4,975	3,702	3,707
76 - 80	6,081	5,844	4,522	4,342
81 - 85	6,928	6,660	5,146	4,942
86 - 90	8,201	7,884	6,085	5,843
91 - 95	9,399	9,034	6,968	6,691
96 - 98	10,636	10,223	7,880	7,566

Note: Loading of 25% and 50% will be imposed for Occupation Class 3 and 4 respectively.

## PRODUCT DISCLOSURE SHEET

### FIND OUT MORE:

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical and health takaful rider that best meet your needs. You should read your Takaful Certificate carefully for full details on your coverage.

Please refer to the Appendix for more details.

### Step 1 Is this medical rider right for you?

- This medical rider covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the certificate until <80,70,25> age next birthday or basic plan expiry, whichever is earlier.
- Part of your Takaful contribution will be pooled with other Takaful participants' contributions to pay claims. If the total claims paid out from the pool of fund is high, the Takaful contribution for all Takaful participants in the same pool may increase, including your Takaful contribution **even if you did not make a claim**.

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Room & Board: RM<150>
  - Surgical expenses: As charged.
- Benefits payable are on cashless\* basis and subject to:
- Overall Medical Limit: RM<100,000> Overall Annual Limit & Lifetime limit: Not applicable

#### What is not covered?

- Medical conditions that you had, or had symptoms of, before participating the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes)
- Diseases required quarantine by law except for COVID-19 disease for Person Covered who is fully Vaccinated or Ineligible Unvaccinated

This is not a complete list. Please read your Takaful Certificate carefully for full details on what is and is not covered.

\*Cashless facility is applicable for our list of panel hospitals only and the issuance of letter of guarantee is subject to the Takaful Certificate terms and conditions.

### Step 3 Can you afford the increase in Takaful contributions over time?

Takaful Contribution Projection Table

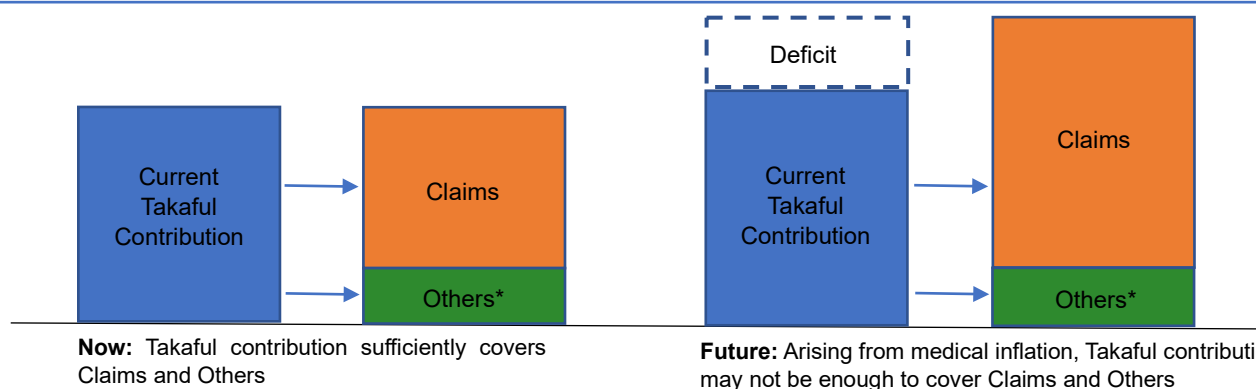
Age next birthday	Current Takaful contribution upon attained age next birthday (RM)	Estimated Takaful contribution		Over the long term, you can reduce Takaful contribution payable by choosing plans with: (a) A higher deductible. (b) A lower annual/lifetime limit.
		Based on medical inflation of 7% <sup>1</sup> per annum (RM)	Based on medical inflation of 10% per annum (RM)	
<e.g. 28>				
<e.g. 33>				
<e.g. 38>				
<e.g. 43>				
<e.g. 48>				

- The projection above is solely for **illustration purposes only**.
- Takaful contribution are affected by both the increase in treatment costs and the increased use of healthcare services by takaful participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage Takaful contribution increases over time.
- The bulk of your Takaful contributions will go to paying claims. On average, for every RM1.00 of Takaful Contribution paid, RM0.72<sup>2</sup> is allocated to pay claims. The remainder goes to pay commissions to intermediaries, management expenses and profits of the takaful operators.

The projection has not reflected potential future medical repricing and the Takaful contribution may vary depending on the underwriting requirements

<sup>1</sup> This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023. This does not take into account the future increases in the use of healthcare services.

<sup>2</sup> This is based on insurance and takaful industry average data from years 2021 to 2023. The actual claim experience of the plan you participate may differ from the industry average.



\*Others include Commissions, Management Expenses and Profits

Note: This chart is not drawn to scale

## Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your Takaful Certificate.
- If you decide you do not want this Takaful Certificate within 15 calendar days after the Takaful Certificate has been delivered to you, you can contact us to cancel your Takaful Certificate and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start after waiting period below from the rider commencement date or reinstatement date of this plan, whichever later.

Conditions	Waiting Period
Other illness	30 days
Specified illness	120 days

- The upfront charge (wakalah fees)<sup>1</sup> you have to pay are RM<Upfront Charge> or <100 - Allocation Rate>% of total Takaful Contributions over 6 years, of which commission to intermediary is RM<Commission> or <Commission Percentage>% and management expenses is RM<Management Expenses> or <Management Expenses Percentage>%. Please refer to the Benefit Illustration for more information.

This is not a complete list. Please read your Takaful Certificate carefully for full details on the key terms and conditions.

<sup>1</sup>These figures are based on the current takaful contribution upon attained age.

## Step 5 Have you considered other products that might suit your needs?

Product Options Table

Name	Recommended Product	Alternative Product Options	
	i-Medi Shield Rider Plan 150	Option 1 i-Medi Shield Step Up Rider Plan 150	Option 2 i-Medi Evolusi Rider Plan <150/200>
<b>Annual Takaful Contribution<sup>1</sup></b>	RM<Annual Contribution> This includes the annual contribution for i-Great Evo and i-Medi Shield Rider	RM<Annual Contribution> The annual Takaful Contribution is <lower/higher> by RM<Annual Contribution - Annual Contribution <sup>1</sup> >	RM<Annual Contribution> The annual Takaful Contribution is <lower/higher> by RM<Annual Contribution - Annual Contribution <sup>1</sup> >
<b>Contribution Type</b>	Level Contribution - Contribution is level until the end of certificate term	Step up Contribution - Contribution varies by age next birthday	Level Contribution - Contribution is level until the end of certificate term
<b>Type</b>	Cashless facility <sup>3</sup> 'We pay direct to hospitals'	Cashless facility <sup>3</sup> 'We pay direct to hospitals'	Cashless facility <sup>2</sup> 'We pay direct to hospitals'
<b>Coverage Term</b>	Until <80,70,25> years next birthday 'Renewal is guaranteed but Takaful Contribution rates are not guaranteed'	Until <80,70,25> years next birthday 'Renewal is guaranteed but Takaful Contribution rates are not guaranteed'	Until <80,70,25> years next birthday 'Renewal is guaranteed but Takaful contribution rates are not guaranteed'
<b>Co-takaful/ Deductible</b>	RM<500/1,000/2,000/5,000> deductible per disability (20% Co-takaful applies if exceeded Overall Medical Limit, OML)	RM<500/1,000/2,000/5,000> deductible per disability (20% Co-takaful applies if exceeded Overall Medical Limit, OML)	RM<500/3,000/20,000 with retirement option> deductible per certificate year. Outpatient Treatment: 5% co-takaful up to RM500 per certificate year

			Additional co-takaful of 20% up to RM20,000 per certificate year if The Great Journey is not followed.
<b>Hospital Room &amp; Board</b>	RM150 per day	RM150 per day	RM<150/200> per day
<b>Surgical Expenses</b>	As charged	As charged	As charged
<b>Overall Medical Limit</b>	RM100,000	RM100,000	Not applicable
<b>Overall Annual Limit</b>	Not applicable, subject to OML of RM100,000	Not applicable, subject to OML of RM100,000	RM<1,500,000/2,000,000>
<b>Lifetime Limit</b>	Not applicable	Not applicable	Not applicable

- **Deductible:** Fixed amount you have to pay before your actual coverage begins. For example, RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).
- **Co-takaful:** Fixed percentage of a medical charge that you have to pay. For example, 20% co-takaful means you have to pay only 20% of each medical bill (up to the relevant limits), and we will cover 80%.
- **Overall Medical Limit (OML):** The maximum claim amount in a year after which 20% of co-takaful applies once the limit is exceeded.
- **Overall Annual limit:** Maximum amount you can claim in a year.
- **Lifetime limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your intermediary for more information on the differences in features of these products.

<sup>1</sup> The Annual Takaful Contribution that you have to pay and the Takaful Certificate terms may vary depending on the underwriting requirements.

<sup>2</sup> Cashless facility for i-Medi Evolusi is applicable for our list of hospitals under The Great Journey and if customer comply to The Great Journey only and the issuance of letter of guarantee is subject to the Takaful Certificate terms and conditions.

<sup>3</sup> Cashless facility is applicable for our list of panel hospitals only and the issuance of letter of guarantee is subject to the Takaful Certificate terms and conditions.

**The benefit(s) payable under eligible certificate/product is (are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Great Eastern Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.