

Supplementing your daily expenses for a speedy recovery



MyHospital Benefit

The benefit(s) payable under eligible product are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit www.pidm.gov.my).



member of  **Sanlam** group

Member of PIDM



For many, the thought of hospitalisation can be rather frightening as it not only affects us emotionally but financially too. Besides having to cope with hospital bills, the loss of income due to hospitalisation adds to the financial burden that can affect our daily lives. At MCIS Life, we believe that having peace of mind when seeking treatment is important for a speedy recovery.

Introducing MyHospital Benefit. Simple and affordable, providing daily cash allowance for hospitalisation due to illnesses. If you're hospitalised due to accidental causes, you're entitled to get double the daily cash allowance. This amount triples when it is an ICU admission. To top it off, this flexible plan lets you choose from 4 Basic Sum Assured amounts, starting from as low as RM50. If you're between age 18 and 40 next birthday, you can protect yourself by purchasing this plan via any of our branches nationwide or via our website at www.mcis.my/mcisforlife.

Key Features



Daily Cash Allowance for Hospitalisation



Double Daily Cash Allowance for Hospitalisation due to Accidental Causes



Triple Daily Cash Allowance for ICU Admission

Terms and conditions apply.

What Does MyHospital Benefit Offer?



Daily Cash Allowance for Hospitalisation

Daily cash allowance equivalent to 100% of the Basic Sum Assured will be payable for each day the Life Assured is hospitalised due to illness. This allows you to receive treatment with peace of mind for a speedy recovery.



Double Daily Cash Allowance for Hospitalisation due to Accidental Causes

Daily cash allowance equivalent to 200% of the Basic Sum Assured will be payable for each day the Life Assured is hospitalised due to accident. This helps cushion the shock and ease the unexpected financial burden on your loved ones.



Triple Daily Cash Allowances for ICU Admission

Daily cash allowance equivalent to 300% of the Basic Sum Assured will be payable for each day the Life Assured stays in the Intensive Care Unit (ICU). This gives you the means to cope with escalating medical costs, acting as an additional provision medically and financially.

More About MyHospital Benefit

Entry Age

Age 18 - 40 next birthday

Policy Term

Yearly renewable term. Expires on the policy anniversary when Life Assured turns age 70 next birthday

Basic Sum Assured

Choice of RM50, RM75, RM100 or RM125

Premium

Premium amount - The premium amount will depend on the Basic Sum Assured chosen and the age next birthday and gender of the Life Assured. Premium amounts are not guaranteed and we reserve the right to vary the premium amount by giving 30 days' prior notice. Changes in premium can only be made on the policy anniversary.

Premium payment frequency - You may choose to pay your premiums on a yearly, half-yearly, quarterly, or monthly basis.

Premium paying term - The premium will be payable throughout the policy term.

Age Next Birthday (ANB)	Annual Premium by Basic Sum Assured							
	RM50		RM75		RM100		RM125	
	Male	Female	Male	Female	Male	Female	Male	Female
18	79.00	79.00	88.00	88.00	97.00	97.00	107.00	107.00
19	79.00	80.00	88.00	89.00	97.00	99.00	107.00	109.00
20	80.00	81.00	89.00	92.00	99.00	102.00	109.00	112.00
21	81.00	81.00	92.00	92.00	102.00	102.00	112.00	112.00
22	81.00	83.00	92.00	94.00	102.00	105.00	112.00	116.00
23	83.00	84.00	94.00	95.00	105.00	107.00	116.00	118.00
24	83.00	85.00	94.00	97.00	105.00	110.00	116.00	122.00
25	84.00	87.00	95.00	100.00	107.00	113.00	118.00	126.00
26	85.00	87.00	97.00	100.00	110.00	113.00	122.00	126.00
27	85.00	87.00	97.00	100.00	110.00	113.00	122.00	126.00
28	87.00	87.00	100.00	101.00	113.00	114.00	126.00	128.00
29	87.00	90.00	100.00	105.00	113.00	120.00	126.00	135.00
30	89.00	91.00	103.00	107.00	117.00	122.00	132.00	137.00
31	90.00	93.00	105.00	109.00	120.00	125.00	135.00	141.00
32	91.00	94.00	107.00	111.00	122.00	128.00	137.00	145.00
33	93.00	95.00	109.00	112.00	125.00	130.00	141.00	147.00
34	94.00	97.00	111.00	115.00	128.00	133.00	145.00	151.00
35	95.00	99.00	112.00	118.00	130.00	137.00	147.00	157.00
36	98.00	100.00	117.00	120.00	136.00	140.00	155.00	160.00
37	99.00	102.00	118.00	123.00	137.00	144.00	157.00	164.00
38	100.00	103.00	120.00	124.00	140.00	145.00	160.00	166.00
39	103.00	104.00	124.00	126.00	145.00	148.00	166.00	170.00
40	104.00	106.00	126.00	129.00	148.00	151.00	170.00	174.00
41*	107.00	108.00	130.00	132.00	153.00	156.00	176.00	180.00
42*	108.00	108.00	132.00	132.00	156.00	156.00	180.00	180.00
43*	111.00	111.00	137.00	137.00	162.00	162.00	187.00	187.00
44*	115.00	114.00	142.00	140.00	170.00	167.00	197.00	193.00
45*	116.00	116.00	144.00	144.00	171.00	171.00	199.00	199.00
46*	120.00	119.00	149.00	148.00	179.00	177.00	209.00	207.00
47*	123.00	123.00	154.00	154.00	185.00	185.00	216.00	216.00
48*	127.00	125.00	161.00	157.00	194.00	190.00	228.00	222.00
49*	131.00	129.00	167.00	163.00	202.00	197.00	237.00	232.00
50*	137.00	133.00	175.00	169.00	213.00	205.00	251.00	241.00
51*	142.00	137.00	183.00	175.00	224.00	213.00	264.00	251.00
52*	147.00	140.00	191.00	180.00	234.00	220.00	278.00	260.00
53*	152.00	144.00	198.00	186.00	244.00	228.00	289.00	270.00
54*	159.00	148.00	208.00	192.00	257.00	236.00	307.00	280.00
55*	165.00	152.00	217.00	198.00	270.00	244.00	322.00	289.00
56*	173.00	157.00	229.00	206.00	285.00	254.00	341.00	303.00
57*	180.00	163.00	239.00	214.00	299.00	265.00	359.00	316.00
58*	187.00	169.00	251.00	223.00	314.00	277.00	378.00	332.00
59*	196.00	176.00	264.00	234.00	331.00	291.00	399.00	349.00
60*	204.00	182.00	275.00	243.00	347.00	304.00	418.00	364.00
61*	214.00	190.00	291.00	254.00	368.00	319.00	445.00	384.00
62*	226.00	199.00	309.00	268.00	391.00	337.00	474.00	407.00
63*	239.00	209.00	328.00	283.00	417.00	357.00	507.00	432.00
64*	253.00	220.00	349.00	299.00	445.00	379.00	541.00	459.00
65*	268.00	231.00	372.00	317.00	476.00	402.00	580.00	487.00
66*	284.00	243.00	396.00	334.00	508.00	425.00	620.00	516.00
67*	300.00	254.00	419.00	351.00	539.00	448.00	659.00	545.00
68*	314.00	267.00	440.00	371.00	567.00	474.00	693.00	578.00
69*	328.00	280.00	462.00	390.00	596.00	500.00	730.00	610.00

*For renewal only

Frequently Asked Questions (FAQs)

1. What is MyHospital Benefit?

MyHospital Benefit is a regular premium non-participating, yearly renewable term plan which pays you daily cash allowance during your hospitalisation.

This plan does not have any surrender value as it is a pure protection plan.

2. Who is MyHospital Benefit for?

This plan suits Malaysians aged 18 to 40 next birthday, in need of a hospital income plan.

3. How long will I be covered under MyHospital Benefit?

The expiry age for this plan is age 70 next birthday. As long as you pay the premiums required you will remain covered until the expiry age.

4. What are the options for premium payment method?

Payments can be made via online banking and debit/credit card.

5. What are the options for Basic Sum Assured for MyHospital Benefit?

You may opt for a Basic Sum Assured of RM50, RM75, RM100 or RM125.

6. Is there any optional rider that I may attach to MyHospital Benefit?

No, there are no riders attachable to MyHospital Benefit.

7. Can I surrender my policy after purchase?

Yes. You can surrender the policy at any time but no surrender value will be payable upon termination of the policy.

8. Are there any waiting periods or survival periods for this plan?

There is no survival period for this plan, however there is 30 days waiting period for hospitalisation due to non-accidental causes.

9. What are the restrictions and exclusions for MyHospital Benefit?

The benefits under this plan will not cover any hospitalisation caused directly or indirectly, wholly or partly, by any of the following occurrences:

- (i) If hospitalisation is caused by illness or disease during the first 30 days from the Issue Date or reinstatement date of the Policy except for accidental injuries; or
- (ii) In respect of any period of hospitalisation for an illness or injury occurring before payment of the first premium under the Policy; or
- (iii) In respect of any period of hospitalisation which occurs after the termination of the Policy.

Note: The list is not exhaustive. Please refer to the policy contract for the full list of exclusions.

Important Notes

1. This brochure provides a brief description of the insurance product and shall not be construed as a policy of insurance. You are advised to refer to the Product Disclosure Sheet for further information.
2. Please refer to the policy contract for further information and specific details as the exclusions and limitations highlighted in this brochure are not exhaustive.
3. You should satisfy yourself that this plan will best serve your needs and that the premium payable under this plan is an amount you can afford.
4. Please note that buying a life policy is a long-term financial commitment.
5. You are entitled to a 15 days free look period from the date of receipt of the policy contract. During this 15-day period, if you decide to cancel the policy, we will refund the premium paid less any medical expenses incurred.
6. If you terminate your policy, you may not get back the total amount that you have paid.
7. Please note that this plan does not have any surrender value.
8. If you switch your insurance plan from one insurer to another or transfer from one insurance plan to another, you may be subjected to new terms and conditions of the new insurance plan or of the new insurer.
9. You may qualify for personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.
10. Should you require additional information about life insurance, please refer to the relevant *insuranceinfo* booklet available on **www.insuranceinfo.com.my**.
11. Should you require additional information about this plan, please contact us at 03-76523388 or **customerservice@mcis.my** or visit our website on **www.mcis.my**.
12. In the event of conflict of interpretation between English and other languages or ambiguity arising out of the translation to other languages, the English text and its interpretation shall prevail.

Contact our Customer Service Representative today to sign up.

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MCIS INSURANCE BERHAD

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MCIS INSURANCE BERHAD

MCIS Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by MCIS Insurance Berhad are protected against loss of part or all of insurance 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 MCIS Insurance Berhad or visit PIDM website (www.pidm.com.my) or call PIDM toll free line (1-800-88-1266).

MCIS Insurance Berhad is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

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