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**mcis LIFE**

member of Sanlam group

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out the M-Health Secure. Be sure to also read the general terms and conditions.	M-Health Secure
	XXXX

#### 1. What is this product about?

M-Health Secure is a non-participating yearly renewable standalone medical plan that provides coverage for hospitalisation and surgical expenses due to illness or accidental injury up to age 100 next birthday. It offers multiple deductible and plan options to choose from.

#### 2. What are the covers/benefits provided?

This plan covers the following:

No	Description of Benefits	Plan 150 Ringgit Malaysia (RM)
	Limits	
1	Overall Annual Limit	1,000,000
2	Overall Lifetime Limit	Unlimited
3	Deductible <sup>1</sup> (Per Policy Year and applicable to item 4 to 19, 21, 24 and 25)	500
	Hospital and Surgical Benefits	
4	Hospital Room and Board <sup>2</sup> (Limit per day and up to 150 days per Policy Year)	150
5	Daily Guardian Benefit (Limit per day and up to 150 days per Policy Year)	75
6	Intensive Care Unit (Limit up to 150 days per Policy Year)	As Charged, subject to Reasonable and Customary Charges
7	In-Hospital Physician Visit (2 visits per day and up to 150 days per Policy Year)	
8	Hospital Supplies and Services	
9	Surgical Fees (Post-Surgery care is within 150 days after Hospitalisation)	
10	Operating Theatre Fees	
11	Anaesthetist Fees	
12	Ambulance Fees	
13	Organ Transplant (Once per lifetime)	
14	Daycare Surgery	
15	Goods and Services Tax	
16	Hospital Admission Fee and Medical Report	As Charged, up to 100 per admission
	Pre-Hospitalisation Treatment Benefit	
17	Pre-Hospitalisation Treatment (Within 90 days before Hospitalisation)	As Charged, subject to Reasonable and Customary Charges
	Post-Hospitalisation Treatment Benefits	
18	Post-Hospitalisation Treatment - including Physiotherapy (Within 150 days after Hospitalisation)	As Charged, subject to Reasonable and Customary Charges
19	Post-Traditional Chinese Medicine, Chiropractic, Chiropody, Homeopathy, Osteopathy and Acupuncture (Limit per visit and within 150 days after Hospitalisation)	Not applicable
	Outpatient Treatment Benefits	
20	Emergency Accidental Outpatient Treatment (Limit per Accident, maximum 30 days from date of Accident for follow up treatment)	1,500
21	Outpatient Dengue Fever Treatment (Limit per Policy Year)	1,500
22	Outpatient Cancer Treatment	As Charged, subject to Reasonable and Customary Charges
23	Outpatient Kidney Dialysis Treatment	
	Other Benefits	
24	Second Medical Opinion (Within 90 days before Hospitalisation)	As Charged, subject to Reasonable and Customary Charges
25	Home Nursing Care (Limit per Hospitalisation and up to 180 days per lifetime)	3,000
26	Daily Cash Allowance at Government Hospital (Limit per day and up to 150 days per Policy Year)	75

## Notes:

<sup>1</sup> Depending on the Deductible chosen, Policy Owner must first pay the fixed amount equivalent to the Deductible selected before the total Eligible Expenses incurred will be payable by MCIS Insurance Berhad, subject to Overall Annual Limit. Treatment sought at a Malaysian Government Hospital or due to Emergency Treatment are not subject to Deductible.

<sup>2</sup> If Life Assured is Hospitalised at the Room and Board rate, which is higher than the entitled benefit, Policy Owner has to pay the exceeded amount in the Hospital Room and Board charges.

The duration of coverage for this plan is renewable up to Life Assured's age ninety-nine (99) next birthday, with coverage ceases upon Life Assured's age one hundred (100) next birthday.

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](http://www.pidm.gov.my)).

### 3. How much premium do I have to pay?

The estimated premium that you have to pay: RM2,477.21 (Yearly).

The premium may vary depending on MCIS Insurance Berhad's underwriting requirements. The premium above are applicable to standard risks.

Premium duration: 97 years

The Yearly premium for Occupational Class 1 is based on your chosen plan.

Age Next Birthday	YEARLY PREMIUM (RM)
	MALE
	PLAN 150
1	3,090.57
2	2,783.89
3	2,477.21
4	2,477.21
5	1,663.17
6 - 10	1,663.17
11 - 15	1,663.17
16 - 20	2,560.19
21 - 25	2,764.62
26 - 30	2,586.87
31 - 35	2,472.44
36 - 40	2,655.72
41 - 45	2,983.32
46 - 50	3,931.62
51 - 55	4,555.65
56 - 60	5,203.40
61 - 65	9,032.68
66 - 70	9,575.07
71 - 75 <sup>3</sup>	14,366.17
76 - 80 <sup>3</sup>	17,240.82
81 - 85 <sup>3</sup>	20,690.41
86 - 90 <sup>3</sup>	22,760.16
91 - 95 <sup>3</sup>	25,036.89
96 - 100 <sup>3</sup>	27,541.29

<sup>3</sup> Applicable for renewal only

## Notes:

- The premium varies according to the Life Assured's age next birthday, gender, selected plan, Deductible option, occupational class and medical rating, where applicable.
- The premium is non-guaranteed. MCIS Insurance Berhad reserves the right to revise the premium rate if the actual claim experience is worse than expected by giving you thirty (30) days prior written notice.

### 4. What are the fees and charges that I have to pay?

Commission paid to the insurance agent for the next 7 years:

Policy Year	1	2	3	4	5	6	7+
% of Yearly Premium	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
Amount (RM)	371.58	371.58	249.48	249.48	249.48	249.48	249.48

## Notes:

- Commission of 15% of the annual premium (as illustrated above in the table within Q3) is payable every year until the end of the policy term. The table above illustrates the commission payable over the next 7 years.
- Commission above are calculated based on yearly premium payment frequency.

**5. What are some of the key terms and conditions that I should be aware of?**

- a) Importance of Disclosure - You must disclose all the material facts such as medical condition, occupation and state your age correctly.
- b) Free Look Period - You may cancel your plan within fifteen (15) days after you have received the policy. The premium paid, less any medical fee incurred will be refunded to you without interest.
- c) Waiting Period - The eligibility for benefits under the plan will only start thirty (30) days after the effective date of the plan, except for injury due to accidental causes.
- d) Grace period - Policy will lapse in the event that premium is not paid within the grace period. Grace period is thirty (30) days for monthly payment frequency and forty-five (45) days for yearly, half-yearly and quarterly payment frequencies.
- e) The claimable amount is on "as charged" basis i.e. reimbursed based on actual charges according to your medical bill, subject to the maximum limits stated in the Schedule of Benefit.
- f) Deductible - You must first pay the amount equivalent to the Deductible selected before the total Eligible Expenses incurred will be payable by MCIS Insurance Berhad, subject to Overall Annual Limit.
- g) Renewal - The renewal for the policy is not guaranteed. Unless renewed, the coverage will cease and MCIS Insurance Berhad shall not be liable for any expenses that take place after the policy ceases.
- h) This plan may qualify for tax relief under medical insurance, subject to terms and conditions imposed by the Inland Revenue Board (IRB) of Malaysia. Please refer to IRB or your tax advisor for further information.
- i) Claim Procedure - You can obtain information on claim procedures and form from our corporate website at [www.mcis.my](http://www.mcis.my), call our Customer Service Centre, or visit the branches nearest to you.
- j) Panel Hospitals - For latest listing of panel hospitals/medical providers, please refer to our corporate website at [www.mcis.my](http://www.mcis.my), call our Customer Service Centre or visit the branches nearest to you.

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under the policy.*

**6. What are the major exclusions under this plan?**

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

- a) Pre-Existing Conditions; or
- b) Any Disability (except for Injury) and its signs or symptoms that appear within thirty (30) days from the Effective Date of Insurance; or
- c) Specified Illnesses within one hundred and twenty (120) days from the Effective Date of Insurance; or
- d) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilisation, venereal disease and its sequelae, Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) and Human Immunodeficiency Virus (HIV) related diseases, and any communicable diseases required quarantine by law; or
- e) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.

*Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under the policy.*

**7. Can I cancel my plan?**

You may cancel your plan by giving a written notice to the MCIS Insurance Berhad.

Upon cancellation, you are entitled to a partial refund of premium provided that you have not made any claim on the policy during the policy year. This does not apply if you have chosen a monthly premium payment option.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondence reaches you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about medical and health, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance'. You can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**MCIS Insurance Berhad** Registration No.:199701019821 (435318-U)

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

**10. Other types of Medical and Health Insurance cover available.**

Please ask MCIS Insurance Berhad or your agent for other similar types of cover offered by MCIS Insurance Berhad.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

**IN THE EVENT OF CONFLICT OF INTERPRETATION BETWEEN ENGLISH AND BAHASA MALAYSIA OR AMBIGUITY ARISING OUT OF THE TRANSLATION TO BAHASA MALAYSIA LANGUAGE, THE ENGLISH TEXT AND ITS INTERPRETATION SHALL PREVAIL.**

The information provided in this disclosure sheet is valid as at XXXX