

## Category : Healthcare

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### *AmMedic Flexi*

**A caring plan with greater coverage and flexibility**

#### **Fabulous 10**

- **Comprehensive Coverage** with hospital, surgical, medical and other related benefits
- **24-hour Worldwide Protection\***
- **Affordable Premiums** as low as RM 0.38 per day\*\*
- **Coverage** up to RM1,000,000 Lifetime Limit and RM200,000 Overall Annual Limit
- **Conditionally Guaranteed Policy Renewal<sup>#</sup>** up to Age 80
- **No Health Declaration of Medical Check-Up** is required for policy renewal
- **Retirement option at 55 years old<sup>##</sup> for zero deductible** without further underwriting
- **Flexibility to be sold as standalone or top up** with a series deductible levels
- **Funeral Expense** up to RM10,000
- **Tax relief Gain** instant medical income tax relief<sup>###</sup>

\* Overseas treatments are subject to exclusions, limitations and conditions

\*\* Based on Annual Premium rates of 6-17 age band for plan 2

# Subject to Portfolio Withdrawal Condition

## Or any retirement age in accordance to the Statutory Retirement Age

### Subject to eligibility from Inland Revenue Board

#### **It's So Flexible**

- Versatile coverage with \$ Available Plans
- Your choice of Hospital for professional medical advice and care
- Hassle Free Cashless Admission

#### ***Plus...***

- You may opt for Flexible Protection Options (Deductibles) where you can decide to pay the first RM2,000, RM5,000, RM10,000, RM15,000, RM30,000 or RM50,000 of your hospitalization bills. Or you may select the Zero deductible for full protection and we will pay your hospitalization bill subject to your choice of plan's Annual Limit and Lifetime Limit.

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### Important Facts & Features

1. **Hospital Admission Card** – Please contact member's hotline for verifications & hospital admission guarantee arrangements (Only medically necessary expenses will be guaranteed. Policyholder will be responsible to pay directly to the hospital for any ineligible expenses or for any amounts exceeding the Plan's Limits).
2. **Upgraded Room & Board Co-Payment** – Should the Insured Person be hospitalized at a published Room & Board rate higher than his/her eligible benefit, the Insured Person shall bear 20% of the other eligible benefits described in the Schedule of Benefits.
3. **Overseas Treatment**
  - Overseas treatment subject to Policy exclusions, limitations and conditions.
  - Eligible claims shall be reimbursed based on the official exchange rate applicable as at claims approval date.
  - Cost of transportation to place of treatment must be consequence of a Medical Emergency.
  - Eligible overseas treatment must be consequence of a Medical Emergency.
  - Overseas treatment of any disability diagnosed in Malaysia and non-emergency or chronic conditions are ineligible & excluded.
4. **Portfolio Withdrawal** – The Company reserves the right to cancel the portfolio as a whole if it decides to discontinue underwriting this insurance product. Cancellation of the portfolio as a whole shall be given written notice to the Policyholder at least thirty (30) days in advance and the Company will run off all policies the expiry of the period of cover within the portfolio.
5. **Premiums** – The premium rate is banded according to the plan type chosen and is payable according to each member's age on each policy year anniversary. The Company reserves the right to revise the premium rates applicable at policy anniversary by giving thirty (30) days prior written notice to the policyholder.