

We have a plan to find a healthier you

In a world that's moving as fast as ours, the only true investment is good health. It lets you spend time with your family, travel and discover the things you've always wanted. But most times, health is overlooked while trying to move ahead in life. The Ultra Medic Rider is designed to bring the focus back to health. This means you can pursue a healthier lifestyle and not worry about medical protection.

The challenge we face today is that medical costs are rising each year and the fear of costly medical bills can make you think twice when it comes to finding quality healthcare when you need it most.

"In Malaysia, medical inflation is estimated to be around 15% each year. That is to say, a simple appendicitis surgery that costs RM1,800 three years ago will set you back by about RM3,000 today."

"Increases in medical bills are outpacing the general inflation rate each year. That raises the question whether healthcare is reserved only for those who can afford it."

- The Star, 14th March, 2009



Plan for your health

The Ultra Medic Rider lets you rest easy when it comes to getting the healthcare you want. It is a hospital and surgical takaful premier medical plan that provides comprehensive medical coverage of up to RM1,500,000 during your lifetime and a choice of 5 different plans to suit your budget and requirement.

Key benefits

With the Ultra Medic Rider you will enjoy the following key unique benefits:

Medical Second Opinion*

We understand that when you're seeking treatment for an illness, a second medical opinion can be valuable for added peace of mind. Through the Medical Second Opinion feature, your medical records can be sent to any one of the recommended top medical institutions in the world that specializes in your diagnosis. This way you get opinions from the world's leading medical experts to compare with your existing diagnosis.

After the submission of your medical files to the medical center of your choice, you and your local physician will receive a copy of the completed second opinion. Together with your medical physician, you can then determine the best treatment for your illness.

Alternative Medicine Treatment*

You may seek post-hospitalization alternative medicine treatments, namely Chiropractic, Chiropody, Homeopathy, Osteopathy or Acupuncture from a registered practitioner licensed under the Ministry of Health Malaysia.



No Claim Bonus

For keeping your health in check, we reward you 5% of the rider's contribution, provided there is no claim in the previous year, starting from the third (3rd) certificate year onwards.

No Co-Takaful

When you're recovering after your treatment, worry should be the last thing on your mind. At Etiqa, we pay for your treatment in full according to the plan you've participated in, so that you can focus on your recovery without worrying about bearing a portion of the treatment cost.

Cashless Admission Card

The Ultra Medic Rider comes with an admission card that gives you access to the benefits in the plan. Not only is it a convenient to use all-in-one card, it also ensures that every check-in and discharge at our panel hospitals are cashless and hassle-free.



* Please refer to the Schedule of Benefits for the plans that are eligible for these benefits.

Important notes

This certificate may qualify the Participant for personal tax relief subject to the final decision of the Inland Revenue Board Malaysia.

You should understand this plan thoroughly to ensure that it best serves your need and that the contribution payable under the certificate is an amount that you can afford.

This rider may co-exist with any Waiver of Contribution riders. In the event claims are made under the Waiver of Contribution rider, the basic plan and any contributions for other attachable riders will be waived, except for Ultra Medic Rider which will be terminated.

Upon termination, maturity or expiry of the certificate, all the benefits under this plan will cease.

You may review the suitability of this plan and cancel your participation within fifteen (15) days from the date of delivery of your certificate, upon which you will be entitled to a refund of the full contribution made, after deducting any expenses incurred for medical examination (if applicable).

Please ensure that you refer to the Sales Illustration pertaining to your certificate provided to you by Etiqa Takaful Berhad.

This brochure is intended for reference only and shall not constitute a contract.

Etiqa Takaful Berhad is registered under the Takaful Act 1984 and regulated by Bank Negara Malaysia.

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eTiqa
Takaful

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Ahli Kumpulan  **Maybank**

TAKAFUL

Ultra Medic Rider

There's a healthier you inside.
Start today with our medical plan.



eTiqa
Takaful

Schedule of Benefits

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Coverage Limits					
Overall Lifetime Limit	RM200,000	RM400,000	RM600,000	RM800,000	RM1,500,000
Overall Annual Limit	RM50,000	RM100,000	RM150,000	RM200,000	RM300,000
In-Patient Benefits					
Hospital Room & Board	RM100	RM200	RM300	RM400	RM500
Max Stay	120 days		180 days		
Intensive Care Unit (Max 30 Days)	As Charged				
Surgical Fees, Anaesthetist Fee, Operating Theatre and Hospital Supplies & Services					
Child Participant Daily Guardian Benefit	Not Applicable	RM150 (up to 120 days)	RM150 (up to 180 days)		
Daily Cash Allowance at Government Hospital	RM50 (up to 120 days)	RM100 (up to 120 days)	RM200 (up to 180 days)		
Medical Report Fees (per disability)	RM100				
Government Service Tax on Room & Board Charges	As Charged				
Out-Patient Benefits					
Pre-Hospital Diagnostic Tests/Specialist Consultation	As Charged (within 60 days prior)		As Charged (within 90 days prior)		
Post-Hospitalization Treatment	As Charged (within 90 days after discharge)				
Out-Patient Physiotherapy Treatment (within 90 days after discharge / surgery)	RM1,000		RM2,000		
Emergency Accidental Out-Patient Treatment	RM1,000		RM2,000		As Charged
Emergency Accidental Dental Treatment					
Ambulance Fees	As Charged				
Home Nursing - per day limit up to 60 days	RM40	RM60	RM100	RM150	RM200
Day Surgery	As Charged				
Emergency Out-Patient Sickness Treatment (per disability)	RM100				
Cancer, Dialysis and Transplant					
Out-Patient Kidney Dialysis Treatment	As Charged				
Out-Patient Cancer Treatment					
Organ Transplant					
Other Benefits					
Medical Second Opinion (from world's leading hospitals for qualifying medical conditions)	Not Applicable		Yes		
Alternative Medicine - Chiropractor, Chiropody, Homeopathy, Osteopathy, Acupuncture	Not Applicable	RM150 (within 90 days after discharge)	RM300 (within 90 days after discharge)		
No Claim Bonus	5% of the rider's contribution, every claim-free year, from the third (3rd) certificate year onwards				

The total benefits payable in a certificate year are subject to the Overall Annual Limit. The total benefits payable during the Person Covered's lifetime are subject to the Overall Lifetime Limit.

Co-Payment Option

If you choose to upgrade your hospital room and board above your coverage plan, the co-payment feature takes effect. In such situations, 20% of any charges from the list of eligible benefits under your plan as reflected in the hospital bill and the difference of the upgraded room charges will be borne by you.

Annual Contribution Rates

Choose from five available plans within the rider that suit your needs best:

Contribution Table for Male

Age Band (Next Birthday)	Plans				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
1 - 5	573	853	1,151	1,429	1,716
6 - 20	433	641	870	1,075	1,289
21 - 30	456	677	921	1,143	1,369
31 - 35	496	738	998	1,238	1,485
36 - 40	561	835	1,130	1,402	1,684
41 - 45	659	982	1,328	1,651	1,983
46 - 50	804	1,199	1,616	2,012	2,418
51 - 55	1,048	1,565	2,106	2,625	3,157
56 - 60	1,553	2,323	3,111	3,877	4,669
61 - 65	2,294	3,433	4,592	5,728	6,902
66 - 70*	3,419	5,121	6,842	8,543	10,294
71 - 75*	5,186	7,773	10,377	12,960	15,623
76 - 80*	7,870	11,798	15,745	19,673	23,717
81 - 85*	11,950	17,918	23,905	29,871	36,014
86 - 88*	18,146	27,212	36,297	45,362	54,695

The above contribution rates will be charged according to your age band at renewal and may vary according to your sex, occupation, health condition and the plan selected. The Third Party Administrator fee of RM15 is included in the contribution rates.

The above contribution rates is for standard life only. Contribution rates are non-guaranteed and subject to revision. We may revise the contribution rates by giving 30 days advance written notice to the certificate owner.

* Renewable up to age 88 or the end of basic plan coverage term, whichever is earlier.

Eligibility

Minimum entry age	30 days old
Maximum entry age	65 years old (ANB)
Maximum age of cover	88 years old (ANB)

ANB: Age Next Birthday

Basis of contract

This plan applies the Tabarru' concept, whereby the Participant agrees to donate or contribute a specified amount to the Participants' Risk Fund (PRF) – Tabarru' Fund for the purpose of mutual aid and assistance to the participants in case of need.

This plan also applies the Wakalah concept, whereby the Participant nominates Etiqa Takaful Berhad to act on their behalf to invest and manage PRF. The Wakalah fee is borne by the Participant through deduction from the contributions paid. The actual fee for this plan is fixed at 25% of the contribution after deduction of the Third Party Administrator (TPA) fee.

Surplus in PRF is split between You (50%) and Etiqa (50%) as a Performance fee.

Contribution Table for Female

Age Band (Next Birthday)	Plans				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
1 - 5	573	853	1,151	1,429	1,716
6 - 20	433	641	870	1,075	1,289
21 - 30	472	700	968	1,196	1,432
31 - 35	527	785	1,070	1,325	1,588
36 - 40	649	965	1,306	1,623	1,951
41 - 45	799	1,193	1,608	1,996	2,401
46 - 50	981	1,465	1,973	2,454	2,951
51 - 55	1,208	1,805	2,423	3,019	3,633
56 - 60	1,505	2,250	3,016	3,759	4,524
61 - 65	2,089	3,127	4,182	5,218	6,287
66 - 70*	3,052	4,570	6,107	7,622	9,186
71 - 75*	4,629	6,935	9,260	11,563	13,938
76 - 80*	7,023	10,526	14,048	17,552	21,159
81 - 85*	10,662	15,986	21,327	26,649	32,130
86 - 88*	16,191	24,280	32,386	40,472	48,798

Exclusions

No benefit shall be payable if any hospitalization, surgery or charge is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrence:

- Pre-existing illness.
- Specified illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
- Any medical or physical conditions arising within the first thirty (30) days of the Person Covered's cover except for accidental injuries.
- Plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions relating to the conditions mentioned in this exclusion.
- Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the Takaful period.
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases required quarantine by law.
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- Pregnancy, childbirth (including surgical delivery), miscarriage, abortion, prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
- Hospitalization primarily for investigatory purposes, diagnosis, X-ray examinations, general physical or medical examinations not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines such as health supplements or examinations carried out by a physician, and treatments specifically for weight reduction or gain.
- Suicide, attempted suicide or intentionally self-inflicted injury unless proven insane.
- War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any of the armed forces, direct participation in strikes, riots and civil commotion or insurrection.

12) Any treatment due to an ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

13) Expenses incurred for donation of any body organ by a Person Covered and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.

14) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment.

15) Care or treatment for which payment is not required or to the extent which is payable by any other Insurance Policy/Takaful Certificate or indemnity covering the Person Covered and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Policy/Takaful Certificate.

16) Any treatment expenses related to psychotic, mental or nervous disorders [including any neuroses and their physiological or psychosomatic manifestation(s)].

17) Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.

18) Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.

19) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.

20) Expenses incurred for sex change.

21) Vitamins, food supplements, herbal cures and anti obesity/weight reducing agents including any off the counter medications.

22) Any circumcision unless medically indicated.

This list is non-exhaustive. Please refer to the certificate for the full list of exclusions under this certificate.