

e-Medical Pass Takaful

**We will keep you smiling with affordable medical cover**



Should you unexpectedly fall ill, Etiqa's e-Medical Pass Takaful will help with the costs through our affordable Fast & Easy offerings:



**Unlimited  
Lifetime Cover**

You never have to worry about insufficient medical cover during the tenure of the certificate, because there's no lifetime limit\*.



**Affordable**

Get covered with no lifetime limit from as little as RM1.77 per day, and it is even more affordable if you choose a deductible plan.



**Instant  
Approval**

No medical check-up required. Simply answer 3 health questions for immediate cover.



**Etiqa  
Healthcare  
App**

Our GPS locator pinpoints an Etiqa panel hospital nearest to you with just a few taps.



**Cashless  
Hospital  
Admission**

Guarantee Letters provided with just one phone call to our 24/7 hotline so that you can be admitted to hospital without payment.

Note: The key benefits above are subject to terms and conditions.  
\*Subject to annual limit.

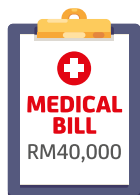
## Benefits Illustrations

Choose one of the following to suit your medical coverage needs:

1. Invest in a plan that provides you medical coverage to help with increasing medical costs.



**Fikri**, age 30, is self-employed. He chose a plan without deductible option to get medical coverage until the age of 80.

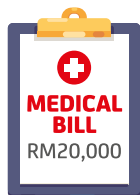


Total eligible medical bill will be paid by Etiqa  
(based on selected plan)

2. Start an affordable medical coverage plan with a deductible option.



**Melissa**, age 25, has just started working. Her company only provides limited medical coverage. Therefore, she chose an affordable deductible option of RM1,000 to supplement her medical coverage needs until the age of 80.



Melissa only pays the deductible amounts  
of RM1,000 for her medical bills

Balance of eligible medical bill will be paid  
by Etiqa (based on selected plan)

Note: The scenarios above are used for illustrative purposes only.  
Terms and conditions apply.

## Table of Benefits

Plan Type	Silver	Gold	Platinum
Overall Annual Limit	RM60,000	RM80,000	RM120,000
Overall Lifetime Limit	No Limit		
<b>Section A - Inpatient &amp; Day Care Surgery Benefits</b>			
Hospital Room and Board Charges (RM per day limit)	RM100	RM150	RM200
Hospital Room and Board Charges (days per annum limit)	No Limit		
Intensive Care Unit Charges (no limit on days per annum)	As Charged (subject to overall annual limit)		
Surgical Fees			
Anaesthetist Fees			
Operating Theatre Fees			
Hospital Supplies & Services Charges			
In-Hospital Physician/ Specialist Visit Charges (limited to 2 visits per day)			
Day Care Surgery Fees			
Ambulance Fees			
<b>Section B - Outpatient Benefits</b>			
Pre-Hospital Diagnostic Tests Charges, or Specialist Consultation Fees (within 60 days prior to hospitalisation)	As Charged (subject to overall annual limit)		
Post-Hospitalisation Treatment Charges (within 90 days after discharge)			
Emergency Accidental Outpatient Treatment Charges			
Outpatient Kidney Dialysis Treatment Charges			
Outpatient Cancer Treatment Charges			

Plan Type	Silver	Gold	Platinum
<b>Section C - Optional</b>			
Choice of deductible amount	You can choose <b>no deductible</b> or a <b>deductible</b> amount as follows:		
	<b>Option</b>	<b>Deductible Amount</b>	
	Option 1	RM1,000	
	Option 2	RM3,000	
	Option 3	RM5,000	

Notes:

1. For room and board upgrades, the customer only pays the rate difference.
2. Section B: Outpatient benefits are not subject to RM1,000, RM3,000 or RM5,000 deductible amounts.

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**Etiqa Online 1300 13 8888**  
**[www.etiqa.com.my](http://www.etiqa.com.my)**



Underwritten by:

**Etiqa Family Takaful Berhad** (199301011506)

(Licensed under Financial Services Act 2013  
and regulated by Bank Negara Malaysia)

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**eTiQa**  
Family Takaful