

IKHLAS Medic Assist Takaful

“Medical Assistance? This card is all you need.”

INTRODUCTION

Although the occurrence of serious illnesses and threatening diseases is on the rise, most of us are still living in the mindset of *“It will never happen to me”*. Just because a person has never been critically ill and leads a healthy lifestyle does not guarantee a better health.

It is now a known fact that hospital bills are ever increasing. A simple surgery can cost you thousands. Unprepared, a sum this much can put anyone in serious debts. No one should have to go through that phase.

IKHLAS Medic Assist Takaful can put all that behind you and concentrate on recovery. From as little as 80 cents a day, you may have affordable and comprehensive medical Takaful giving you more benefits and higher limits.

WHAT DOES IKHLAS MEDIC ASSIST TAKAFUL COVER?

IKHLAS Medic Assist Takaful offers 5 (five) plans of comprehensive hospitalization and surgical coverage at affordable costs.

Description of Benefit	Plan				
	A	B	C	D	E
Section A:					
1. Hospital Room & Board, daily maximum up to 365 day.	450	300	220	150	100
2. Intensive Care Unit, daily maximum up to 30 days.	As Charged, subject to Necessary, Reasonable and Customary Charges				
3. Hospital Supplies & Services					
4. Surgical Fees, including pos surgery care up to 31 days					
5. Anaesthetist Fee.					
6. Operating Theatre.					
7. Pre-Hospital Specialist Consultant, within 31 days prior to admission.					
8. Pre-Hospital Diagnostic Test, within 31 days prior to admission.					
9. Pre-Surgical Consultation & Diagnosis within 31 days prior surgery.					
10. In-Hospital Physician Visit, daily maximum up to 120 days.					
11. Post-Hospitalization Treatment, within 60 days from the date of discharge.					

Description of Benefit	Plan				
	A	B	C	D	E
12. Ambulance Fee.					
13. Emergency Outpatient Treatment, per accident including follow up to 31 days.					
14. Emergency Dental Treatment, per accident including follow-up up to 31 days.					
15. Traditional Medical Treatment.	200	200	200	200	200
16. Daily Cash Allowance at Government Hospital, daily maximum up to 60 days.	100	100	100	100	100
17. Nursing at Home, daily maximum up to 60 days.	200	175	150	125	100
18. Lodger Expenses (maximum per disability)	400	300	250	200	150
19. Medical Report Fee, per disability	50	50	50	50	50
20. Government Service Tax	Covered				
Overall Annual Limit	100,000	80,000	60,000	40,000	30,000
Section B: (In addition to overall Annual Limit)					
1. Organ Transplant , per disability	30,000	30,000	30,000	30,000	30,000
2. Outpatient Cancer Treatments, per year	60,000	50,000	40,000	30,000	20,000
3. Outpatient Kidney Dialysis, per year	30,000	25,000	20,000	15,000	10,000
Life Time Limit (Section A & Section B)	400,000	300,000	210,000	150,000	90,000

SCHEDULE OF ANNUAL CONTRIBUTION *

Age next Birthday	Plan				
	A	B	C	D	E
30 days – 18 years old	575	445	361	298	257
19 years – 25 years old	735	555	444	330	293
26 years – 30 years old	805	615	475	351	309
31 years – 35 years old	825	625	485	361	319
36 years – 40 years old	1,035	780	600	430	365
41 years – 45 years old	1,095	825	635	455	385
46 years – 50 years old	1,830	1,470	1,045	735	630
51 years – 55 years old	2,155	1,815	1,225	865	675
56 years – 60 years old	3,005	2,245	1,685	1,185	925
61 years – 65 years old	3,775	2,805	2,135	1,495	1,155
66 years – 70 years old	5,015	3,765	2,855	2,005	1,589

* Note: Annual contribution rates are applicable to standard risks only. Contribution loading may be imposed on non-standard risks. Each certificate is subject to a stamp duty of RM10.00.

WHY IKHLAS MEDIC ASSIST TAKAFUL?

1. Hospital Admission Assist (HAA) Card

For approved panel of hospitals – convenient claims.

2. Comprehensive Coverage

This coverage provides for necessary treatment based on reasonable and customary charges at the locality where treatment is received.

3. Renewal Up to Age 70

This certificate is renewable at the option of the participant. Takaful IKHLAS will not refuse renewal or impose new exclusions during renewal. However, the product may be withdrawn from the market in accordance with the Portfolio Withdrawal Condition.

4. Portfolio Pricing of Contribution

The contribution is not guaranteed. However, increase in contribution will be on a portfolio basis and must be approved by Bank Negara Malaysia. This means, that a person who has claimed on the Certificate will not be singled out to pay more contribution than others.

5. No Per Disability Limit

Other than the overall annual limit and lifetime limit, there is no limit on the amount that can be claimed for a particular disability.

6. Unisex Premium Rates

Contributions are age-banded but there is no distinction between male and female contribution rates.

7. Contribution Enforced

The contribution enforced is based on the age of next birthday and is made annually at the rate applicable during renewal. The contribution published in the brochure is for standard life on and contribution loading may be charged to non-standard life. Contribution is not guaranteed and may be subject to change.

8. Easy Application

Application is simple! Everyone from the age of 19 to 60 years may apply for this plan. The certificate may be extended to the participant's children between the ages of 30 days and 19 years (up to 23 years if full-time student).

Disclaimer:

This brochure does not form a contract. Please refer to the contract for full details.

EXCLUSION

1. 30 days waiting period.
2. Pre-existing conditions are excluded.

3. Plastics/cosmetics surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescription thereof.
4. Dental condition including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly the period of Takaful.
5. 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 related diseases, and any communicable diseases required quarantine by law.
6. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
7. Pregnancy, Child Birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive method of birth control or treatment pertaining to infertility. Erectile dysfunction and test or treatment related to impotence or sterilization.
8. Hospitalization primary for investigatory purposes, diagnosis, x-ray examination, general physical or medical examination, not accidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatment, preventive medicines or examinations carried out by a physician and treatment specifically for weight reduction or gain.
9. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane
10. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in armed forces, direct participation in strike, riots and civil commotion or insurrection.
11. Ionizing radiation or contamination by radioactivity from nuclear waste from process of nuclear fission or from any nuclear weapons material.
12. Expenses incurred for donation of any body organ by the participant and cost of acquisition of the organ including all costs incurred by donor during organ transplant and its complication.
13. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical services of supplies including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment.
14. Care or treatment for which payment is not required or to the extent which is payable by any other insurance indemnity covering the participant and disabilities arising out of duties or employment or profession that is covered under a workman's Compensation Insurance Contract.
15. Psychotic, mental or nervous disorders, (Including any neuroses and their physiological or psychosomatic manifestations).
16. Cost/expenses of services of a non-medical nature, such as television, telephone, telex services, radios or similar facilities, admission kit/pack and other ineligible non medical item.

17. Sickness or injury arising from racing of any kind (except foot racing), hazardous spots such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
18. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
19. Expense incurred sex changes.

IMPORTANT NOTES

1. You should satisfy yourself that this plan will serve your needs and that contribution payable under the plan is an amount that you can afford.
2. This is a yearly renewable individual health plan that does not participate in Company's profit.
3. Within fifteen (15) days from the date of issuance of this Certificate, you may return this Certificate to the Company and the Company shall cancel it immediately upon receipt and refund the contribution less any medical expenses incurred by the Company.
4. The brochure is for general information only. It is not a contract of takaful. The conditions disclosed are not exhaustive. Please refer to the certificate contract for the details on important features of the certificate.

If there is any discrepancy between English and Bahasa Malaysia versions, the English version shall prevail.