

Sample Scenario 1

Balance available annual limit for the year



Outpatient Claim

Alex participated in e-Medical Pass (Gold Plan) with the following benefits:

- RM200/day
Room and Board
- RM1,000
- ~~RM100,000~~
RM99,400

Claims Scenario :

- Emergency Accidental Outpatient Treatment : RM600

In the event of successful claim payout, any eligible, reasonable & customary charges will be borne accordingly:

Items	Amount (RM)	Amount Payable (RM)	
		Alex	Etiqa
Actual Medical Expenses	600	Deductible: N/A	600
Total	600	N/A	600

Outpatient benefit is on reimbursement basis, Alex needs to pay the bill and claim from Etiqa later.

Sample Scenario 2

*Balance available annual limit
for the year*



Deductible of RM 1,000

Cik Aida participated in e-Medical Pass Takaful (Silver Plan) with the following benefits:



Claims Scenario :

- R&B (RM100 x 5 days) = RM500
- Eligible Surgical Fees & Other Expenses : RM9,000
- Total Bill : RM9,500

In the event of successful claim payout, any eligible, reasonable & customary charges will be borne accordingly:

Items	Amount (RM)	Amount Payable (RM)	
		Cik Aida	Etiqua
Actual Medical Expenses	9,500	Deductible: 1000	(9,000 – 1,000) = 8,000
Total	9,500	1,000	8,500

Deductible amount apply per hospitalization.

Sample Scenario 3

*Balance available annual limit
for the year*



Deductible of RM 3,000

Mr Tan participated in e-Medical Pass (Gold Plan) , with the following benefits:

• RM200/day	• RM3,000	• RM100,000
Room and Board	Deductible Amount	Overall Annual Limit
		RM56,000

Claims Scenario :

- R&B (RM300 x 10 days) = RM3,000
- Eligible Surgical Fees & Other Expenses : RM 45,000
- Total Bill : RM48,000

In the event of successful claim payout, any eligible, reasonable & customary charges will be borne accordingly:

Items	Actual Medical Expenses (RM)	Amount Payable (RM)	
		Mr Tan	Etiqa
R&B for 10 days	300 x 10 = 3,000	100 x 10 = 1,000	200 x 10 = 2,000
Eligible Surgical Fees & Other Expenses	45,000	Deductible: 3,000	(45,000- 3,000) = 42,000
Total	48,000	4,000	44,000

Deductible amount apply per hospitalization.

Sample Scenario 4

*Balance available annual limit
for the year*



No Deductibles

Ms Mona participated in e-Medical Pass (Platinum Plan) with the following benefits:

• RM300/day

Room and Board

• No Deductible

Deductible Amount

• ~~RM150,000~~

RM42,000

Overall Annual Limit

Claims Scenario :

- R&B (RM400 x 10 days) = RM4,000
- Eligible Surgical Fees & Other Expenses : RM 105,000
- Total Bill : RM109,000

In the event of successful claim payout, any eligible, reasonable & customary charges will be borne accordingly:

Items	Actual Medical Expenses (RM)	Amount Payable (RM)	
		Ms Mona	Etiqa
R&B for 10 days	400 x 10 = 4,000	100 x 10 = 1,000	300 x 10 = 3,000
Eligible Surgical Fees & Other Expenses	105,000	Nil	105,000
Total	109,000	1,000	108,000

Sample Scenario 5

*Balance available annual limit
for the year*



Deductible of RM 5,000

Mr Chandra participated in e-Medical Pass Takaful (Silver Plan) , with the following benefits:

He also has medical coverage limit of RM50,000 per annum with his employer (XYZ Co).

• RM100/day

Room and Board

• RM5,000

Deductible Amount

• ~~RM50,000~~

RM33,500

Overall Annual Limit

Claims Scenario :

- R&B (RM150 x 10 days) = RM1,500
- Eligible Surgical Fees & Other Expenses : RM 65,000
- Total Bill : RM66,500

In the event of successful claim payout, any eligible, reasonable & customary charges will be borne accordingly:

Items	Eligible Medical Expenses (RM)	Amount Payable (RM)		
		Mr Chandra	XYZ Co	Etiqua
R&B for 10 days	150 x 10 = 1,500		150 x 10 =1,500	
Eligible Surgical Fees & Other Expenses	65,000		(Entitlement -R&B) (50,000 – 1,500) = 48,500	(65,000 – 48,500) = 16,500 (deductible amount included)
Total	66,500	NIL	RM50,000	16,500

Deductible amount apply per hospitalization.

Sample Scenario 6



Deductible of RM 5,000

Mrs Lim participated in e-Medical Pass Takaful (Platinum Plan), with the following benefits:

• RM200/day

Room and Board

• RM5,000

Deductible Amount

• RM120,000

Overall Annual Limit

Claims Scenario :

- R&B (RM200 x 4 days) = RM800
- Eligible Surgical Fees & Other Expenses : RM 3,200
- Total Bill : RM4,000

In the event of successful claim payout, any eligible, reasonable & customary charges will be borne accordingly:

Items	Amount (RM)	Amount Payable (RM)	
		Mrs Lim	Etiqa
Actual Medical Expenses	4,000	4,000	NIL
Total	4,000	4,000 <i>(within the deductible limit)</i>	NIL

Deductible amount apply per hospitalization.