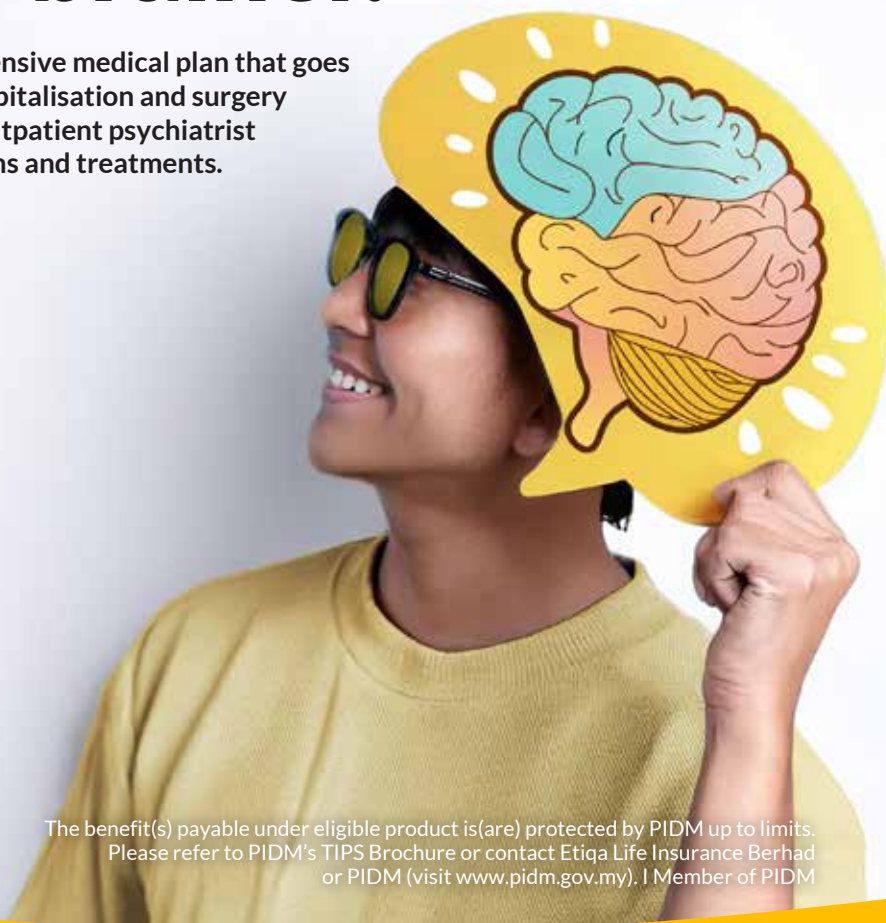


EzyMedical

Your Mental Well-being Should Be A No-brainer.

eTiqa
Life Insurance

A comprehensive medical plan that goes beyond hospitalisation and surgery including outpatient psychiatrist consultations and treatments.



The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my). I Member of PIDM

We understand that self-care is important to you and that’s precisely what our medical plan offers.

This isn’t just another insurance policy; it’s a commitment to your health and mental well-being, designed with YOU in mind. We’ve made the application process online, so it’s not only affordable, but also simple and fast.



Outpatient Psychiatrist Consultation and Treatment Charges

Take control of your mental health with coverage for the following conditions: Major Depressive Disorder, Obsessive Compulsive Disorder, Bipolar Disorder or Post-traumatic Stress Disorder and more.



Simplified Application Process

Get instant coverage without the hassle of a medical examination. Just answer a few health questions to complete your application online.



Unlimited Lifetime Medical Coverage

Get unlimited lifetime medical coverage with a high annual limit of up to RM350,000.



Affordable Premium

Get coverage of up to RM350,000 from as low as RM2.76 a day.



Cashless Hospital Admission

Request for Guarantee Letters with just a few taps via the Etiqa+ app.



Cost-saving Options

Get coverage that helps you save on your premiums with two deductible options: RM500 or RM1,000 per policy year.



Accessible Healthcare Services via the Etiqa+ App

Easily navigate to the nearest Etiqa Panel Hospitals, check your medical care entitlements, keep track of your medical coverage balance, enjoy smoother hospitalisation process and more.

Note: The key benefits above are subject to terms and conditions.

Eligibility

1. The plan is available for individuals aged between 17 to 55 years old.
2. For third-party application, buying for your spouse or child:

Eligibility	Age Next Birthday
Life Insured	a. Spouse: 17 to 55 years old b. Children: 14 days to 16 years old

Table of Benefits

Plan Type		Plan 1	Plan 2
1	Overall Annual Limit	RM200,000	RM350,000
2	Overall Lifetime Limit	No Limit	
Inpatient & Day Care Surgery Benefits			
3	Hospital Room & Board Charges (RM per day limit)	RM400	
4	Hospital Room & Board Charges (days per policy year limit)	No Limit	
5	Intensive Care Unit Charges (No limit on days per policy year)	As Charged (subject to overall annual limit)	
6	Surgical Fees		
7	Anaesthetist Fees		
8	Operating Theatre Fees		
9	Hospital Supplies & Services Charges		
10	In-Hospital Physician / Specialist Visit Charges (2 visits per day limit)		
11	Day Care Surgery Fees		
12	Ambulance Fees		
13	Medical Report Fees (RM per Hospitalisation Limit)	RM150	
Outpatient Benefits			
14	Pre-Hospitalisation or Pre-Surgical Diagnostic Tests Charges (within 60 days prior to Hospitalisation)	As Charged (subject to overall annual limit)	
15	Pre-Hospitalisation or Pre-Surgical Consultation Fees (within 60 days prior to Hospitalisation – maximum of 2 General Practitioner and 1 Specialist consultations)		
16	Post-Hospitalisation or Post-Surgery Treatment Charges (within 90 days after discharge)		
17	Outpatient Psychiatrist Consultation and Treatment Charges: a) Major Depressive Disorder b) Obsessive Compulsive Disorder c) Schizophrenia d) Schizoaffective Disorder e) Bipolar Disorder f) Post-Traumatic Stress Disorder	RM2,000 per policy year (subject to overall annual limit)	
18	Emergency Accidental Outpatient Treatment Charges	As Charged (subject to overall annual limit)	

Table of Benefits

Plan Type		Plan 1	Plan 2
Cancer and Dialysis Treatments			
19	Outpatient Kidney Dialysis Treatment Charges	As Charged (subject to overall annual limit)	
20	Outpatient Cancer Treatment Charges		
Other Benefits			
21	Daily Cash Allowance at Government Hospital (RM per day limit)	RM200	
22	Daily Cash Allowance at Government Hospital (days per policy year limit)	No limit	
Deductible			
23	Deductible Amount (RM per policy year limit, applicable to Benefit item 3 – 17)	RM500 per policy year; or RM1,000 per policy year	

Notes:

1. All the amounts shown in the Table of Benefits above are in Ringgit Malaysia (RM).
2. We shall only pay the amount/charges as per your selected plan.
3. Customers are required to top up the difference in Room & Board rates for upgrades.
4. Plan type and benefits number 3 until 17 are subject to the deductible amount.
5. All eligible expenses incurred under the following circumstances are not subject to deductible:
 - a) Medical services in a Malaysian government healthcare facility;
 - b) Emergency treatment; or
 - c) Post-hospitalisation treatment for follow-up treatments for Cancer or Kidney Dialysis.
6. Please refer to the product disclosure sheet and insurance policy for more details of the product benefits, exclusions, terms and conditions.

How Does EzyMedical Work?



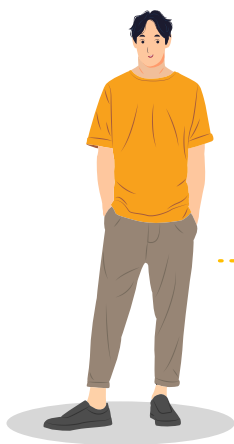
Scenario - John

EzyMedical

Overall Annual Limit
Room & Board Amount
Deductible Amount (Per policy year)

Plan 1

RM200,000
RM400
RM500



At 25, John signs up for **Etika's EzyMedical** plan with a deductible amount of RM500.



At 28, he is diagnosed with Post-Traumatic Stress Disorder after he met an accident.

Medical bill: RM2,000
John pays: RM500
(Under the deductible amount)
Etika pays: RM1,500



At 34, he unfortunately gets into an accident while driving home. He is admitted to the hospital for 15 days, including 8 days in the Intensive Care Unit (ICU).

Medical bill: RM45,000
John pays: RM500
(Under the deductible amount)
Etika pays: RM44,500



John is currently living his best life and is grateful that his **EzyMedical** plan coverage still continues to protect him.

Note: The scenario above is for illustration purposes only. Terms and conditions apply.

Etiqua Online 1300 13 8888
www.etiqua.com.my



Etiqua Life Insurance Berhad (201701025113)

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

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