



# Etiqua Critical Care **Plus**

One critical illness plan to protect your entire family with direct withdrawals from your EPF account



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](http://www.pidm.gov.my)). | Member of PIDM

Do you know that **1 in 4 Malaysians** are affected by cancer?

(Sources: Cancer Research Malaysia website)

It is scary when critical illnesses hit close to home. But what's important is that we are able to focus on recovery without getting financially affected due to treatment costs.

With Etiqa Critical Care Plus, you can protect yourself and your loved ones financially in the event a critical illness strikes.

## Key Benefits

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### No Cash Payments

Enjoy the convenience of automatic premium payments directly from your EPF Account for yourself and your family.



### Covers 42 Critical Illnesses

Provides coverage if you are diagnosed with any of the 42 covered critical illnesses including cancer, heart attack, stroke, and more.



### Cancer Care Benefit

An additional 50% of the insured amount will be paid upon diagnosis of cancer.



### Early Cash Payout

A cash payout of 10% (subject to a maximum of RM25,000) of the insured amount will be paid for early stage cancer, angioplasty and other invasive treatments for coronary artery disease, severe mental illness and diabetes mellitus complications.



### Communicable Disease Cash Allowance

A lump sum of RM300 will be paid upon diagnosis and hospitalisation as a result of dengue, COVID-19 or any communicable disease that requires quarantine by law.



### No Medical Check-Up

Just answer 4 questions to complete sign-up for yourself & your spouse. For your children, no questions will be asked.



### Flexible Coverage

Choose the preferred coverage amount for yourself or your spouse, from as little as RM10,000 up to RM200,000 (RM2,000 to RM40,000 for children).

#### Notes:

1. This product is sold in the form of units.
2. For the EPF Member Insured/Spouse, the minimum sum insured is RM10,000 and may be increased at RM5,000 per unit increments up to a maximum of RM200,000.
3. For children, the minimum sum insured is RM2,000 and may be increased at RM1,000 per unit increments up to a maximum of RM40,000.
4. Terms and conditions apply.

# How It Works

Wife – Age 30  
(Housewife)



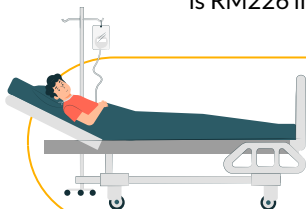
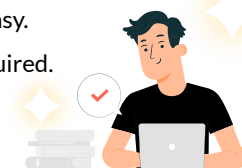
Son – Age 3

Daniel – Age 33  
(Sales Executive)

Daniel is married with a son. He lives a healthy life and takes care of the well-being of his family.

Daniel signed up for Etiqa Critical Care Plus with a coverage of RM50,000 for himself, RM50,000 for his spouse, and RM10,000 for his son. The sign-up process is Fast & Easy.

With Etiqa Critical Care Plus, NO cash payment is required. The total premium deducted from his EPF Account is RM226 in the first year.



2 years later, Daniel's son contracted dengue fever and was hospitalized. With Etiqa Critical Care Plus, Daniel received a cash payout of RM300 to assist with his son's treatment costs.

7 years later, Daniel's wife was diagnosed with end stage Breast Cancer. She received a lump sum cash payout of RM75,000. With this cash payout, Daniel didn't have to worry about his wife's treatment expenses.



## Calculation of the First-Year Annual Premium

Daniel (33 years old)	RM105
Wife (30 years old)	RM105
Son (3 years old)	RM16
<b>Total</b>	<b>RM226</b>

## Calculation of the payout

<b>Wife's payout:</b>	
CI benefit	RM50,000
Cancer Care benefits	RM25,000
<b>Son's payout:</b>	
Dengue fever	RM300
<b>Total Payout</b>	<b>RM75,300</b>

Disclaimer: The scenario depicted above is for illustrative purposes only. Terms and conditions apply.

# Eligibility

	Entry Age	Expiry Age
EPF Member	17 – 65 years old (ANB)	70 years old (ANB)
Spouse	17 – 65 years old (ANB)	70 years old (ANB) or when EPF Member reaches expiry age, whichever earlier
Children	14 days – 16 years old (ANB)	25 years old (ANB) or when EPF Member reaches expiry age, whichever earlier

ANB – Age next birthday

# How To Sign-Up



## Step 1

Login into EPF i-Akaun App



## Step 2

Select “i-Lindung” plan



## Step 3

Choose Etiqa as your selected plan



## Step 4

Proceed with online payment via your EPF Account



## Step 5

You're covered by Etiqa

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



**Etiqua Life Insurance Bhd (201701025113)**

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

Dataran Maybank, No.1 Jalan Maarof,  
59000 Kuala Lumpur, Malaysia

T +603 2297 3888

F +603 2297 3800

E [info@etiqua.com.my](mailto:info@etiqua.com.my)

Connect with us at



Etiqua



myetiqua