



Etiqua MedicMate Takaful

Portable medical coverage beyond your company healthcare plan



Takaful

*Not just Takaful,
Etiqua Takaful*

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

Even with medical coverage from your employer, the cost of medical treatment can exceed your benefit entitlement and create a financial burden on you in the event of illness. **Etiqa MedicMate Takaful** can help alleviate this burden by providing additional coverage for you and your family members.



Simplified Underwriting

Get coverage by answering only a few questions without the hassle of a medical examination.



No Lifetime Limit

UNLIMITED lifetime cover and HIGH annual limit.



Auto Conversion to a RM500 Deductible plan

Your certificate will be converted to a RM500 deductible plan automatically, upon the certificate anniversary at age 60.



Etiqa+ App

Our GPS locator pinpoints an Etiqa Panel Hospital nearest to you, facilitates your hospitalisation, and ensures you maximise your medical care entitlement.

Note:

Benefits are subject to terms and conditions.

Eligibility

You are eligible to apply the plan for yourself, your spouse, or your children before age 59.

You can start your medical cover today with a deductible option should your employment medical coverage be insufficient.

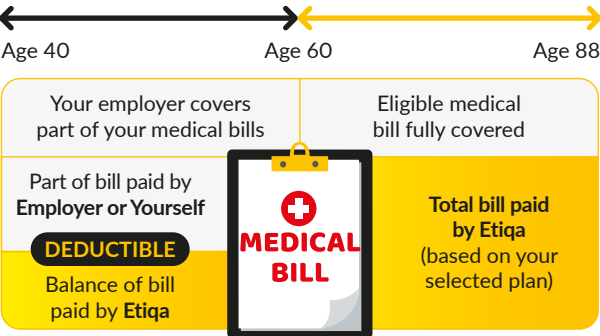


Table of Benefits

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Overall Lifetime Limit	No Limit				
Overall Annual Limit	RM50,000	RM100,000	RM150,000	RM200,000	RM250,000
Inpatient & Day Surgery Benefits					
Hospital Room & Board Charges (RM per day limit)	RM150	RM200	RM300	RM400	RM500
Hospital Room & Board Charges (Days per certificate year limit)	No Limit				
Intensive Care Unit Charges (No limit on days per certificate year limit)	As Charged				
Surgical Fees					
Anaesthetist Fees					
Operating Theatre Fees					
Hospital Supplies & Services Charges					
In-Hospital Physician/Specialist Visit Charges (2 visits per day limit)					
Day Surgery Fees					
Ambulance Fees					
Medical Report Fees (RM per hospitalisation limit)	RM100				
Organ Transplant Charges	As Charged (Limited to 1 organ transplant per certificate)				
Outpatient Benefits					
Pre-Hospital/Pre-Surgical Diagnostic Tests Charges	As Charged (Within 60 days prior to hospitalisation)				
Pre-Hospital/Pre-Surgical Specialist Consultation Fees	As Charged (Within 60 days prior to hospitalisation - maximum of 2 general practitioner and 1 specialist consultations)				
Post-Hospitalisation/Post-Surgery, Treatment Charges (Within 90 days after discharge)	As Charged (Within 90 days after discharge)				
Emergency Accidental Outpatient Treatment Charges (RM per accident limit)	As Charged (Include follow up 31 days from the date of accident)				
Emergency Accidental Dental Treatment Charges (RM per accident limit)					
Emergency Outpatient Sickness Treatment Charges (10pm – 9am) (RM per medical condition limit)	RM1,000				
Cancer and Dialysis Treatments					
Outpatient Kidney Dialysis Treatment Charges	As Charged				
Outpatient Cancer Treatment Charges					
Other Benefits					
Daily Cash Allowance at Government Hospital (RM per day limit)	RM200				
Daily Cash Allowance at Government Hospital (Days per certificate year limit)	No Limit				
Deductible					
Deductible Amount (RM per certificate year limit)	Option 1: RM500 Option 2: RM10,000 Option 3: RM20,000 Option 4: RM30,000		Option 5: RM40,000 Option 6: RM50,000 Option 7: RM60,000		

- Note:**
- Customers are required to top-up the room & board rate differences for upgrades.
 - Please refer to the product disclosure sheet and certificate for more details of the product benefits, exclusions, terms and conditions.

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



Etika Family Takaful Berhad (199301011506)
(Licensed under Islamic Financial Services Act 2013 and
regulated by Bank Negara Malaysia)

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