

## PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical rider that best meet your needs. You should read your rider certificate carefully for full details on your coverage.

FIND OUT MORE:



### Step 1 Is this rider right for you?

- This rider covers hospitalisation and surgical expenses until age **<product expiry age>**.
- Units will be deducted from your Participant's Investment Fund (PIF) into the Participants' Risk Fund (PRF) to pay for Tabarru' charge. Your Tabarru' charge will be pooled with other takaful participants' Tabarru' charge to pay claims. If the total claims paid out from the pool of Tabarru' charge is high, the Tabarru' charge for all takaful participants in the same pool may increase, including your Tabarru' charge **even if you did not make a claim**.

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Room & Board: RM<amount>
- Surgical Fees: As charged. Subject to overall annual limit.

Benefits payable are on cashless basis and subject to:

- Overall Annual Limit: RM<amount>
- Overall Lifetime Limit: No limit

#### What is not covered?

- Medical conditions that you had, or had symptoms of, before participating in the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes) within the first 120 days from the issue date or latest reinstatement date of the rider
- Participation in any criminal or illegal act, strike, riot, terrorism, or civil commotion

This is not a complete list. Please read your rider certificate carefully for full details on what is and is not covered.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### Step 3 Can you afford the increase in takaful Tabarru' charges over time?

Tabarru' Charges Projection Table

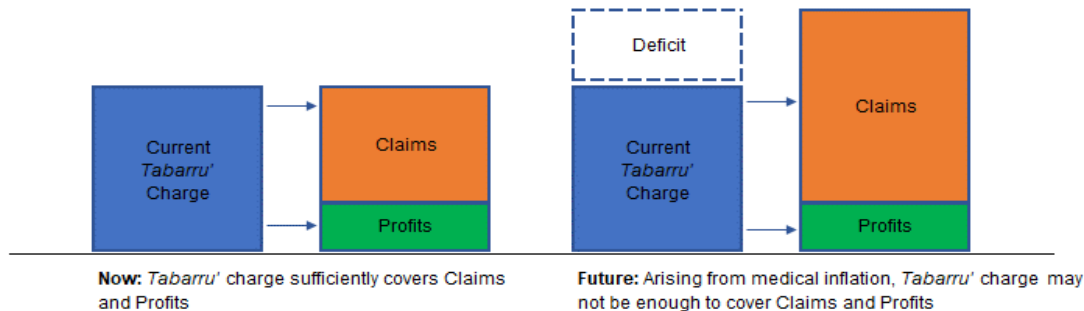
Age	Current Tabarru' charge upon attained age (RM)	Estimated Tabarru' charge		Over the long term, you can reduce Tabarru' charges payable by choosing plans with:
		Based on medical inflation of <b>&lt;7%<sup>1</sup>&gt;</b> per annum (RM)	Based on medical inflation of <b>&lt;10%&gt;</b> per annum (RM)	
<b>&lt;Entry age (N)&gt;</b>	<b>&lt;XX&gt;</b>			
<b>&lt;N+5 years&gt;</b>	<b>&lt;XX&gt;</b>	<b>&lt;YY&gt;</b>	<b>&lt;YY&gt;</b>	(a) A higher deductible.
<b>&lt;N+10 years&gt;</b>	<b>&lt;XX&gt;</b>	<b>&lt;YY&gt;</b>	<b>&lt;YY&gt;</b>	(b) A lower overall annual limit/hospital room & board limit.
<b>&lt;N+15 years&gt;</b>	<b>&lt;XX&gt;</b>	<b>&lt;YY&gt;</b>	<b>&lt;YY&gt;</b>	
<b>&lt;N+20 years&gt;</b>	<b>&lt;XX&gt;</b>	<b>&lt;YY&gt;</b>	<b>&lt;YY&gt;</b>	

• The projection above is solely for **illustration purposes only**.

• Tabarru charges are affected by both the increase in treatment costs and the increased use of healthcare services by participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage Tabarru' charges increases over time.

• The actual Tabarru' charge you will have to pay depends on the actual medical inflation of the plan you participated in. **Arising from medical inflation, current Tabarru charge level may not be enough to cover future claims.**

<sup>1</sup> This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years **<2020 to 2023>**.



Note: This chart is not drawn to scale

#### Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.
- Your coverage will only start 30 calendar days from the issue date or latest reinstatement date of the rider except for accidental injuries.
- The commissions paid to the takaful agent/intermediary forms part of your takaful contribution for your takaful certificate. Please refer to the marketing illustration for more information.

This is not a complete list. Please read your rider certificate carefully for full details on the key terms and conditions.

#### Step 5 Have you considered other products that might suit your needs?

Product Options Table

Name	Recommended Product	Alternative Product Options	
	Takafulink Medical Plus <Plan Type>	Option 1 MEDIC eDGE Takaful <Plan Type>	Option 2 Takaful Medical Plus <Plan Type>
Annual Contribution	RM<Annual contribution amount> <i>This includes the annual takaful contribution for a basic family takaful certificate</i>	RM<Annual contribution amount> <i>The annual contribution is [higher/lower] by RM&lt;amount of annual contribution difference&gt;</i>	RM<Annual contribution amount> <i>The annual contribution is [higher/lower] by RM&lt;amount of annual contribution difference&gt;</i>
Type	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>
Coverage Term	Until age <expiry age> <i>'Renewal is guaranteed but takaful contribution rates are not guaranteed'</i>	Until age 85 <i>'Renewal is guaranteed but takaful contribution rates are not guaranteed'</i>	Up to age <expiry age> <i>'Renewal and takaful contribution rates are not guaranteed'</i>
Deductible	RM<deductible amount> deductible	RM<deductible amount> deductible	RM<deductible amount> deductible
Hospital Room & Board	RM<Room & Board amount> per day	RM<Room & Board amount> per day	RM<Room & Board amount> per day
Surgical Fees	As charged	As charged	As charged
Overall Annual Limit	RM<overall annual limit amount>	RM<overall annual limit amount>	RM<overall annual limit amount>
Overall Lifetime Limit	No limit	No limit	No limit
<p>• <b>Deductible:</b> Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).</p> <p>• <b>Overall Annual Limit:</b> Maximum amount you can claim in a certificate year.</p> <p>• <b>Overall Lifetime Limit:</b> Maximum amount you can claim throughout your lifetime.</p>			

This table does not capture all of the features of products compared. Please contact your takaful agent/intermediary, Etiqa Online at 1-300-13-8888, or e-mail to info@etiqa.com.my for more information on the differences in features of these products.

#### Customer's Acknowledgement\*

Please ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that Etiqa Family Takaful Berhad has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

\* A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.

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Name:

Date: