

i-MedicalCard *Elite*

ELITE COVERAGE FOR YOU

Takaful

*Not just Takaful,
Etiqa 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 Etiqa Family Takaful Berhad
or PIDM (visit www.pidm.gov.my). | Member of PIDM

When it comes to health, **Etiqua i-MedicalCard Elite** is here to offer you only the best. Experience top-tier coverage at an affordable price whether you're young, old or anywhere in between. Let us provide the peace of mind you deserve.

Key Benefits



Easy Application

Get immediate coverage without the hassle of a medical examination. Simply 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 RM250,000.



Affordable Contribution

Get coverage of RM250,000 from as low as RM2.36 a day.



Guaranteed Renewal

Your certificate will be automatically renewed until the age of 85 years old, as long as contributions are paid on time.



Dengue Fever Treatment Charges

Get coverage for outpatient dengue fever treatment charges including consultation, examination tests and medication of up to RM2,000.



Accessible Healthcare Services via the Etiqua+ App

Navigate to the nearest Etiqua Panel Hospitals using the built-in GPS, view your medical care entitlements, request Guarantee Letters, check your medical coverage balance, enjoy a smoother hospitalisation process and more.



Cost-saving Options

Get coverage that helps you save on your contributions with two deductible options: RM500 or RM1,000.



High Coverage for Room and Board

Get high coverage for Room and Board of up to RM400 per day.

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

Table of Benefits

No.	Benefits	Plan Type	
		Plan 1	Plan 2
1	Overall Annual Limit	RM200,000	RM250,000
2	Overall Lifetime Limit	No limit	
Inpatient & Day Surgery Benefits			
3	Hospital Room & Board Charges (RM per day limit)	RM350	RM400
4	Hospital Room & Board Charges (days per certificate year limit)	No limit	
5	Intensive Care Unit Charges (No limit on days per certificate year)	As Charged (Subject to overall annual limit)	
6	Surgical Fees	As Charged (Subject to overall annual limit)	
7	Anaesthetist Fees	As Charged (Subject to overall annual limit)	
8	Operating Theatre Fees	As Charged (Subject to overall annual limit)	
9	Hospital Supplies & Services Charges	As Charged (Subject to overall annual limit)	
10	In-Hospital Physician or Specialist Visit Charges (2 visits per day limit)	As Charged (Subject to overall annual limit)	
11	Day Surgery Fees	As Charged (Subject to overall annual limit)	
12	Ambulance Fees	As Charged (Subject to overall annual limit)	
13	Medical Report Fees (RM per hospitalisation limit)	RM150	

No.	Benefits	Plan Type	
		Plan 1	Plan 2
Outpatient Benefits			
14	Outpatient Dengue Fever Treatment Charges, including consultation, examination tests and medication	Up to RM2,000 (Per certificate year limit and subject to overall annual limit)	
15	Pre-Hospitalisation or Pre-Surgical Diagnostic Test Charges (Within 60 days prior to hospitalisation)	As Charged (Subject to overall annual limit)	
16	Pre-Hospitalisation or Pre-Surgical Specialist Consultation Fees (Within 60 days prior to hospitalisation - maximum of 2 General Practitioner and 1 Specialist Consultation)	As Charged (Subject to overall annual limit)	
17	Post-Hospitalisation or Post-Surgery Treatment Charges (Within 90 days after discharge)	As Charged (Subject to overall annual limit)	
18	Emergency Accidental Outpatient Treatment Charges (RM per Accidental limit)	As Charged (Subject to overall annual limit)	
Cancer and Dialysis Treatments			
19	Outpatient Kidney Dialysis Treatment Charges	As Charged (Subject to overall annual limit)	
20	Outpatient Cancer Treatment Charges	As Charged (Subject to overall annual limit)	
Other Benefits			
21	Daily Cash Allowance at Government Hospitals (RM per day limit)	RM200	
22	Daily Cash Allowance at Government Hospitals (Days per certificate year limit)	No Limit	
Deductible			
23	Deductible Amount (RM per certificate year limit)	Option 1: RM500 Option 2: RM1,000	

Notes:

1. All the amounts shown in the Table of Benefits above are in Ringgit Malaysia (RM).
2. The amount/charges shall be paid as per your selected plan.
3. Coverage item number 3 until 17 are subject to the deductible amount.
4. Customers are required to top up the difference in Room & Board rates for upgrades.
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 takaful certificate for more details on the product benefits, exclusions, terms and conditions.

Eligibility

- 1. The plan is available for you aged between 17 to 55 years old.
- 2. For third-party applications, sign up for a spouse or child using the details below:

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

Note: Only applicable for Malaysians. Your certificate will be automatically renewed until the age of 85.

How does i-MedicalCard Elite work?

Scenario 1	
i-MedicalCard Elite	Plan 1
Overall Annual Limit	RM200,000
Room & Board Amount	RM350
Deductible Amount (Per certificate year)	RM500
Monthly Contribution	RM88.66

Aiman – Age 25



This is Aiman. At 25, he signs up for **Etiqa's i-MedicalCard Elite** plan with a deductible amount of RM500.

At 28, he is diagnosed with MPox Fever and is admitted to the hospital for 5 days.



Medical bill	RM2,000
Aiman pays (Under the deductible amount)	RM500
Etiqa pays	RM1,500

Medical bill	RM45,000
Aiman pays (Under the deductible amount)	RM500
Etiqa pays	RM44,500

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).



Aiman is currently living his best life and is grateful that his **i-MedicalCard Elite** plan coverage still continues to protect him.



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

How does i-MedicalCard Elite work?

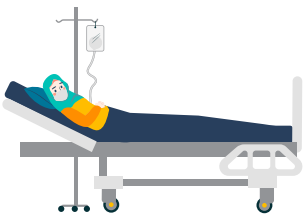
Scenario 2	
i-MedicalCard Elite	Plan 2
Overall Annual Limit	RM250,000
Room & Board Amount	RM400
Deductible Amount (Per certificate year)	RM1,000
Monthly Contribution	RM93.83

Aira – Age 28



This is Aira. At 28, she signs up for **Etiqua's i-MedicalCard Elite** plan with a deductible amount of RM1,000.

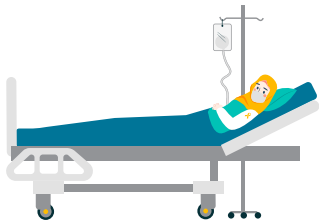
At 32, she is diagnosed with Influenza A and is admitted to the hospital for 5 days.



Medical bill	RM3,000
Aira pays (Under the deductible amount)	RM1,000
Etiqua pays	RM2,000

Medical bill	RM80,000
Aira pays (Under the deductible amount)	RM1,000
Etiqua pays	RM79,000

At 38, she is unfortunately diagnosed with breast cancer. She is admitted to the hospital for 10 days.



One year later, Aira recovers well and is grateful that her **i-MedicalCard Elite** plan still continues to protect her.



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