OneMedical Takaful

An affordable medical plan for you & your family

With Hospitalisation & Cash Benefits for COVID-19, MERS-CoV, SARS, Malaria, Zika Virus and more

Takaful

eTiQa

Family Takaful

Underwritten by Etiqa Family Takaful Berhad (Co. Reg. No.: 199301011506)

Medical care costs have been rising through the years. If you fall ill, you want to focus on recovery, not payments. Etiqa OneMedical Takaful will help ease the financial burden if you or your family members fall sick.

Easy Application

Instant approval. Get coverage without the hassle of a medical examination.

High Coverage Limit

Unlimited lifetime medical cover and high annual limit of up to RM160,000.

Cashless Hospital Admissions

Guarantee Letters provided with just one call to our 24/7 hotline.

Family Package Discount

Enjoy a 5% discount on the total contribution for a family package.

Note: Offerings are subject to terms and conditions.

Eligibility

The plan is available for you or your spouse aged between 17 to 55 years old, and your children aged between 14 days to 16 years old.

Table of Benefits

Plan Type	Plan 1	Plan 2	Plan 3
Overall Lifetime Limit	No Limit		
Overall Annual Limit	RM60,000	RM120,000	RM160,000
Inpatient & Day Care Surgery Benefits			
Hospital Room & Board Charges (RM per day limit)	RM120	RM220	RM320
Hospital Room & Board Charges (Number of days per annum limit)	No Limit		
Intensive Care Unit Charges (No limit on days per annum)	As Charged (subject to overall annual limit)		

Plan Type	Plan 1	Plan 2	Plan 3
Surgical Fees, Anaesthetist Fees, Operating Theatre Fees and Hospital Supplies & Service Charges	As Charged (subject to overall annual limit)		
In-Hospital Physician/Specialist Visit Charges (limit of 2 visits per day)			
Day Care Surgery Fees			
Ambulance Fees			
Outpatient Benefits			
Pre-Hospitalisation Diagnostic Test Charges (within 60 days prior to hospitalisation)	As Charged (subject to overall annual limit)		
Pre-Hospitalisation Consultation Fees (within 60 days prior to hospitalisation- maximum of 2 general practitioner and 1 specialist consultations)			
Post-Hospitalisation Treatment Charges (within 90 days after discharge)			
Emergency Accidental Outpatient Treatment Charges			
Outpatient Kidney Dialysis Treatment Charges			
Outpatient Cancer Treatment Charges			
Communicable Disease Cash Benefit			
A lump sum cash benefit is payable upon diagnosis and hospitalisation within Malaysia due to the covered communicable diseases listed below: a. COVID-19 b. Malaria c. MERS-CoV d. SARS e. Zika Virus f. Any communicable diseases that require quarantine by law	RM2,200 (maximum 3 claims, subject to 1 claim per certificate year)		
Deductible (Optional)			
Deductible Amount	RM1,000 per hospitalisation (applicable to the "Inpatient & Day Care Surgery Benefits" section)		

Notes:

1. Customers are required to top-up the room & board rate differences for upgrades.
2. "Outpatient Benefits" are not subject to the deductible amount of RM1,000.
3. Cash Benefits for Communicable Diseases are not subject to the overall annual limit & the deductible amount of RM1,000.
4. Please refer to the product disclosure sheet and takaful certificate for more details of the product benefits, exclusions, terms and conditions.

Etiqa Oneline 1300 13 8888
www.etiqa.com.my

Etiqa Family Takaful Berhad (199301011506)
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