

EasyMedic

An affordable medical plan to safeguard yourself & your family

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



eTiqa

Life Insurance

With the high cost of medical treatment today, falling ill will create a tremendous financial burden on anyone. Etiqa EasyMedic will help ease the burden in the event of illness to you or your family with the following Fast & Easy offerings^a:



Easy Application

Get coverage for yourself and your loved ones without the hassle of a medical examination.



High Coverage Limit

Unlimited lifetime medical cover and high annual limit of up to RM150,000.



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 premium for a family package.

Note: ^aOfferings 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	RM50,000	RM100,000	RM150,000
Inpatient & Day Care Surgery Benefits			
Hospital Room & Board Charges (RM per day limit)	RM160	RM280	RM360
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)		
Surgical Fees, Anaesthetist Fees, Operating Theatre Fees and Hospital Supplies & Service Charges			

Plan Type	Plan 1	Plan 2	Plan 3
In-Hospital Physician/Specialist Visit Charges (limit of 2 visits per day)	As Charged (subject to overall annual limit)		
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			
<p>A lump sum cash benefit is payable upon diagnosis and hospitalisation within Malaysia due to the covered communicable diseases listed below:</p> <p>a. COVID-19 b. Malaria c. MERS-CoV d. SARS e. Zika Virus f. Any communicable diseases that require quarantine by law</p>	RM2,000 (maximum 3 claims, subject to 1 claim per policy 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 policy for more details of the product benefits, exclusions, terms and conditions.

Talk to your Etiqa Life Planner today!

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



Etiqua Life Insurance Berhad (201701025113)

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

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