

Etika SME Care Takaful

A comprehensive solution for your employees' well-being



Human capital is a critical investment and a driving force behind your business. Etiqa SME Care Takaful enables you to safeguard your employees with comprehensive protection, delivered in a Fast & Easy manner for both the employees & the employer:



One-stop Solution

Employees can enjoy coverage for death, disability, illness, hospitalisation & outpatient, all from a single provider.



Cardless Medical Care

Employees can visit hospitals & clinics without the need for a physical medical card.



Cashless Medical Care

Guarantee Letter provided for admission without payment at panel hospitals nationwide with just one phone call to our 24/7 hotline. Employees can also seek medical care at panel clinics without payment.



Etiqa Smile App

App which empowers employee via self-service functionality such as Guarantee Letter & real-time certificate information viewing, anywhere & anytime.

Note: Offerings are subject to terms and conditions.

Comprehensive solution with flexibility for your business needs:



Group Family Takaful

Basic coverage to provide for the following events:

- Death
- Total and Permanent Disability
- Permanent Partial Disability
- Terminal Illness

Protect your employees from the uncertainties in life with lump sum payouts.

Optional add-on to cover for critical illness:

- 36 Critical Illnesses

Ensure your employees have a fighting chance of survival in the event they are diagnosed with a critical illness.



Group Hospitalisation & Surgical

Optional add-on for nationwide medical coverage:

- Cashless hospital admission
- Comprehensive hospitalisation and surgical coverage including Pre and Post hospitalisation
- Outpatient Cancer & Kidney Dialysis Treatment
- RM10,000 cash payout for Funeral Expenses

Ensure your employees focus on recovery rather than worrying about the medical cost.



Group Outpatient

Optional add-on to cover medical treatments at clinics or specialist care centers:

- Cashless medical care
- Unlimited general practitioner care treatments
- Specialist care treatments
- Access to a large network of clinics & specialist care centers nationwide

Ensure your employees get swift medical attention with cashless access to our large network of panel providers nationwide.

What each employee will enjoy in detail



Group Family Takaful

Overall Benefit Amounts

Benefits	Covered Amount Options (RM)						
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Basic							
a) Death b) Total and Permanent Disability c) Permanent Partial Disability d) Terminal Illness*	300,000	250,000	200,000	150,000	100,000	50,000	20,000
Optional Rider							
36 Critical Illnesses (50% accelerated on the basic covered amount)	150,000	125,000	100,000	75,000	50,000	25,000	10,000

* Subject to terminal illness or critical illness covered amount (if applicable) up to maximum of RM100,000, whichever lower.



Group Outpatient

Overall Benefit Amounts

Benefits	
a) Outpatient General Practitioner (GP) Care	
Panel <ul style="list-style-type: none">• Consultation• Medication• Injection• Procedures• Diagnostic Lab / X-Ray Procedures• Pap Smear	As Charged (Cashless)
Emergency Non-panel GP Clinic Visit	As Charged (Reimbursement)
Overseas Treatment Outpatient GP (Emergency Only)	RM60 per visit (Reimbursement)
b) Outpatient Specialist (SP) Care	
Specialist Clinics (with referrals from Panel GP) <ul style="list-style-type: none">• Consultation• Medication• Injection• Procedures• Diagnostic Lab / X-Ray Procedures	As Charged (Reimbursement) Overall limit RM1,500 per year
Overseas OPSP Treatment (Emergency Only)	RM150 per visit (Reimbursement)



Group Hospitalisation & Surgical

Overall Benefit Amounts

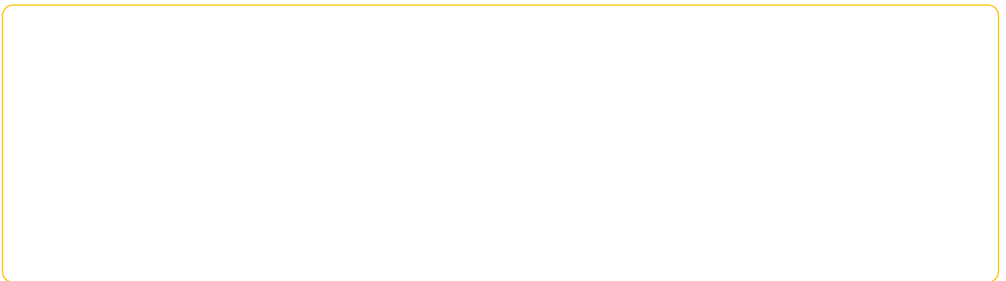
Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
HOSPITALISATION MEDICAL BENEFITS					
Hospital Room & Board					
a) Ordinary Daily maximum up to 180 days - Private Hospital Daily maximum up to 180 days - Government Hospital	500	350	250	200	150
b) Intensive Care Unit Cases (ICU) Maximum of 30 days per year at either Private Hospitals or Government Hospitals	As Charged*				
Hospital Supplies & Services	As Charged*				
Surgical Fees					
Operating Theatre Fees					
Anaesthetist Fees					
In-Hospital Physician Visit (maximum of 2 visits per day, maximum 180 days per year)					
PRE-HOSPITALISATION BENEFITS					
Pre-Hospital Diagnostic Tests (within 60 days before hospitalisation only)	As Charged*				
Pre-Hospitalisation Specialist Consultation & Medication (within 60 days before hospitalisation only)					
Second Surgical Opinion (within Malaysia only)					
POST-HOSPITALISATION BENEFITS					
Post-Hospitalisation Treatment (for follow ups within 90 days of discharge)	As Charged*				
Outpatient Physiotherapy Treatment (for follow ups within 180 days of discharge)					

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
EMERGENCY MEDICAL BENEFITS					
Accidental Outpatient Treatment (includes follow ups within 60 days of 1st treatment from date of accident)	As Charged*				
Accidental Dental Treatment (includes follow ups within 14 days of 1st treatment from date of accident)					
Outpatient Sickness Treatment (between 10pm to 8am only)					
OUTPATIENT MEDICAL BENEFITS					
Day Care Procedure	As Charged*				
Outpatient Cancer Treatment					
Outpatient Kidney Dialysis Treatment					
MISCELLANEOUS BENEFITS					
Ambulance Fees	As Charged*				
Medical Reports Fees	100	100	100	100	100
Daily Cash Allowance at Government Hospital	200	200	200	200	200
*OVERALL MAXIMUM PER ANNUM	200,000	150,000	100,000	75,000	30,000
Funeral Expenses	10,000	10,000	10,000	10,000	10,000

Etika Online 1300 13 8888
www.etika.com.my



For more details on the terms and conditions, please refer to our Etika Representative below:



Underwritten by:

Etika Family Takaful Berhad (199301011506)

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

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