

Etiqua SME Care

# A comprehensive solution for your employees' well-being



**eTiqa**  
Life Insurance

Human capital is a critical investment and a driving force behind your business. Etiqua SME Care 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.



### Etiqua Smile App

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

**Note:** Offerings are subject to terms and conditions.

# Comprehensive solution with flexibility for your business needs:



## Group Term Life

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 illnesses & accidental death and dismemberment

Ensure your employees have coverage in the event they are diagnosed with a critical illness or accidental death and dismemberment.



## 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 Term Life

### Overall Benefit Amounts

Benefits	Insured Amount Options (RM)						
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
<b>Basic</b>							
a) Death							
b) Total and Permanent Disability	300,000	250,000	200,000	150,000	100,000	50,000	20,000
c) Permanent Partial Disability							
d) Terminal Illness (Accelerated)	100,000	100,000	100,000	100,000	100,000	50,000	20,000
<b>Optional Riders</b>							
a) Critical Illnesses (Accelerated/ Additional benefit)	150,000	125,000	100,000	75,000	50,000	25,000	10,000
b) Accidental Death and Dismemberment (ADDI)	300,000	250,000	200,000	150,000	100,000	50,000	20,000



## Group Outpatient

### Overall Benefit Amounts

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

\*Overseas Treatment is subject to Reasonable and Customary and Medically Necessary Charges.



# Group Hospitalisation & Surgical

## Overall Benefit Amounts

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

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
<b>EMERGENCY MEDICAL BENEFITS</b>					
Accidental Outpatient Treatment (within 24 hours after the accident and follow up within 60 days of first treatment)	As Charged*				
Accidental Dental Treatment (within 24 hours after the accident and follow up within 14 days of first treatment)					
Outpatient Sickness Treatment (between 10pm to 8am only)					
<b>OUTPATIENT MEDICAL BENEFITS</b>					
Day Care Procedure	As Charged*				
Outpatient Cancer Treatment					
Outpatient Kidney Dialysis Treatment					
<b>MISCELLANEOUS BENEFITS</b>					
Ambulance Fees	As Charged*				
Medical Reports Fees	100	100	100	100	100
Daily Cash Allowance at Government Hospital (Daily maximum up to 180 days)	200	200	200	200	200
<b>*OVERALL MAXIMUM PER ANNUM</b>	<b>200,000</b>	<b>150,000</b>	<b>100,000</b>	<b>75,000</b>	<b>30,000</b>
Funeral Expenses	10,000	10,000	10,000	10,000	10,000

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**Etiqa Online 1300 13 8888**  
**[www.etiqa.com.my](http://www.etiqa.com.my)**



**Etiqa Life Insurance Berhad** (201701025113)

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

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