

EasyMedic

Disclaimer

The following training contents are for educational & development purposes designed for the marketing personnel in providing foundational understanding and general information relating to the intended knowledge and skills.

It should not be considered as the only reference for the enhancement of related knowledge and skills.

All product-related terms and conditions should be referred to the respective Policy wording.

EasyMedic


Introduction

Introduction



Etiqua Medical Health Insurance

We have a new Group Insurance stand alone product in Etiqua that caters to hospitalization needs without attaching a basic plan.

Name of Product	Type of Product & Description
EasyMedic 	Standalone Medical Plan <ul style="list-style-type: none">• No Basic Plan required• Individual + Family Plan.• Includes a cash benefit payment for communicable disease.

Creating Awareness

Why do we need medical protection?

TYPE OF TREATMENT	PUBLIC HOSPITAL	PRIVATE HOSPITAL
Angiogram/One Stent Angioplasty	RM50 – RM200	RM15,000 – RM45,000
Knee replacement Single Bilateral	RM10,000 - RM35,000	RM25,000 - RM45,000
Coronary Bypass	RM4,000	RM25,000 – RM80,000
Chemotherapy	RM200 per treatment	RM50 – RM4000 per cycle
Hip Replacement	RM8,000 – RM15,000	RM24,000 – RM55,000
Spine Surgery	RM15,000 – RM36,000	RM40,000 – RM55,000
Stroke Treatment	RM4,000 and above	RM35,000 – RM75,000
Cataract	RM100 - RM540	RM3,500 – RM6,000
Dengue	Free treatment	RM1,000 – RM3,000
Kidney Stone	RM3,000 – RM10,000 (depending on complexity of case)	RM9,000 – RM40,000 (depending on complexity of case)

**Treatment Costs
in Malaysia for
Specific Diseases**

**And the costs
are increasing
every year.**

<https://ringgitplus.com/en/blog/insurance/government-and-private-hospitals-in-malaysia-how-much-do-they-really-cost.html>, 2 Jan 2018

EasyMedic

Overview



What is EasyMedic?

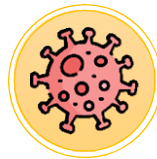
The first medical plan in Etiqa that provides hospital & surgical coverage to a family (up to 6 members)



High coverage of up to RM 150,000 annually with no lifetime limit.



Enjoy 5% premium discount for Family Package.



Cash benefit for covered communicable diseases.



No medical checkup is required.



Instant approval with simplified underwriting.



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



Can be purchased on top of any existing medical plan.



Medical treatment outside of Malaysia.

Target Market



Those with existing medical plan bought years ago which may not be enough anymore and would like to top up the medical part only instead of buying a new plan.



Those who have company medical coverage but may not be enough as medical inflation rises.



Young executives who are looking for first affordable medical plan for themselves.



Breadwinner / business owner who does not have company coverage for self and family may consider this as a basic family medical plan.

EasyMedic

EasyMedic as a Solution

EasyMedic

Benefits & Features

Product Specifications



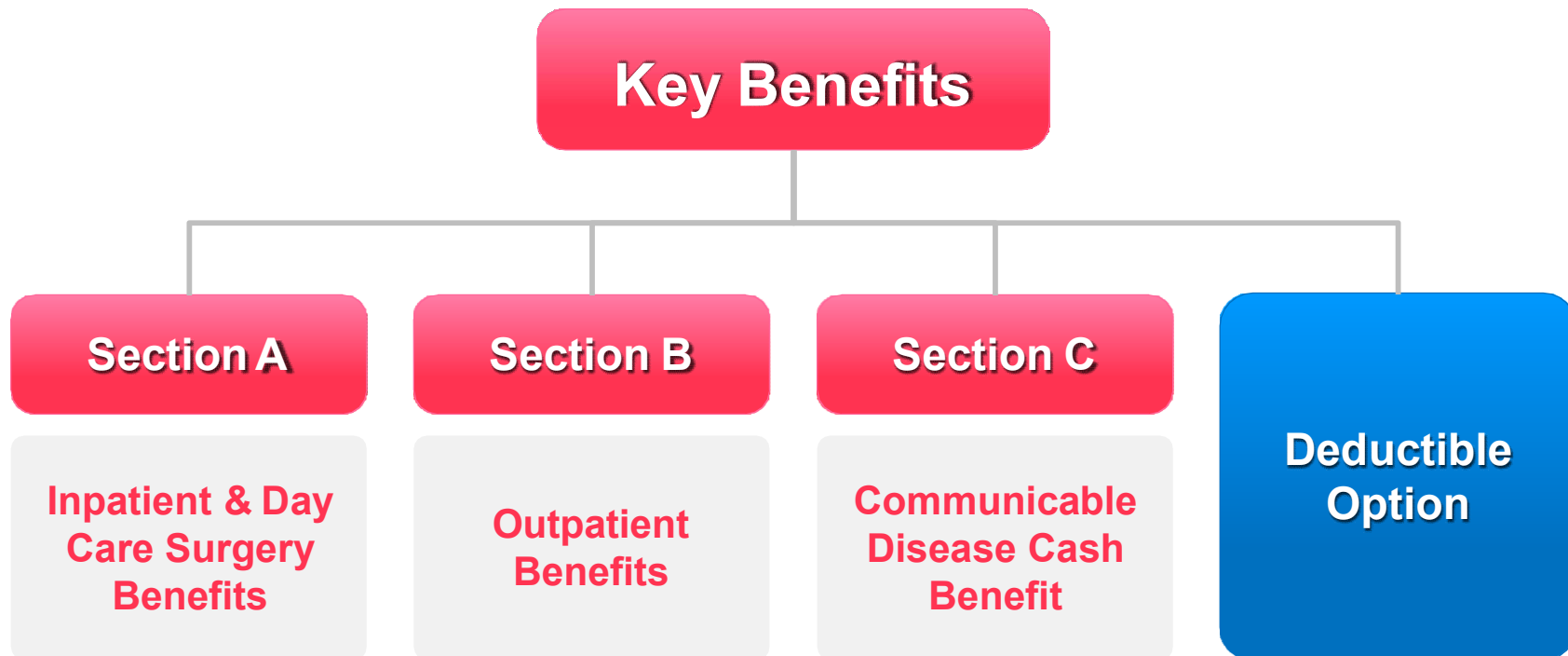
1. Benefits & Features



Product Specifications



1. Benefits & Features



Product Specifications

1. Benefits & Features

Plan Type	Plan 1	Plan 2	Plan 3
Overall Annual Limit	RM 50,000	RM 100,000	RM 150,000
Overall Lifetime Limit	No Limit		
Section A: Inpatient & Day Care Surgery Benefits			
Hospital Room & Board Charges (RM per day limit)	RM 160	RM 280	RM 360
Hospital Room & Board Charges (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			
Hospital Supplies & Services Charges			
In-Hospital Physician / Specialist Visit Charges (2 visits per day limit)			
Day Care Surgery Fees			
Ambulance Fees			

Notes:

- Upgrade of room & board, customer only pays the room & board rate differences.
- Subject to RM 1,000 deductible. (if the plan chosen is with deductible)

Product Specifications

1. Benefits & Features

Plan Type	Plan 1	Plan 2	Plan 3
Overall Annual Limit	RM 50,000	RM 100,000	RM 150,000
Overall Lifetime Limit	No Limit		
Section B: Outpatient Benefits			
Pre-Hospital Diagnostic Tests Charges (within 60 days prior to hospitalisation)	As Charged (subject to Overall Annual Limit)		
Pre-Hospital Consultation Fees (within 60 days prior to hospitalisation – maximum of 2 General Practitioners and 1 specialist consultation)			
Post-Hospitalisation Treatment Charges (within 90 days after discharge)			
Emergency Accidental Outpatient Treatment Charges			
Outpatient Kidney Dialysis Treatment Charges			
Outpatient Cancer Treatment Charges			

Notes:

- Outpatient Benefits are not subject to RM 1,000 deductible.
- All benefits are on reimbursement basis.

Product Specifications

1. Benefits & Features

Plan Type	Plan 1	Plan 2	Plan 3
Overall Annual Limit	RM 50,000	RM 100,000	RM 150,000
Overall Lifetime Limit	No Limit		
Section C: 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: • COVID-19 • Malaria • MERS-CoV • SARS • Zika Virus • Any communicable diseases that require quarantine by law.	RM 2,000	RM 3,000	RM 4,000
	• Only claimable once per policy year. • Maximum claimable 3 times throughout policy term.		

Note: Communicable Disease Cash Benefit is not subject to Overall Annual Limit and RM 1,000 deductible.

1. Benefits & Features

Change of Plan

- Only change from **higher plan to lower plan** is allowed, at policy anniversary.
- No underwriting is required.

Change of Deductible

- Only change from **no deductible to RM 1,000 deductible** option is allowed, at policy anniversary.
- No underwriting is required.

Restriction

- Only **one policy per life** is allowed for EasyMedic (including other channels – Smart Family Medic for Bancassurance & OneMedical for e-Channel) within ELIB.
Other existing medical plans / riders (e.g. eMedical Pass, Medical Plus, Ultra Medic Rider, MedicSave Rider & IL Medical Plus) are not taken into consideration.

EasyMedic

Eligibility

Product Specifications

2. Eligibility

Nationality

- **Malaysian only**
Foreigner application to be rolled out in 2nd phase.

Policy Term

- **Yearly renewable until age 85**
85 years old minus entry age.

Entry Age

- **Policy Owner**
Min : 17 years old
Max : -
- **Life Insured (adult)**
Min : 17 years old
Max : 55 years old
- **Life Insured (child)**
Min : 14 days old
Max : 16 years old

Policy Owner – Life Insured Relationship

Malaysian

Life Insured Age (ANB)	Policy Owner			
	Self	Parent	Spouse	Employer
16 & below	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17 & above	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Non-Malaysian / Foreigner (2nd phase)

Life Insured Age (ANB)	Policy Owner			
	Self	Parent	Spouse	Employer
16 & below	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17 & above	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

EasyMedic

Premium, Fees & Charges

Product Specifications

5. Premium, Fees, Charges & Commission

Rating Factor

- Age Next Birthday
(upon application & renewal attained age)
- Plan Type & Deductible Option
- Occupational Class
- Individual Plan or Family Package
- Non-guaranteed Premium Rates

Premium Type

- Regular Premium
 - Stepped Premium
(based on age at policy inception & the following policy renewal attained age)
- Premium rates are not guaranteed & subject to change.

Collection Type

Initial Payment

- Credit Card
- Debit Card

Subsequent Payment

- Credit Card
- Debit Card
- Auto-Debit BankAccount

Premium Mode (Modal Factor)

- Yearly (1)
- Monthly (0.088)

Premium Paying Term

- Throughout policy term until age 85

Stamp Duty

- RM 10 *(borne by the company under company expenses)*

Product Specifications

5. Annual Premium, Fees & Charges

Annual Premium Rates by Attained Age

Plan	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Room & Board	160	280	360
Overall Annual Limit	50,000	100,000	150,000
Attained Age (ANB)	Male / Female		
1 – 5	1,142	1,454	1,654
6 – 10	981	1,255	1,421
11 – 16	772	960	1,115
17 – 25	727	906	1,082
26 – 30	746	878	1,124
31 – 35	790	992	1,162
36 – 40	943	1,157	1,302
41 – 45	1,253	1,838	2,226
46 – 50	1,617	2,445	2,878
51 – 55	2,406	3,829	4,285

**For renewal only*

Note: Premium rates are non-guaranteed and subject to change.

Occupational Class 1 & 2

No Deductible

Plan	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Room & Board	160	280	360
Overall Annual Limit	50,000	100,000	150,000
Attained Age (ANB)	Male / Female		
56*	2,879	4,282	5,132
57*	3,021	4,489	5,381
58*	3,133	4,658	5,587
59*	3,339	4,962	5,955
60*	3,518	5,226	6,272
61*	4,003	5,770	7,138
62*	4,253	6,124	7,578
63*	4,568	6,582	8,151
64*	4,818	6,939	8,595
65*	5,141	7,401	9,169

**For renewal only*

Pre-loading

Occupational Class 3: 25%
Occupational Class 4: 50%

Product Specifications

Monthly Premium, Fees & Charges

Monthly Premium Rates by Attained Age

Plan	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Room & Board	160	280	360
Overall Annual Limit	50,000	100,000	150,000
Attained Age (ANB)	Male / Female		
1 – 5	95.17	121.17	137.83
6 – 10	81.75	104.58	118.42
11 – 16	64.33	80.00	92.92
17 – 25	60.58	75.50	90.17
26 – 30	62.17	73.17	93.67
31 – 35	65.83	82.67	96.83
36 – 40	78.58	96.42	108.50
41 – 45	104.42	153.17	185.50
46 – 50	134.75	203.75	239.83
51 – 55	200.50	319.08	357.08

*For renewal only

Note: Premium rates are non-guaranteed and subject to change.

Occupational Class 1 & 2

No Deductible

Plan	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Room & Board	160	280	360
Overall Annual Limit	50,000	100,000	150,000
Attained Age (ANB)	Male / Female		
56*	239.92	356.83	427.67
57*	251.75	374.08	448.42
58*	261.08	388.17	465.58
59*	278.25	413.50	496.25
60*	293.17	435.50	522.67
61*	333.58	480.83	594.83
62*	354.42	510.33	631.50
63*	380.67	548.50	679.25
64*	401.50	578.25	716.25
65*	428.42	616.75	764.08

*For renewal only

Pre-loading

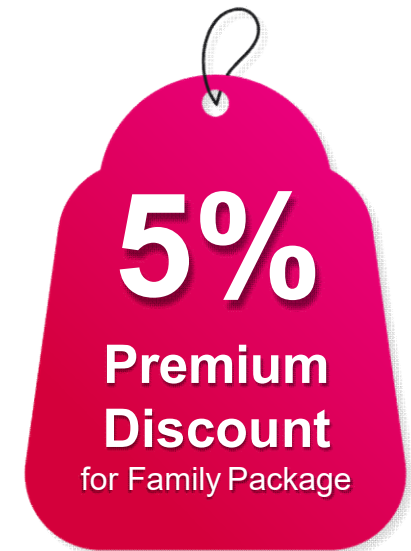
Occupational Class 3: 25%
Occupational Class 4: 50%

3. Family Package



- Family package must consist of **at least 2 family members / life insured** in any of the following combinations **only**, with the same policy owner:
 - ☐ Husband ☐ Wife
 - ☐ Married Parents ☐ Child(ren)
 - ☐ Single Parent ☐ Child(ren)
- Total allowable family members / life insured in a family package is **up to 6** (only 1 spouse is allowed) *e.g. single parent with 5 children, married parents with 4 children.*
- Each family member / life insured is allowed to choose his / her medical plan benefit & deductible option.
- Individual policy will be issued for each life insured.

Note: Foreigners are not allowed to enrol in family package.



3. Family Package

Addition of Family Member

Allowed, subject to a **maximum of 6 family members / life insured**.

- For an individual plan that wants to add family member(s) to become a Family Package, newly added policy (or policies) issue date can be different but the **policy owner needs to be the same as the original individual plan**.
- All policies will be tagged as Family Package with 5% discount given. The discount of the original individual plan will take effect at the next policy anniversary.

Removal of Family Member

Allowed, on subsequent premium due date following the request, including auto-removal of policy upon expiry term.

- If only 1 policy left after the removal, **Family Package discount will be continued** on the subsequent premium until end of the policy term.

Product Specifications



Intermediary Commission

Commission : 15% yearly throughout the policy term

Attained Age (ANB)	Plan 1		Plan 2		Plan 3	
	Premium after 5% family package discount	Intermediary commission each life assured (15%)	Premium after 5% family package discount	Intermediary commission each life assured (15%)	Premium after 5% family package discount	Intermediary commission each life assured (15%)
1 – 5	1084.90	162.70	1381.30	207.20	1571.30	235.70
6 – 10	931.95	139.80	1192.25	178.80	1349.95	202.50
11 – 16	733.40	110.00	912.00	136.80	1059.25	158.90
17 – 25	690.65	103.60	860.70	129.10	1027.90	154.20
26 – 30	708.70	106.30	834.10	125.10	1067.80	160.20
31 – 35	750.50	112.50	942.40	141.40	1103.90	165.60
36 – 40	895.85	134.40	1099.15	164.90	1236.90	185.50
41 – 45	1190.35	178.55	1746.10	261.90	2114.70	317.20
46 – 50	1536.15	230.40	2322.75	348.40	2734.10	410.10
51 – 55	2285.70	342.85	3637.55	545.60	4070.75	610.60

EasyMedic

Online registration

Online Registration



Sign-up page

<https://www.etiqa.com.my/medical-family/en/agency/agy-login>

The screenshot displays a web browser window with the URL <https://uat.etiqa.com.my:4442/medical-family/en/agency/agy-login>. The page header includes the eTiQA logo and the text "EasyMedic". The main content area contains two input fields: "Agent Code" with the value "5E100" and "Branch Code" with the value "BP". Below these fields is a yellow "Submit" button. At the bottom of the page, a small text line reads "Underwritten by Etiqa Life Insurance Berhad (197001000276)". The browser's address bar and taskbar are visible at the top and bottom of the window.

Online Registration


Sign-up page

Get a Quote | EasyMedic Insurance

https://uat.etiqa.com.my:4442/medical-family/en/agency/agy-qq1

Import favorites | MyCampus - Log On | myHR2u | Authenti...

An affordable medical plan for you & your family



- ✓ **High Coverage Limit**
Unlimited lifetime medical cover and a high annual limit of up to RM150,000.
- ✓ **Cashless Hospital Admissions**

Family Package

Family Package ☒ Individual Plan ☐

About you

NRIC
94052214

Do you perform your work indoors full-time?
Work that does not involve heavy machinery or exposure to hazardous conditions (ex: office, home, etc.)

Yes ☒ No ☐

Occupation:
[Redacted]

Email:
yokekhean.[Redacted]

Family member 1

Relationship:
Spouse

Hi. Need any help?

4:09 PM
27/4/2023

Online Registration


Sign-up page

Get a Quote | EasyMedic Insurance x

https://uat.etiqa.com.my:4442/medical-family/en/agency/agy-qq1

Import favorites | MyCampus - Log On | myHR2u | Authent...

An affordable medical plan for you & your family



✓ **High Coverage Limit**
Unlimited lifetime medical cover and a high annual limit of up to RM150,000.

✓ **Cashless Hospital Admissions**

Spouse:

NRIC:

Do you perform your work indoors full-time?
Work that does not involve heavy machinery or exposure to hazardous conditions (ex: office, home, etc.)

Yes No

Occupation:

+ Add Family Members

Select your preferred plan

PLAN 3 RM150,000

Select Your Payment Frequency

Monthly RM202.82 ☒ Annually RM2304.70 ☐

Hi. Need any help?

4:10 PM 27/4/2023

Online Registration

Sign-up page

Customer Details | EasyMedic Ins x +

https://uat.etiqa.com.my:4442/medical-family/en/agency/agy-qq2

Import favorites | MyCampus - Log On | myHR2u | Authenti...

Yourself (940522, [redacted])

- Plan 3 with RM150,000 annual limit
- Do you want to add deductible option to this plan? [i](#)

Select a deductible amount to save on your premium.
[Learn more](#)

RM0 RM1,000

Change Plan

Plan 3

Family Member 1 (83050, [redacted])

- Plan 2 with RM100,000 annual limit
- Do you want to add deductible option to this plan? [i](#)

Select a deductible amount to save on your premium.
[Learn more](#)

RM0 RM1,000

Change Plan

Plan 2

Covered From	Covered Till
27/04/2023	26/04/2024

Yourself	
Plan 3	RM74.07/ monthly
Deductible Amount	RM1000
-5% Discount Family Plan	-RM3.90/monthly
Benefits	
Annual Limit	RM150,000
Room and Board	RM360
Communicable Disease	RM2,000
Cash Benefit	

Family Member 1	
Plan 2	RM86.28/ monthly
Deductible Amount	RM1000
-5% Discount Family Plan	-RM4.54/monthly
Benefits	
Annual Limit	RM100,000
Room and Board	RM280
Communicable Disease	RM2,000
Cash Benefit	

Total Payable RM160.35

[Continue](#)

Hi. Need any help?

4:10 PM 27/4/2023

Online Registration

Sign-up page

Customer Details | EasyMedic Ins x +

https://uat.etiqa.com.my:4442/medical-family/en/agency/agy-qq4

Import favorites | MyCampus - Log On | myHR2u | Authenti...

Yourself (940522-XXXXXX)

Full Name
[Redacted]

NRIC No.
940522-XXXXXX

Ethnicity
Malay

Religion
Islam

Email Address
[Redacted]

Mobile Number
012-XXXXXX

Monthly Income (RM)
5000

Employer Name
[Redacted]

Protection Summary

Covered From	Covered Till
27/04/2023	26/04/2024

Yourself

Plan 3	RM74.07/ monthly
Deductible Amount	RM1000
-5% Discount Family Plan	-RM3.90/monthly

Benefits

Annual Limit	RM150,000
Room and Board	RM360
Communicable Disease	RM2,000
Cash Benefit	

Family Member 1

Plan 2	RM86.28/ monthly
Deductible Amount	RM1000
-5% Discount Family Plan	-RM4.54/monthly

Benefits

Annual Limit	RM100,000
Room and Board	RM280
Communicable Disease	RM2,000
Cash Benefit	

Total Payable RM160.35

Continue

Hi. Need any help?

4:12 PM
27/4/2023

Online Registration

Sign-up page

To make a claim, please refer to claim guide, [click here](#). If you wish to access all other product documentation, [click here](#). For other enquiries, you may email us at info@etiqa.com.my or call Etiqa Oneline at 1300-13-8888.

Declarations and Authorisations

I hereby confirm that I have read and agreed to the [Declarations & Authorisations](#), [draft e-Application form](#), [Sales Illustration](#) and [Product Disclosure Sheet](#).

☒ Yes

Marketing Consent

I expressly agree to receive marketing communication from Etiqa Life Insurance or Maybank Group, Etiqa Life Insurance's agents or strategic partners and other third parties ("other entities") as Etiqa Life Insurance deems fit about products and services that may be interest to me.

☒ Yes

Plan 3

RM74.07/ monthly

Deductible Amount

RM1000

-5%

 Discount Family Plan

-RM3.90/monthly

Benefits

Annual Limit

RM150,000

Room and Board

RM360

Communicable Disease

RM2,000

Cash Benefit

Family Member 1

Plan 2

RM86.28/ monthly

Deductible Amount

RM1000

-5%

 Discount Family Plan

-RM4.54/monthly

Benefits

Annual Limit

RM100,000

Room and Board

RM280

Communicable Disease

RM2,000

Cash Benefit

Total Payable

RM160.35

Make Payment

Underwritten by Etiqa Life Insurance Berhad (197001000276).

4:13 PM

27/4/2023

For Internal Circulation Only

35

Online Registration

Sign-up page

Etiqua Insurance & Takaful

https://uatmpaymbb.mpay.my/mpaymbb/payment/etiqua_MISITE

Import favorites | MyCampus - Log On | myHR2u | Authenti...

Timeout

* Pay to : Etiqa Life Insurance Berhad

* Proposal/Policy No. : CER100017...

* Product Description : EasyMedic

* Amount : RM ...

* Recurring : YES ☒ Same as policy owner detail

* Cardholder Name : ...

* Cardholder Email : ...

* Cardholder Phone No : 60-123456789

* Credit Card No : 450618...

* Card Type : ☐ Mastercard ☒ Visa

* Expiry Date (MM, YYYY) : 12 2025

* CVC2/CVV2 : 123 [What is this?](#)

* Card Issuing Bank : Affin Bank

* Card Issuing Country : MALAYSIA

*Note: We will send you a receipt and an email confirmation upon successful submission of your credit card details. Please check with credit card issuing bank if your transaction is declined.

Next

powered by Mpay

Windows taskbar: 4:39 PM 20/4/2023

Online Registration

Sign-up page

The screenshot displays the 'Sign-up page' for eTiQa Life Insurance. The browser address bar shows the URL: <https://uat.etiqa.com.my:4442/medical-family/en/agency/agy-qq5-success>. The page is divided into two main sections: 'Transaction' and 'e-Document'.

Transaction Section:

Yourself	
Transaction Status	Successful
Transaction Date/ Time	20-04-2023 4:40:11 PM
e-Policy Number	CER1000 [REDACTED]
Receipt Number	CER1000 [REDACTED]
Paid on	20-04-2023 4:40:11 PM
Premium Amount	RM [REDACTED]

Family Member 1	
Transaction Status	Successful
Transaction Date/ Time	20-04-2023 4:40:11 PM
e-Policy Number	CER1000 [REDACTED]
Receipt Number	CER1000 [REDACTED]
Paid on	20-04-2023 4:40:11 PM
Premium Amount	RM [REDACTED]

Family Member 2	
Transaction Status	Successful
Transaction Date/ Time	20-04-2023 4:40:11 PM
e-Policy Number	CER1000 [REDACTED]
Receipt Number	CER1000 [REDACTED]
Paid on	20-04-2023 4:40:11 PM
Premium Amount	RM [REDACTED]

e-Document Section:

1. Please download the following documents for your reference and safekeeping.
2. These documents are password protected. We have sent you and email regarding your passwords.
3. These documents have also been sent to your email for easy retrieval.
4. The password to view your policy is your ID Number. Example: 88012510XXXX

Yourself

- [e-Policy](#)
- [Product Disclosure Sheet](#)
- [Sales Illustration](#)
- [Policy Information Page](#)

Family Member 1

- [e-Policy](#)
- [Product Disclosure Sheet](#)
- [Sales Illustration](#)
- [Policy Information Page](#)

Family Member 2

- [e-Policy](#)
- [Product Disclosure Sheet](#)
- [Sales Illustration](#)
- [Policy Information Page](#)

[Download all documents](#)

At the bottom of the page, there is a message: "Add a nominee in 4 quick steps:". A chat bubble in the bottom right corner says "Hi. Need any help?". The Windows taskbar at the bottom shows the time as 4:41 PM on 20/4/2023.

EasyMedic

Underwriting Guidelines



4. Underwriting Guidelines



Simplified Underwriting

Underwriting decision:
Accept as standard or Reject.

Product Specifications

4. Underwriting Guidelines

Underwriting Questionnaire – Adult Application

1. Height _____ cm, Weight _____ kg

2. Has any of your application for life / family takaful / health / critical illness / accident or disability insurance / takaful been:

- a. Declined; or
- b. Deferred; or
- c. Accepted with revised premiums / contributions; or
- d. Accepted with revised terms

due to health reason or have you made any claim from any of your policy / certificate?

☐ Yes ☐ No

3. In the past 2 years, have you ever:

- a. Undergone or been advised to undergo diagnostic tests (other than routine health screening); or
- b. Been prescribed medication or received treatment (other than for flu or cough) lasting longer than 6 consecutive days; or
- c. Been hospitalized due to illness for more than 5 days; or
- d. Been advised to seek further specialist medical attention?

☐ Yes ☐ No

4. Have you ever had or been told by a medical practitioner that you have any of the following medical conditions:

- a. Cancer, abnormal growth or cysts; or
- b. Heart or blood vessel disorder, hypertension, diabetes, stroke; or
- c. Thyroid problem, gastrointestinal problems, mental illness or brain disorders; or
- d. Lung, liver, kidney, urinary or bowel diseases, bone, joints or muscle problems?

☐ Yes ☐ No



Product Specifications

4. Underwriting Guidelines

Underwriting Questionnaire – Child Application



1. Height _____cm, Weight _____kg

2. Has the child ever has, or have been told or been treated for:

- a. congenital disease or birth defect including physical or developmental defect such as but not limited to, heart disease, down syndrome, spina bifida; or
- b. any respiratory system disease such as but not limited to, asthma, bronchitis, recurrent wheezing, other forms of chronic breathing difficulties; or
- c. any mental health or central nervous system disease such as but not limited to, epilepsy, seizures or attention-deficit hyperactivity disorder (ADHD), autistic disorder; or
- d. any endocrine system disease such as, but not limited to, diabetes, thyroid disorder; or
- e. any genitourinary system disease such as but not limited to, disorder of the kidney, bladder, genital organs; or
- f. any digestive system disease such as but not limited to, jaundice ((lasting longer than a week), any form of hepatitis, liver disease, gastrointestinal problems; or
- g. any blood disorder such but not limited to, anaemia, haemophilia, leukaemia, lymphoma, myeloma?

☐ Yes ☐ No

3. Has any of your child's application for life / family takaful / health / critical illness / accident or disability insurance / takaful been:

- a. Declined; or
- b. Deferred; or
- c. Accepted with revised premiums / contributions; or
- d. Accepted with revised terms?

☐ Yes ☐ No

4. In the past 2 years, has your child ever been:

- a. Prescribed medication or received treatment (other than for flu or cough) lasting longer than 6 days; or
- b. Admitted to hospital for longer than 5 days?

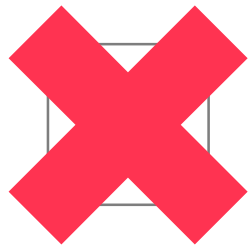
☐ Yes ☐ No

5. Was your child born prematurely (< 37 weeks gestation) or with a low birth weight of < 2.5kg?
(only applicable to proposed insured 2 years old (ANB) and below)

☐ Yes ☐ No



4. Underwriting Guidelines

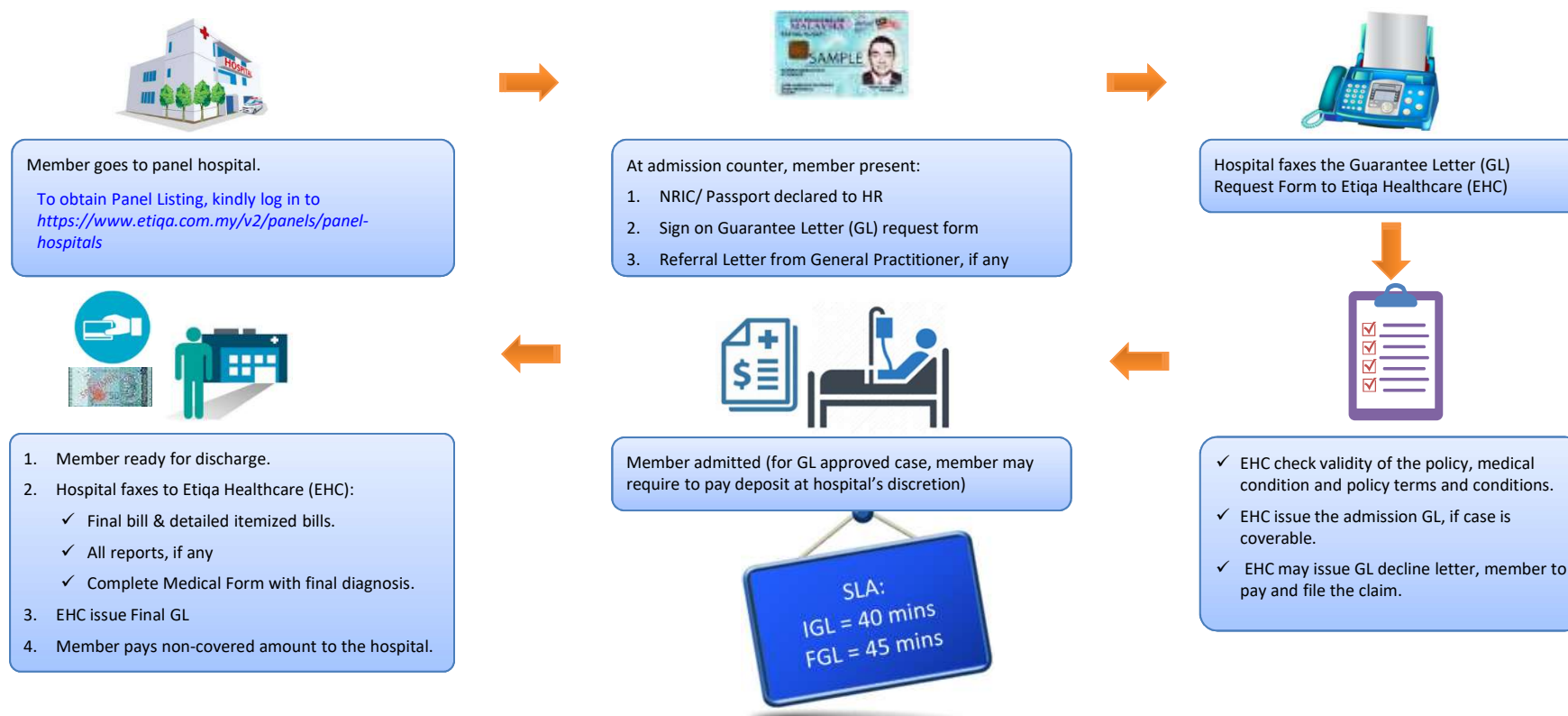


UNDERWRITING DECLINES

1. Applicant who is above or below BMI range. Acceptable for standard BMI.
2. Affirmative answer to any underwriting question.
3. Applicant's updated record exists in claims history of Etiqa Life System.
4. Applicants who fall under terrorist list.
5. Occupational classes with life rating.

Hospital Admission and Discharge Procedure

Guarantee Letter (GL) Process



EasyMedic

FAQs



Frequently Asked Questions

1	<p>What is EasyMedic?</p> <p>EasyMedic is a standalone medical plan that provides hospital & surgical benefits up to age 85 to individuals or a family of up to 6 members. This product does not cover death or TPD, nor provide any savings or investment return.</p>
2	<p>How many plans does EasyMedic has?</p> <p>There are 3 plans with Overall Annual Limit of RM 50,000, RM 100,000 and RM 150,000 respectively. EasyMedic has no Overall Lifetime Limit.</p>
3	<p>What is payable if I was diagnosed with a Communicable Disease?</p> <p>A lump sum cash benefit (depending on the plan) is payable upon diagnosis and hospitalisation within Malaysia due to covered communicable diseases.</p> <p>Please note that the costs of hospitalisation is not covered upon admission due to covered communicable diseases.</p>



Frequently Asked Questions

4	<p>What is the Family Package for EasyMedic?</p> <p>Smart Family Medic offers coverage for a family of up to 6 members i.e. husband & wife, married parents & up to 4 children and single parent & up to 5 children. All policies under Family Package will enjoy 5% discount on the total premium.</p>
5	<p>Is EasyMedic renewable?</p> <p>Yes, this policy is renewable yearly at your option (up to age 85). The premium rates, however, are not guaranteed and subject to change.</p>
6	<p>Are there deductible options for EasyMedic?</p> <p>Yes, policy owners may choose either no deductible or RM 1,000 deductible. Deductible is per hospitalisation and only applicable for Section A: Inpatient & Day Care Surgery Benefits.</p>

EasyMedic

Appendix



Benefit Exclusions

This product does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. Pre-existing Conditions, unless such conditions have been declared at the time of application and accepted by the Insurance Company / Takaful Operator before the Issue Date;
2. Specified Illnesses occurring during the first 120 days of continuous cover;
3. Any Medical or physical condition arising within the first thirty (30) days of continuous cover from the Issue Date, except for accidental injuries;
4. Plastic or cosmetic surgery, investigative or diagnostic examinations or procedures which are non-medically necessary or incidental to treatment; preventive, experimental or elective treatments or procedures, including medication and/or unconventional medical technology or procedure, which has not been proven effective and has not been approved by a recognised body in the country in which you receive treatment;
5. Eye procedures, or tests including but not limited to, refraction or surgical correction of near-sightedness (Radial Keratotomy) or far-sightedness (Lasik), unless medically necessary to prevent total and permanent blindness;
6. External prosthetic appliances or devices including but not limited to artificial limbs, hearing aids, and implanted pacemakers;
7. Dental treatment, procedures, or tests except as necessitated by accidental injuries to sound natural teeth occurring wholly during the Policy term;
8. Procedures, treatments or tests related to pregnancy, childbirth (including surgical delivery), miscarriage, abortion, prenatal or postnatal care, infertility, hormone replacement therapy, gender reassignment procedures, contraception, sterilisation, birth defects, congenital condition or hereditary illness condition, erectile dysfunction and circumcision;
9. Vitamins, food or health supplements, over-the-counter medication, private nursing, rest cures, and sanatoria;
10. Organ & tissue donation, and treatments or procedures for snoring, sleep disorders, obesity and weight gain;



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Benefit Exclusions *(continued)*

11. Alternative procedures or treatments or medicines, including but not limited to chiropractic services, acupuncture, acupressure reflexology, bone setting, herbalist treatment, massage or aromatherapy;
12. Any treatment or procedure for which payment is not required, or to the extent which is payable under another insurance policy / takaful certificate, or indemnity covering the Life Insured / Person Covered and disabilities arising out of duties of employment or profession that is covered under any Workman's Compensation insurance / takaful.
13. Psychiatric, mental or nervous disorders, including but not limited to, any neuroses and their physiological or psychosomatic manifestations;
14. Non-medical services such as television, telephones, internet, newspaper, radios or similar facilities, admission kit / pack and other ineligible non-medical items;
15. Self-inflicted injuries or attempted suicide, while sane or insane;
16. War (whether declared or not), revolution, attack by a foreign country, or invasion;
17. Participation in any criminal or illegal act, strike, riot, terrorism, or civil commotion;
18. Radioactive contamination arising from fuel, weapons, waste or processing;
19. Training, practicing or taking part in hazardous sports or activities such as (but not limited to):
 - i. Underwater activities involving the use of compressed air or gas;
 - ii. Potholing, climbing or mountaineering necessitating the use of ropes or cables;
 - iii. Hunting, off road vehicle activities or water-skiing;
 - iv. Flying or other aerial activities except as a fare-paying passenger in a commercial airline;
 - v. Parachuting, hang-gliding, bungee jumping, ballooning or any sky-diving activities;
 - vi. Any racing activities other than on foot;
 - vii. Professional sports; or
 - viii. Martial arts or fighting, unless disclosed and accepted by the Insurance Company at application;

Pitch to Human Resource Director?

- No Cost to Company
- To compliment on-top of existing H&S benefit by company
- Additional benefit for employee
- Staff awareness, engagement & communication session
- Retain staff morale
- Transfer of medical cost risk to insurer
- Value added service to your clients

Pitch to Customer?

- Premium as low as RM 3 / day
- No lifetime medical limit
- Cover more than 150 major hospitals in Malaysia
- No medical check-up or report requires
- 5min to get your approval and policy document
- Monthly premium payment thru Debit / Credit Card
- 5% immediate cash rebate for family plan



Marketing Do's & Don'ts



Do's

- ☒ Understand the prospect by conducting need-based selling using Fact Finding Forms.
- ☐ Ensure any advertisement or public announcement is clear and does not confuse or mislead the public / prospect here.
- ☐ Use brochure / leaflet / flyer / images etc. provided by Etiqa in any advertisement / announcement via print / electronic media.
- ☐ Provide Sales / Marketing Illustration (SI/MI) & Product Disclosure Sheet (PDS) to prospect and explain all features, benefits, limitation, exclusions, charges, key terms and conditions, etc., of the recommended product.



Don'ts

- ☒ Develop and use self-made sales and marketing materials / advertisement through any print or electronic media such as newspapers, the internet or others without the approval of Etiqa.
- ☒ To exert undue pressure, influence, use or threaten to use harassment, coercion and physical force to sign the plan.
- ☒ Recklessly make any announcement, statement, illustration, promise, forecast or comparison which is misleading, false, deceptive.
- ☒ Advertise the product before filing to BNM is completed.

EasyMedic

Thank you

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 Representative today!

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



Etiqua Life Insurance Berhad (201701025113)

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regulated by Bank Negara Malaysia)

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