

To :	From :
Fax :	Date :

MBF Essential Protection

Coverage / Lindungan	PLATINUM / PLATINUM	GOLD / EMAS	SILVER / PERAK
Daily Hospital Income (maximum 120 days) / <i>Pendapatan Hospital Harian (sehingga maksimum 120 hari)</i>	RM300 per day / sehari	RM200 per day / sehari	RM100 per day / sehari
Daily Intensive Care (maximum 30 days) / <i>Penjagaan Intensif Harian (Sehingga Maksimum 30 Hari)</i>	RM600 per day / sehari	RM400 per day / sehari	RM200 per day / sehari
Pre and Post Hospitalization Treatment with 30 days prior to admission or after discharge from hospital / <i>Rawatan Penghospitalan 30 Hari Sebelum & Selepas berada di hospital;</i>	Up to / Sehingga RM6,000	Up to / Sehingga RM4,000	Up to / Sehingga RM2,000
Home Nursing following discharge from hospital (max 30 days) / <i>Rawatan di Rumah diikuti dari hospital (sehingga maksimum 30 hari)</i>	Up to / Sehingga RM800	Up to / Sehingga RM700	Up to / Sehingga RM600
Monthly Premiums/ Premium Bulanan			
Age Band / Kumpulan Umur	PLATINUM / PLATINUM	GOLD / EMAS	SILVER / PERAK
Self / Diri Sendiri	RM	RM	RM
15 days – 17 years	41	27	14
18 years – 35 years	37	24	12
36 years – 45 years	52	34	17
46 years – 55 years	77	50	25
56 years – 60 years	105	68	35
61 years – 65 years (Renewal only)	138	90	46
Self + Spouse / Diri Sendiri + Pasangan	RM	RM	RM
18 years – 35 years	73	47	24
36 years – 45 years	101	65	33
46 years – 55 years	151	98	50
56 years – 60 years	205	133	68

61 years – 65 years (Renewal only)	270	175	89
Self + Family / Diri Sendiri + Keluarga	RM	RM	RM
18 years – 35 years	138	89	45
36 years – 45 years	192	124	63
46 years – 55 years	286	185	94
56 years – 60 years	388	252	128
61 years – 65 years (Renewal only)	511	331	169

Coverage description based on Platinum Plan: Ringkasan Perlindungan mengikut Plan Platinum

- Daily Hospital Income pays up to the maximum of RM 300 per day, up to the maximum of 120 days due to accident or illness / *Pendapatan Hospital Harian dibayar maksimum sehingga RM 300 sehari, maksimum sehingga 120 hari akibat kemalangan atau penyakit.*
- Daily Intensive Care benefit pays up to RM 600 per day due to accident or illness. Benefit pays out shall include in the maximum period of 120 days payable under the Daily Hospital Income benefit / *Penjagaan Intensif Harian dibayar maksimum sehingga RM 600 sehari akibat kemalangan atau penyakit. Bayaran di bawah manfaat Penjagaan Intensif Harian dibayar maksimum sehingga 120 hari.*
- Medical diagnostic received before hospitalization and medications and consultation fees after hospitalization (due to accident or illness) will be reimbursed up to RM 6,000, which include ECG, X Ray, laboratory tests, medication recommended by doctor / *Rawatan Perubatan yang diterima sebelum dan selepas dimasukkan ke hospital (akibat kemalangan atau penyakit) akan dibayar balik maksimum sehingga RM 6,000, termasuk ECG, sinar-X, ujian makmal, ubat-ubatan yang disyorkan oleh doktor.*
- Home nursing benefit following discharge from hospital is payable up to 30 days or up to RM 800. You can hire a qualified professional nurse to assist you / *Manfaat Rawatan Di Rumah akan dibayar maksimum sehingga 30 hari selepas penghospitalan atau maksimum sehingga RM 800. Anda boleh menggaji seorang jururawat professional yang berkeelayakan untuk membantu anda.*
- Age limit: 18 to 60 years old; 65 years old renewable / *Had umur: 18 sehingga 60 tahun dan boleh diperbaharui sehingga 65 tahun.*
- Premium is charged according to age band rate. Premium will increase when you move from one age group to the next age group / *Premium adalah mengikut kumpulan umur. Premium akan bertambah apabila umur anda meningkat ke kumpulan umur yang berikutnya..*
- A 30 days waiting period from policy inception date, except due to an accident / *Tempoh menunggu selama 30 hari dari tarikh polisi bermula, kecuali akibat kemalangan.*
- Following specific illness occurring within the first 120 days from policy inception will not be covered: *Berikut adalah penyakit khusus yang tidak akan dilindungi jika berlaku dalam tempoh 120 hari pertama dari tarikh polisi bermula.*
 - (a) Hypertension, diabetes mellitus and Cardiovascular disease / *Hipertensi, diabetes mellitus dan penyakit kadiovascular*
 - (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system / *Semua tumor, kanser, sista, nodul, polip, batu dalam sistem saluran kencing dan sistem biliari.*

- (c) All ears, nose (including sinuses) and throat conditions / *semua penyakit telinga, hidung (termasuk sinus) dan tekak*
 - (d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele / *Hernia, hemoriod, fistula, hidrosele, varikosele*
 - (e) Endometriosis including disease of the Reproduction system / *endometriosis termasuk penyakit sistem pembiakan*
 - (f) Vertebro-spinal disorders (including disc) and knee conditions / *gangguan spina vertebro (termasuk diska) dan penyakit lutut*
- **Exclusion:** Pre-existing illness, specified illness, mental illness, war, AIDS, armed forces personnel, childbirth, drug abuse and self-inflicted injuries / *Pengecualian: Apa-apa Keadaan sedia ada, penyakit-penyakit tertentu, penyakit mental, perang, AIDS, pegawai angkatan bersenjata, melahirkan anak, penyalahgunaan dadah dan kecederaan yang dibuat sendiri.*

Add Benefit to HIP: Surgical Benefit

Benefits / Manfaat	Surgical Benefit Option / Opsyen Manfaat Pembedahan
1 a) Surgical Operation Charges (Subject to Surgical Schedule) / <i>Bayaran Operasi Pembedahan (Subjek kepada Jadual Pembedahan)</i>	Up to / <i>Sehingga</i> RM4,000
b) Additional Major Surgery (Subject to Surgical Schedule) / <i>Tambahan Pembedahan Utama (Subjek kepada Jadual Pembedahan)</i>	Up to / <i>Sehingga</i> RM8,000
Monthly Premiums / Premium Bulanan	
Age Band / Kumpulan Umur	Surgical Benefit Option / Opsyen Manfaat Pembedahan
Self / Diri Sendiri	RM
15 days – 17 years	13
18 years – 35 years	12
36 years – 45 years	17
46 years – 55 years	25
56 years – 60 years	34
61 years – 65 years (Renewal only)	44
Self + Spouse / Diri Sendiri + Pasangan	RM
18 years – 35 years	23
36 years – 45 years	32
46 years – 55 years	48
56 years – 60 years	65
61 years – 65 years (Renewal only)	86
Self + Family / Diri Sendiri + Keluarga	RM
18 years – 35 years	44
36 years – 45 years	61
46 years – 55 years	91
56 years – 60 years	124
61 years – 65 years (Renewal only)	163

- Surgical benefit covers in-patient and out-patient operations due to accident or illness and reimburse based on surgical schedule / *Manfaat pembedahan melindungi pembedahan pesakit dalam dan pesakit luar akibat kemalangan atau penyakit dan akan membayar balik mengikut jadual pembedahan.*