

HLA MediShield II Rider

Extensive Medical Coverage that
Fits You Smartly



For more information, please call 03-7650 1288
Log on to www.hla.com.my



HLA MediShield II Rider

Extensive medical coverage that fits you smartly

At HLA, we understand your need to have the best medical treatment. During times like these, the last thing that you should worry about is the medical bill.

With coverage that lasts you up to age 100¹, HLA MediShield II Rider offers comprehensive medical coverage with no Lifetime Limit. It can be used as your primary medical coverage, or to complement the medical benefits provided by your employer, or even to supplement any existing medical cover that you have. Depending on the deductible option chosen, you will enjoy huge savings² on your insurance charges.

¹ Depending on the sustainability of your policy.

² In comparison to the plan with no deductible.

Key Features

01

Comprehensive, long-term medical coverage

HLA MediShield II Rider gives you comprehensive medical coverage up to the age of 100¹. It is a complete medical plan that takes care of your medical bills without hassle upon admission to the hospital, and lets you focus on your recovery with peace of mind.

02

No lifetime limit

With no lifetime limit, HLA MediShield II Rider will ensure that you are protected till age 100¹. However, there is an annual limit, which can always be increased with the purchase of the optional benefit Million Extra II and Million Extra Booster.

03

No Claim Incentive (NCI)

Increase your Overall Annual Limit by 10% if you do not make an approved claim and do not have NCI in the past 5 years to mitigate the impact of inflation. You can enjoy this incentive for a maximum of 5 times.

¹ Depending on the sustainability of your policy.

Schedule of Benefits

Plan	MSII 200	MSII 300	MSII 500
Hospital & Surgical	Amount (RM)		
Hospital Room & Board (up to 150 days per Rider Year) <i>Any levy on Hospital Room & Board charges imposed by the Government of Malaysia will be reimbursed in addition to this daily Room & Board limit.</i>	200	300	500
Daily Cash as a result of hospitalisation due to road accidents on a Malaysian Highway ³ (up to 150 days per Rider Year)	200	300	500
Daily Cash Allowance at Government Hospital (up to 60 days per Rider Year)	100	150	250
Intensive Care Unit (up to 75 days per Rider Year)	As charged, subject to Reasonable & Customary Charges ⁴		
Lodger Expenses (up to 150 days per Rider Year)			
Hospital Supplies & Services			
Surgical Fees (including pre-surgical assessment, Specialist's visits and post-Surgery care up to 90 days from the date of Surgery)			
Anaesthetist and Operating Theatre Fees			
Organ Transplant			
Day Surgery (including pre-surgical assessment, Specialist's visits and post-Surgery care up to 90 days from the date of Surgery)			
Ambulance Fees			
In-Hospital Physician Visit (up to 150 days per Rider Year)			
In-Hospital Physiotherapy Treatment Fees			
Pre-Hospitalisation (within 90 days prior to hospitalisation) - Pre-Hospital Diagnostic Tests - Pre-Hospital Specialist Consultation			

Schedule of Benefits

Plan	MSII 200	MSII 300	MSII 500
Hospital & Surgical	Amount (RM)		
Post-Hospitalisation (within 90 days following discharge from hospital) - Post-Hospitalisation Treatment	As charged, subject to Reasonable & Customary Charges ⁴		
- Traditional Chinese Medicine & Chiropractic Treatment	Up to RM1,000 or 10 visits per Rider Year		
Outpatient Treatment - Emergency Accidental Outpatient Treatment (within 30 days following such emergency treatment) - Emergency Accidental Dental Treatment - Outpatient Physiotherapy Treatment (within 90 days from the date of Hospital discharge or Surgery) - Outpatient Cancer Treatment (inclusive of doctor's consultation and related examination, laboratory or diagnostic tests or any drugs prescribed) - Outpatient Kidney Dialysis Treatment (inclusive of doctor's consultation and related examination, laboratory or diagnostic tests or any drugs prescribed)	As charged, subject to Reasonable & Customary Charges ⁴		
Intraocular Lens (inclusive of multifocal lens)	Up to RM3,000 per Surgery per eye and RM6,000 per lifetime		
Home Nursing Care (up to 180 days per lifetime)	60	80	120
Initial Overall Annual (per Rider Year) Limit	120,000	180,000	300,000
Emergency Evacuation & Repatriation ⁵ (Limit per event)	250,000	250,000	250,000
Lifetime Limit	No Lifetime Limit		

³ A Malaysian Highway shall mean highway or expressway as listed by the Malaysian Highway Authority.

⁴ Charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar Sickness, Disease or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Life Assured's medical condition.

⁵ Emergency Evacuation & Repatriation is not subjected to the Overall Annual Limit.

How to customise your medical plan to suit your affordability and needs?

STEP 1: Choose the medical plan that's right for you

Choose from MSII 200, MSII 300, or MSII 500 depending on your room & board and annual limit needs.

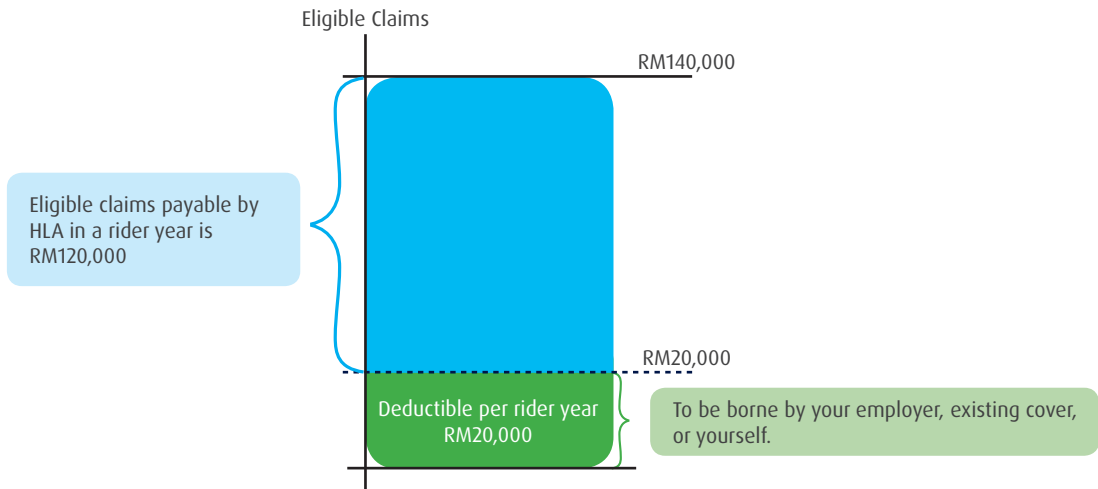
STEP 2: Pick a deductible

You will enjoy great savings on your insurance charges depending on your chosen deductible option. We offer savings of up to 80% on your insurance charges in comparison to the plan with no deductible.

Deductible Amount Per Rider Year (RM)	Insurance Charges Savings ²
5,000	40%
20,000	70%
75,000	80%

A deductible is the amount of eligible claim per any one rider year to be borne by your employer, or from your existing medical coverage, or even from your own pocket. HLA will pay the balance up to the annual limit.

The following diagram is based on MSII 200, with a deductible of RM20,000.



To complement your existing medical card or employee medical coverage, you can choose from different levels of deductibles prior to and after the retirement age of 60 to enjoy savings² on your insurance charges.

² In comparison to the plan with no deductible.

Optional Benefits

STEP 3: Enhance your medical coverage with additional RM2 million annual limit

For the first RM1 million annual limit, you only pay an insurance charge of less than RM5⁶ per month.

With an additional insurance charge of less than RM2⁶ per month, you will get another additional RM1 million annual limit.

Benefits At A Glance				
Plan Choice	Base Plan – HLA MediShield II Rider	If Million Extra II is attached (Additional insurance charge of less than RM5 ⁶ per month)	If Million Extra Booster is attached (Additional insurance charge of less than RM2 ⁶ per month)	Total Initial Annual Limit (RM)
	Initial Annual Limit (RM)	Annual Limit (RM)	Annual Limit (RM)	
Plan 200	120,000	1 million	1 million	2.12 million
Plan 300	180,000			2.18 million
Plan 500	300,000			2.30 million

The Emergency Evacuation Benefit and No Claim Incentive are not applicable to Million Extra II and Million Extra Booster.

The deductible amount per rider year for Million Extra II is the same as the initial annual limit of the respective HLA MediShield II Rider.

The deductible amount per rider year for Million Extra Booster is the sum of the initial annual limit of respective HLA MediShield II Rider and annual limit of Million Extra II.

STEP 4: Expand your coverage further with outpatient treatment

With an additional insurance charge of as low as RM2⁷ per month, upon diagnosis of Dengue Fever or Zika Virus, you will be reimbursed for the outpatient treatment fees for doctor's consultation, diagnostic tests, medication, and monitoring.

	Outpatient Treatment Dengue Fever & Zika Virus	
	Plan Choice	Annual Limit (Reimbursement)
MSII 200	Plan 200	RM2,000
MSII 300	Plan 300	RM3,000
MSII 500	Plan 500	RM5,000

⁶ For life assured attained age 35 male, occupational class 1, MEII 200 & MEB 200.

⁷ For life assured attained age 35 male, occupational class 1, Plan 200.

Optional Benefits

STEP 5: Extend your coverage further with overseas treatment

With additional affordable insurance charges, you may enhance your medical coverage by extending your medical treatment to pre-authorised hospitals in Singapore, Hong Kong, and China with Overseas Treatment for Selected Surgeries II for these surgeries:

- (a) Surgery related to Cancer
- (b) Neurosurgery
- (c) Coronary Artery Bypass Surgery
- (d) Heart Valve Surgery
- (e) Organ Transplant (kidney, lung, liver, heart, pancreas and bone marrow)

Once you obtain pre-authorisation from us, we shall cover all the benefits as shown in the Schedule of Benefits except for the following:

- (a) Daily Cash amount for hospitalisation due to road accidents on a Malaysian Highway
- (b) Daily Cash allowance for each day confined in a Government Hospital
- (c) Traditional Chinese Medicine & Chiropractic Treatment
- (d) Emergency Accidental Outpatient Treatment
- (e) Emergency Accidental Dental Treatment
- (f) Emergency Evacuation & Repatriation

The overall benefit payout is restricted to RM250,000 per Any One Disability and RM250,000 per Rider Year capped at RM2.5 million in aggregate.

For any one disability of the Selected Surgeries that you choose to receive treatment in Malaysia, this optional benefit will offer you a cash allowance of RM8,000.

What do you need to know?

	HLA MediShield II Rider	Million Extra II	Million Extra Booster	Outpatient Treatment Dengue Fever & Zika Virus	Overseas Treatment for Selected Surgeries II
Entry Age of the Life Assured	<p>Unborn child Minimum: 13 weeks of gestation Maximum: Before birth</p> <p>Others Minimum: 30 days old Maximum: 70 years old</p>				
Rider Term	Up to age 100				
Terms and Conditions	<p>(a) The insurance charges are not guaranteed and may be revised from time to time with 90 days' prior written notice. Such revision will be effected on the next anniversary.</p> <p>(b) All applications are subject to underwriting approval.</p> <p>(c) Please refer to Sales Illustration and Product Disclosure Sheet for details on waiting period, exclusions and other term and conditions.</p>				
Tax Relief	These Riders may qualify you for the personal tax relief under education and medical insurance up to RM3,000, subject to the final decision of the Inland Revenue Board.				
Insurance Charges	Insurance charge is deducted on monthly basis for the entire Rider term based on plan type & deductible option, attained age, sex and occupation class of the Life Assured.				

Annual Insurance Charges for HLA MediShield II Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSII 200	MSII 300	MSII 500	MSII 200	MSII 300	MSII 500
0	1,302	1,741	2,554	1,037	1,360	1,989
1	1,174	1,573	2,308	971	1,284	1,877
2	1,040	1,397	2,048	910	1,215	1,776
3	943	1,269	1,861	863	1,167	1,706
4	868	1,173	1,719	816	1,117	1,633
5	794	1,077	1,578	774	1,074	1,569
6	736	1,001	1,466	736	1,031	1,506
7	690	942	1,378	701	988	1,443
8	648	884	1,293	677	953	1,392
9	609	831	1,214	655	922	1,346
10	609	831	1,214	655	922	1,346
11	609	831	1,214	655	922	1,346
12	609	831	1,214	655	922	1,346
13	609	831	1,214	655	922	1,346
14	609	831	1,214	655	922	1,346
15	609	831	1,214	655	922	1,346
16	609	831	1,214	655	921	1,346

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Annual Insurance Charges for HLA MediShield II Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSII 200	MSII 300	MSII 500	MSII 200	MSII 300	MSII 500
17	609	831	1,214	655	921	1,346
18	609	831	1,214	655	922	1,346
19	622	848	1,239	664	935	1,366
20	622	848	1,239	664	935	1,366
21	622	848	1,239	664	935	1,366
22	622	848	1,239	664	935	1,366
23	622	848	1,239	664	935	1,366
24	622	848	1,239	664	935	1,366
25	622	848	1,239	664	935	1,366
26	622	848	1,239	664	935	1,366
27	622	848	1,239	664	935	1,366
28	622	848	1,239	664	935	1,366
29	631	852	1,245	674	940	1,373
30	646	857	1,250	684	945	1,379
31	661	878	1,281	696	950	1,387
32	678	902	1,316	712	955	1,389
33	696	929	1,356	728	975	1,418

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Annual Insurance Charges for HLA MediShield II Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSII 200	MSII 300	MSII 500	MSII 200	MSII 300	MSII 500
34	714	959	1,399	744	998	1,452
35	738	994	1,451	760	1,022	1,487
36	762	1,030	1,503	776	1,046	1,522
37	794	1,075	1,569	794	1,068	1,555
38	829	1,121	1,637	814	1,091	1,588
39	884	1,193	1,744	835	1,112	1,620
40	956	1,289	1,884	858	1,137	1,657
41	1,028	1,385	2,026	892	1,180	1,720
42	1,098	1,480	2,164	941	1,247	1,818
43	1,164	1,570	2,297	984	1,313	1,914
44	1,227	1,658	2,426	1,024	1,378	2,011
45	1,290	1,746	2,555	1,065	1,446	2,111
46	1,356	1,835	2,686	1,111	1,519	2,217
47	1,427	1,928	2,824	1,166	1,598	2,333
48	1,506	2,028	2,970	1,233	1,685	2,460
49	1,593	2,138	3,132	1,309	1,780	2,600
50	1,690	2,261	3,313	1,393	1,883	2,750

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Annual Insurance Charges for HLA MediShield II Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSII 200	MSII 300	MSII 500	MSII 200	MSII 300	MSII 500
51	1,797	2,402	3,520	1,482	1,993	2,912
52	1,916	2,564	3,759	1,574	2,110	3,084
53	2,048	2,750	4,032	1,666	2,233	3,264
54	2,192	2,958	4,338	1,758	2,360	3,451
55	2,350	3,185	4,672	1,848	2,488	3,638
56	2,523	3,429	5,030	1,937	2,613	3,823
57	2,710	3,686	5,408	2,024	2,735	4,001
58	2,913	3,954	5,803	2,109	2,849	4,169
59	3,128	4,231	6,210	2,191	2,958	4,329
60	3,353	4,514	6,626	2,272	3,062	4,482
61	3,585	4,801	7,049	2,352	3,163	4,631
62	3,819	5,091	7,475	2,431	3,263	4,777
63	4,069	5,423	7,964	2,589	3,476	5,089
64	4,317	5,755	8,451	2,747	3,688	5,400
65	4,576	6,100	8,957	2,911	3,909	5,724
66	4,845	6,458	9,485	3,082	4,138	6,060
67	5,125	6,832	10,034	3,260	4,378	6,411

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Annual Insurance Charges for HLA MediShield II Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSII 200	MSII 300	MSII 500	MSII 200	MSII 300	MSII 500
68	5,397	7,195	10,567	3,433	4,610	6,752
69	5,691	7,587	11,143	3,620	4,861	7,120
70	5,996	7,994	11,741	3,814	5,122	7,501
71	6,312	8,416	12,361	4,015	5,391	7,897
72	6,640	8,853	13,003	4,223	5,671	8,307
73	7,086	9,448	13,877	4,507	6,052	8,866
74	7,548	10,064	14,783	4,835	6,493	9,512
75	8,028	10,703	15,722	5,179	6,955	10,189
76	8,524	11,366	16,696	5,523	7,418	10,867
77	9,040	12,054	17,706	5,874	7,890	11,558
78	9,422	12,563	18,454	6,241	8,382	12,279
79	9,808	13,078	19,211	6,615	8,884	13,016
80	10,201	13,602	19,980	7,023	9,432	13,819
81	10,596	14,130	20,756	7,448	10,004	14,656
82	11,002	14,670	21,550	7,881	10,585	15,509
83	11,434	15,246	22,397	8,314	11,168	16,362
84	11,895	15,861	23,300	8,758	11,764	17,235

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Annual Insurance Charges for HLA MediShield II Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSII 200	MSII 300	MSII 500	MSII 200	MSII 300	MSII 500
85	12,369	16,494	24,230	9,212	12,374	18,129
86	12,858	17,146	25,187	9,681	13,003	19,052
87	13,362	17,817	26,174	10,163	13,652	20,002
88	13,777	18,371	26,988	10,718	14,398	21,095
89	14,200	18,936	27,817	11,295	15,172	22,230
90	14,631	19,511	28,662	11,882	15,961	23,386
91	15,076	20,103	29,533	12,468	16,749	24,541
92	15,533	20,714	30,430	13,063	17,547	25,710
93	16,005	21,343	31,355	13,661	18,352	26,889
94	16,491	21,992	32,307	14,262	19,159	28,072
95	16,992	22,660	33,289	14,861	19,963	29,251
96	17,508	23,348	34,300	15,455	20,762	30,421
97	18,040	24,057	35,342	16,057	21,571	31,607
98	18,588	24,788	36,416	16,667	22,390	32,807
99	19,153	25,541	37,523	17,264	23,192	33,983
100	19,734	26,317	38,663	17,888	23,896	35,015

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Important Notes

1. This brochure is intended to assist you to understand the basic and important features of a Medical and Health Insurance (MHI) product so that you are able to make an informed decision before purchasing the product. Please refer to the sample policy contract for details of the important health insurance features of the plan that you intend to purchase.
2. You should ensure that important information regarding the plan is disclosed to you and that you understood the information disclosed. Where there is ambiguity, please seek an explanation/clarification from the company or its intermediary. To find out more about the basics of health insurance, please refer to the consumer education booklet on medical and health insurance available at most branches of insurance and takaful companies. You may also log on to www.insuranceinfo.com.my for more information.
3. Prior to making a decision to purchase any Medical and Health Insurance (MHI) policy, you should be satisfied that this plan will best serve your needs and resources and the amount payable under the policy is an amount you can afford.

IMPORTANT:

This brochure is for general information only and is not intended to be construed as a contract of insurance. Please refer to the Product Disclosure Sheet and Sales Illustration before purchasing the policy and to the policy contract for specific terms, conditions, and exclusions of coverage. Do note that the information contained in the brochure may change without prior notice.

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For further information, please call your friendly HLA agent today: