HongLeong Assurance

HLA MediShield III Rider

Every Choice is A Reward

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

HLA MediShield III Rider
Every Choice is A Reward

Health is the greatest wealth and it is essential in the pursuit of passion and happiness in life. To enjoy life with peace of mind, you need the best health coverage possible. HLA MediShield III Rider is a comprehensive medical plan that goes beyond than just ensuring your hospitalisation and surgical costs are taken care of.

This unique plan also offers you cash reward for staying healthy and economical. Our aim is to provide you the best medical coverage and support at every choice made.

With HLA MediShield III Rider, every choice is indeed a reward!

IT'S ALL ABOUT REWARDS!

Stay Healthy, Stay Rewarded

No Claims Incentive (NCI) rewards you with **15%** of the insurance charge as cash reward for HLA MediShield III Rider (not including optional benefits). Now, you have more reasons to stay healthy!

Stay Loyal, Stay Rewarded

Stay worry-free knowing that your Room and Board benefit limit auto-increases by **RM 50 every 10 years** to cushion the rising Room and Board cost driven by inflation. The longer you stay with the plan, the higher your Hospital Room and Board limit will be!

Stay Economical, Stay Rewarded

If you choose a room with lower charges, **80%** of the unutilised Room and Board benefit will be refunded to you. That's extra cash in hand for you!

HOW THE REWARDS WORK

STEP 1

Alex purchases HLA MediShield III Rider Plan MSIII 300 with Room & Board benefit of RM 300.

STEP 2

He receives the first No Claims Incentive (NCI), 15% of insurance charge after 18 months for not making any claims.

STEP 3

He stays healthy and continues to receive NCI every 12 months.

STEP 4

Unfortunately, he is hospitalised for 5 days due to injury from a serious accident. He stayed in a room that costs RM 180 per day with the unutilised amounted to RM 120 per day. So, in total RM 600 x 80% which is RM 480 will be paid out to him.

Within this 12-month cycle, he is not entitled to NCI.

STEP 5

He recovers and stays healthy again and thus continues to receive the NCI.

STEP 6

After 10 years of purchase, his Room and Board benefit entitlement is auto-increased to RM 350.

MORE CHOICES

We Provide, You Decide

We understand that being diagnosed with cancer can be a difficult time for anyone, and even more challenging if a decision has to be made to undergo cancer treatments.

We respect your decision and offer you options for these 5 cancer treatments.

Reimbursement for Chemotherapy, Radiotherapy, Targeted Therapy, Hormone Therapy or Immunotherapy

OR

Monthly cash up to RM 5,000 for 12 months

Before you making any decision, you should consult your health care providers for advice.

CUSTOMIZE

YOUR MEDISHIELD III SMARTLY

STEP 1

Choose from 3 plans:

- MSIII 200
- MSIII 300
- MSIII 500

Refer to next page for details of plans.

STEP 2

Do you have any medical coverage (from employer or existing medical plan)?

- If No, go to Step 3.
- If Yes, pick a deductible option for insurance charge savings.

STEP 3

Boost your annual limit at a very affordable cost

+1.5mil
annual limit

STEP 4

Receive one-time

RM 20,000

lump sum cash relief

STEP 5

Enhance coverage with overseas medical treatment

Gain access to medical treatment in

- Singapore
- Hong Kong
- China

for selected surgeries.

Schedule of Benefits

<table>
<tr><th>Designated Plan</th><th>MSIII 200</th><th>MSIII 300</th><th>MSIII 500</th></tr>
<tr><th>Hospital & Surgical</th><th colspan="3">Amount (RM)</th></tr>
<tr><td>Hospital Room & Board
(up to 150 days per Rider Year)

(a) Unutilized Hospital Room & Board Benefit: Refund of 80% of unutilized Room & Board benefit as daily cash allowance, up to 150 days per Rider Year.
(b) Increasing Hospital Room & Board Benefit: Auto-increase in Room & Board benefit limit by RM 50 for every 10 years, up to maximum 3 times per lifetime.

Any levy imposed on Room & Board charges by the Government of Malaysia will be reimbursed in addition to this daily Room & Board limit.</td><td>200</td><td>300</td><td>500</td></tr>
<tr><td>Daily Cash as a result of Hospitalisation due to road accidents on a Malaysian Highway [1]
(up to 150 days per Rider Year)</td><td>200</td><td>300</td><td>500</td></tr>
<tr><td>Intensive Care Unit
(up to 75 days per Rider Year)</td><td rowspan="4" colspan="3">As charged, subject to Reasonable and Customary Charges [2]</td></tr>
<tr><td>Lodger Expenses
(up to 150 days per Rider Year)</td></tr>
<tr><td>Hospital Supplies & Services</td></tr>
<tr><td>Surgical Fees
(including pre-surgical assessment within 90 days prior to hospitalisation, Specialist's visits, medication and post-Surgery care within 90 days following discharge from Hospital)</td></tr>
</table>

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

2 *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.*

Schedule of Benefits

Designated Plan	MSIII 200	MSIII 300	MSIII 500
Hospital & Surgical	**Amount (RM)**		
Anaesthetist and Operating Theatre Fees	As charged, subject to Reasonable and Customary Charges [2]		
Organ Transplant			
Day Surgery (including pre-surgical assessment within 90 days prior to the date of Surgery, Specialist's visits, medication 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 Medication - Pre-Hospital Consultation - Pre-Hospital Diagnostic Tests			
Post-Hospitalisation (within 90 days following discharge from Hospital) - Post-Hospitalisation Treatment			
- Traditional Chinese Medicine & Chiropractic Treatment	Up to 200 per visit, subject to 12,000 per Rider Year	Up to 300 per visit, subject to 18,000 per Rider Year	Up to 500 per visit, subject to 30,000 per Rider Year

[2] *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.*

Schedule of Benefits

Designated Plan	MSIII 200	MSIII 300	MSIII 500
Hospital & Surgical	**Amount (RM)**		
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 and Customary Charges [2]		
- Outpatient Dengue Fever Treatment and Zika Virus Treatment (per Rider Year) (inclusive of doctor's consultation, diagnostic tests, treating medication/ fluids and monitoring)	2,000	3,000	5,000
Alternative Cancer Treatment Benefit (in lieu of radiotherapy, chemotherapy, targeted therapy, hormone therapy and immunotherapy during the benefit payment period) (Payable for 12 months, maximum claim up to 2 times per lifetime)	3,000 per month	4,000 per month	5,000 per month
Intraocular Lens (inclusive of multifocal lens)	Up to RM 3,000 per Surgery per eye and RM 6,000 per lifetime		
Home Nursing Care (up to 180 days per lifetime)	60	80	120
Annual Limit (items above are subject to this limit)	1,000,000	1,500,000	2,000,000
	No Lifetime Limit		
Emergency Evacuation & Repatriation (Limit per event)	1,000,000	1,000,000	1,000,000

[2] *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.*

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

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

Choose from MSIII 200, MSIII 300, or MSIII 500 depending on your Room & Board and annual limit needs.

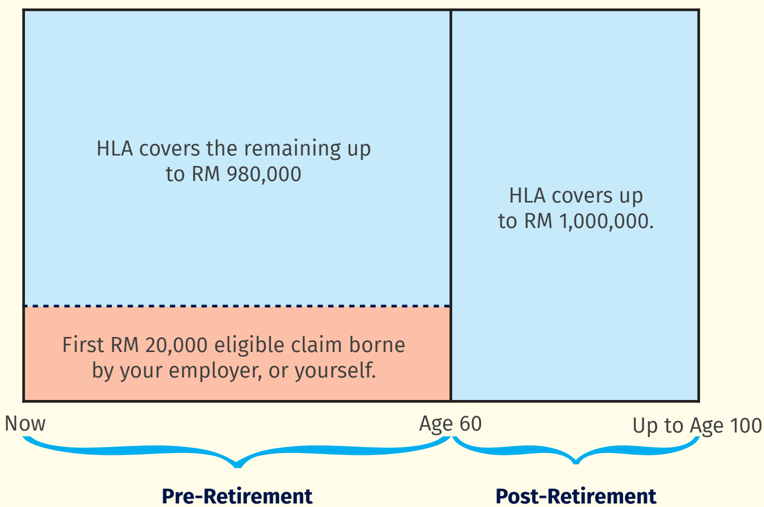
STEP 2: **Pick your preferred deductible amount**

You may enjoy up to 87% savings on your insurance charges depending on your chosen deductible amount.

Deductible Amount Per Rider Year (RM)	Insurance Charges Savings Compared To Plans Without Deductible
2,500	50%
5,000	60%
20,000	80%
75,000	87%

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. You may choose different levels of deductibles pre and post retirement age of 60.

Illustration of total eligible claims for Pre-retirement deductible of RM 20,000 and Post-retirement deductible of RM 0.



Optional Benefits

With additional affordable insurance charge, you may enhance your medical coverage with following optional benefits.

STEP 3: **Enhance your annual limit with an extra RM 1.5 million**

You can now enhance the annual limit for your medical coverage with the purchase of the Million Extra III optional benefit.

HLA MediShield III Rider Annual Limit (RM)		Adding Million Extra III Annual Limit (RM)	Total Annual Limit (RM)
MSIII 200	1.0 million	1.5 million	2.5 million
MSIII 300	1.5 million		3.0 million
MSIII 500	2.0 million		3.5 million

STEP 4: **Receive cash for yourself in times of needs with MediCash Relief**

You can now enhance your medical plan to receive one-time lump sum cash relief of RM 20,000 for your own use with MediCash Relief upon occurrence of any of the following Major Medical Conditions: -

Coverage up to age 85:

1. ICU admission of at least 5 consecutive days
2. Failure to perform 3 out of 6 ADL or unable to work in any occupation
3. Open surgery for major organs (heart, lung, brain, liver, kidney)
4. Major organ failure (heart, lung, brain, liver, kidney)
5. Surgery requiring general anesthesia leading to at least 15 days consecutive hospitalization

Coverage up to age 100:

6. Cancer
7. Heart Attack
8. Stroke
9. Deafness
10. Loss of Speech

The benefit will only be paid once and upon fulfilment of any one of the Major Medical Conditions.

STEP 5: **Extend your coverage further with overseas treatment**

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)

The overall benefit pay-out is restricted to RM 250,000 per Any One Disability and RM 250,000 per Rider Year capped at RM 2.5 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 RM 8,000.

Once you obtain pre-authorisation from HLA, 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) Pre-Hospital Medication
(c) Pre-Hospital Non-Specialist Consultation
(d) Traditional Chinese Medicine & Chiropractic Treatment
(e) Emergency Accidental Outpatient Treatment
(f) Emergency Accidental Dental Treatment
(g) Outpatient Dengue Fever Treatment and Zika Virus Treatment
(h) Alternative Cancer Treatment Benefit
(i) Intraocular Lens
(j) Emergency Evacuation & Repatriation

What do you need to know?

<table>
<tr><th></th><th>HLA MediShield III Rider</th><th>Million Extra III</th><th>Overseas Treatment for Selected Surgeries II</th><th>MediCash Relief</th></tr>
<tr><td>Entry Age</td><td colspan="3"><table><tr><th>Life Assured</th><th>Minimum</th><th>Maximum</th></tr><tr><td>Unborn child</td><td>13 weeks of gestation</td><td>Before birth</td></tr><tr><td>Others</td><td>30 days old</td><td>70 years old</td></tr></table></td><td><table><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>30 days old</td><td>70 years old</td></tr></table></td></tr>
<tr><td>Rider Term</td><td colspan="4">Up to age 100</td></tr>
<tr><td>Terms and Conditions</td><td colspan="4">(a) The rates of 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.
(b) All applications are subject to underwriting approval.
(c) Please refer to the Product Disclosure Sheet for details on the waiting period, exclusions, and other term and conditions.</td></tr>
<tr><td>Tax Relief</td><td colspan="4">These Riders may qualify you for the personal tax relief under education and medical insurance up to RM 3,000, subject to the final decision of the Inland Revenue Board.</td></tr>
<tr><td>Insurance Charges</td><td colspan="3">Insurance charge is deducted on monthly basis for the entire Rider term based on plan type & deductible option, attained age, sex, health status and occupation class of the Life Assured.</td><td>Insurance charge is deducted on monthly basis for the entire Rider term based on attained age, health status, smoker status and sex.</td></tr>
</table>

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
0	2,491	3,333	4,889	1,985	2,603	3,806
1	2,225	2,982	4,374	1,841	2,434	3,558
2	1,952	2,621	3,844	1,707	2,280	3,333
3	1,769	2,382	3,492	1,620	2,190	3,201
4	1,629	2,201	3,225	1,531	2,096	3,063
5	1,490	2,021	2,960	1,453	2,015	2,943
6	1,380	1,879	2,750	1,381	1,935	2,827
7	1,295	1,767	2,585	1,315	1,854	2,707
8	1,216	1,658	2,425	1,270	1,789	2,612
9	1,143	1,559	2,279	1,229	1,729	2,526
10	1,143	1,559	2,279	1,229	1,729	2,526
11	1,143	1,559	2,279	1,229	1,729	2,526
12	1,143	1,559	2,279	1,229	1,729	2,526
13	1,143	1,559	2,279	1,229	1,729	2,526

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

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
14	1,143	1,559	2,279	1,229	1,729	2,526
15	1,143	1,559	2,279	1,229	1,729	2,526
16	1,143	1,559	2,279	1,229	1,729	2,526
17	1,143	1,559	2,279	1,229	1,729	2,526
18	1,143	1,559	2,279	1,229	1,729	2,526
19	1,166	1,590	2,324	1,246	1,755	2,564
20	1,166	1,590	2,324	1,246	1,755	2,564
21	1,166	1,590	2,324	1,246	1,755	2,564
22	1,166	1,590	2,324	1,246	1,755	2,564
23	1,166	1,590	2,324	1,246	1,755	2,564
24	1,166	1,590	2,324	1,246	1,755	2,564
25	1,166	1,590	2,324	1,246	1,755	2,564
26	1,166	1,590	2,324	1,246	1,755	2,564
27	1,166	1,590	2,324	1,246	1,755	2,564

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

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
28	1,166	1,590	2,324	1,246	1,755	2,564
29	1,184	1,598	2,336	1,264	1,763	2,576
30	1,212	1,609	2,345	1,284	1,772	2,588
31	1,241	1,648	2,403	1,305	1,783	2,602
32	1,272	1,693	2,469	1,336	1,791	2,606
33	1,305	1,744	2,544	1,366	1,829	2,661
34	1,340	1,799	2,625	1,396	1,873	2,725
35	1,384	1,865	2,723	1,426	1,918	2,791
36	1,430	1,932	2,821	1,457	1,962	2,856
37	1,490	2,016	2,944	1,490	2,004	2,918
38	1,555	2,103	3,072	1,528	2,046	2,980
39	1,658	2,239	3,272	1,567	2,087	3,041
40	1,794	2,419	3,536	1,610	2,134	3,110
41	1,930	2,600	3,801	1,674	2,214	3,228

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

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
42	2,061	2,777	4,062	1,765	2,340	3,412
43	2,184	2,947	4,311	1,846	2,463	3,592
44	2,302	3,112	4,553	1,921	2,586	3,773
45	2,421	3,276	4,795	1,999	2,714	3,961
46	2,544	3,443	5,041	2,085	2,850	4,160
47	2,678	3,618	5,299	2,188	2,998	4,377
48	2,825	3,806	5,574	2,313	3,161	4,617
49	2,989	4,012	5,877	2,456	3,340	4,878
50	3,171	4,243	6,218	2,614	3,533	5,161
51	3,373	4,508	6,607	2,781	3,739	5,465
52	3,596	4,812	7,054	2,953	3,959	5,787
53	3,843	5,161	7,567	3,126	4,190	6,126
54	4,113	5,551	8,140	3,298	4,428	6,476
55	4,410	5,977	8,767	3,468	4,668	6,827

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

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
56	4,734	6,435	9,440	3,635	4,904	7,174
57	5,086	6,917	10,149	3,799	5,132	7,509
58	5,467	7,420	10,889	3,957	5,347	7,824
59	5,871	7,939	11,653	4,112	5,551	8,124
60	6,293	8,471	12,435	4,263	5,746	8,411
61	6,727	9,010	13,229	4,413	5,936	8,690
62	7,168	9,554	14,029	4,562	6,123	8,965
63	7,636	10,178	14,946	4,859	6,523	9,551
64	8,102	10,800	15,860	5,155	6,921	10,134
65	8,587	11,447	16,810	5,464	7,335	10,742
66	9,092	12,120	17,800	5,785	7,766	11,374
67	9,618	12,822	18,830	6,119	8,215	12,031
68	10,129	13,503	19,831	6,443	8,651	12,671
69	10,681	14,239	20,913	6,794	9,123	13,362

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

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
70	11,253	15,002	22,034	7,158	9,611	14,078
71	11,846	15,794	23,197	7,535	10,118	14,820
72	12,462	16,614	24,403	7,926	10,643	15,590
73	13,299	17,731	26,044	8,458	11,358	16,638
74	14,166	18,888	27,743	9,074	12,186	17,851
75	15,065	20,087	29,505	9,719	13,053	19,122
76	15,998	21,331	31,333	10,366	13,922	20,394
77	16,966	22,622	33,230	11,024	14,807	21,692
78	17,682	23,577	34,632	11,712	15,730	23,044
79	18,407	24,545	36,055	12,414	16,673	24,427
80	19,143	25,527	37,497	13,179	17,702	25,934
81	19,886	26,517	38,953	13,978	18,775	27,506
82	20,647	27,532	40,444	14,790	19,866	29,105
83	21,458	28,613	42,032	15,604	20,959	30,707

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

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
84	22,323	29,767	43,727	16,436	22,077	32,346
85	23,213	30,955	45,473	17,288	23,222	34,024
86	24,131	32,178	47,270	18,168	24,404	35,755
87	25,076	33,439	49,122	19,074	25,621	37,539
88	25,855	34,478	50,649	20,115	27,020	39,589
89	26,649	35,537	52,206	21,197	28,474	41,720
90	27,459	36,617	53,792	22,299	29,954	43,889
91	28,293	37,729	55,426	23,400	31,433	46,056
92	29,152	38,875	57,110	24,515	32,931	48,251
93	30,037	40,056	58,845	25,639	34,441	50,464
94	30,950	41,273	60,633	26,766	35,956	52,684
95	31,890	42,526	62,475	27,890	37,466	54,897
96	32,858	43,818	64,373	29,005	38,964	57,092
97	33,856	45,149	66,329	30,135	40,483	59,318

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

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
98	34,885	46,521	68,344	31,279	42,020	61,570
99	35,944	47,934	70,420	32,399	43,525	63,777
100	37,036	49,390	72,560	33,383	44,847	65,714

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

IMPORTANT:

HLA MediShield III Rider is underwritten by Hong Leong Assurance Berhad which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. You should satisfy yourself that the selected policy will best serve your needs and that the premium payable under this policy is an amount that you can afford. To achieve this, we recommend that you speak to our friendly agents who will perform a needs analysis and assist you in making an informed decision. This material is intended to assist you to understand the basic and important features of this product so that you are able to make an informed decision before purchasing the product. Please refer to Product Disclosure Sheet and Product Illustration (if any) before purchasing the policy and to the sample policy contract for details of the specific terms, conditions, and exclusions of coverage of the plan that you intend to purchase. You should ensure that important information regarding the plan is disclosed to you and that you understood the information disclosed. Please note that the information contained in this material may change without prior notice.

For further information, call your friendly HLA agent today:

HLA/Agency/HLA MediShield III Rider/11-2024/v4