

Full Schedule of Benefit of i-Medi Shield Rider (Plan Code: J170 – J171)

Item	Covered Benefits	J170	J171
		T MSHIELD150 (RM)	T MSHIELD200 (RM)
		Deductible per disability (from item 1-7): RM 500, RM 1,000 or RM 2,000 or RM 5,000 Deductible amount (except Deductible RM 500) will be reduced by half, subject to no claim of at least 5 years and up to contribution. If there is claim, the deductible amount will revert to its original amount.	
In-Patient Benefit (RM)			
1	Hospital Room and Board* (Limit per day, for unlimited number of days)	150	200
		*Increase 20% of initial R&B every 5 years, subject to no claim (Up to 100% of initial R&B)	
		As charged, subject to the limit stated above.	
2	Intensive Care Unit (Limit per day, for unlimited number of days)	As charged.	
3	Hospital Supplies and Services	As charged.	
4	Surgical Fees	Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan covered.	
5	Operating Theatre		
6	Anaesthetist Fees		
7	In Hospital Physician Visit (2 visits per day)		
Outpatient Benefit (RM)			
8	Pre-Hospitalisation Diagnostic Tests (Within 120days before hospitalisation)	As charged.	
9	Pre-Hospitalisation Specialist (Within 120 days before hospitalisation)	Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan covered.	
10	Post-Hospitalisation Treatment (Within 180 days after hospital discharge)		
11	Outpatient Day Surgery		
12	Outpatient Cancer Treatment	As charged, subject to Overall Medical Limit during a certificate year	
13	Outpatient Kidney Dialysis Treatment	(Including the cost of consultation, examination tests and take home drugs)	
14	Outpatient Dengue Treatment	As charged.	
15	Outpatient Emergency Accidental Treatment (Limit per certificate year, subject to a maximum of 30 days from the date of accident)	5,000	

Other Benefits (RM)			
16	Ambulance Fees	As charged.	
17	Organ Transplant (limit to once per lifetime as receiver)	Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan covered.	
18	Daily-Cash Allowance at Malaysian Government Hospital (Per day, for unlimited number of days)	150	200
19	Intraocular Lens	Up to 1,000 per eye and maximum of 2,000 per lifetime	
20	Daily Guardian* (Per day, subject to a maximum of 180 days in a certificate year)	N/A	200
21	Outpatient General Practitioner Consultation	Unlimited In accordance with the benefit provisions in Outpatient TeleConsult	
22	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement	
23	Executive Second Opinion	In accordance with benefit provisions in Executive Second Opinion	
24	Malaysian Tax	Service tax and/or other tax(es) incurred on Covered Benefits, for which a claim is payable; not subject to Overall Annual Limit	
Overall Limits			
25	Overall Medical Limit for Items (1) to (20) (OML) (Based on paid amount)	100,000	200,000
		<i>*Increase 10% of initial OML every 2 years, subject to no claim (up to maximum 200% of initial OML)</i>	
26	Overall Annual Limit (OAL)	No Annual limit (20% co-takaful apply for claim exceeding OML)	
27	Overall Lifetime Limit (OLL)	No Lifetime limit	

Tabarru' Rates of i-Medi Shield Rider for Occupation Class 1&2

Entry Age Band	500 Deductible				1,000 Deductible			
	Male		Female		Male		Female	
	R&B 150	R&B 200	R&B 150	R&B 200	R&B 150	R&B 200	R&B 150	R&B 200
1 - 5	1,367	1,632	1,367	1,632	1,224	1,462	1,224	1,462
6 - 10	749	895	691	825	686	818	634	755
11 - 15	731	864	672	796	686	809	632	747
16 - 20	775	909	714	837	748	876	690	808
21 - 25	798	936	737	865	770	902	712	834
26 - 30	888	1,037	820	960	854	996	790	923
31 - 35	913	1,065	844	988	880	1,025	815	952
36 - 40	925	1,069	991	1,145	896	1,034	960	1,106
41 - 45	1,172	1,354	1,268	1,464	1,132	1,305	1,224	1,410
46 - 50	1,479	1,711	1,594	1,843	1,424	1,645	1,535	1,772
51 - 55	1,824	2,112	1,963	2,270	1,753	2,028	1,886	2,179
56 - 60	2,386	2,788	2,238	2,613	2,289	2,674	2,146	2,507
61 - 65	3,755	4,401	3,255	3,828	3,593	4,212	3,114	3,664
66 - 70	5,730	6,662	5,665	6,589	5,475	6,367	5,413	6,297
71 - 75	5,743	6,673	5,750	6,682	5,483	6,372	5,489	6,381
76 - 80	7,033	8,195	6,762	7,885	6,712	7,824	6,452	7,528
81 - 85	8,016	9,343	7,708	8,990	7,649	8,919	7,354	8,581
86 - 90	9,494	11,066	9,129	10,647	9,057	10,562	8,708	10,161
91 - 95	10,883	12,686	10,466	12,206	10,381	12,107	9,981	11,647
96 - 98	12,319	14,358	11,845	13,814	11,749	13,701	11,296	13,180

Entry Age Band	2,000 Deductible				5,000 Deductible			
	Male		Female		Male		Female	
	R&B 150	R&B 200	R&B 150	R&B 200	R&B 150	R&B 200	R&B 150	R&B 200
1 - 5	936	1,119	936	1,119	286	346	286	346
6 - 10	549	655	507	605	242	288	226	268
11 - 15	585	689	539	637	360	421	334	391
16 - 20	683	798	631	737	534	621	497	576
21 - 25	704	823	652	762	547	636	509	591
26 - 30	778	906	720	840	595	689	553	641
31 - 35	802	933	744	867	619	716	576	668
36 - 40	827	952	885	1,018	663	757	707	807
41 - 45	1,040	1,197	1,124	1,293	820	938	883	1,011
46 - 50	1,305	1,505	1,405	1,621	1,015	1,165	1,091	1,253
51 - 55	1,602	1,851	1,723	1,989	1,234	1,421	1,326	1,526
56 - 60	2,086	2,438	1,956	2,286	1,591	1,862	1,492	1,746
61 - 65	3,266	3,834	2,829	3,334	2,461	2,903	2,129	2,522
66 - 70	4,967	5,781	4,911	5,718	3,716	4,337	3,673	4,289
71 - 75	4,969	5,781	4,975	5,789	3,702	4,319	3,707	4,325
76 - 80	6,081	7,098	5,844	6,827	4,522	5,300	4,342	5,094
81 - 85	6,928	8,089	6,660	7,781	5,146	6,036	4,942	5,801
86 - 90	8,201	9,577	7,884	9,211	6,085	7,139	5,843	6,861
91 - 95	9,399	10,976	9,034	10,557	6,968	8,177	6,691	7,857
96 - 98	10,636	12,420	10,223	11,945	7,880	9,248	7,566	8,886

Note: Loading of 25% and 50% will be imposed for Occupation Class 3 and 4 respectively.