



i-Medi Rider & i-Medi ExPlus Rider

An Innovative Medical Plan That Protects You Now
and Future Healthcare Needs



A Rewarding Medical Rider that Protects and Understands Your Future Healthcare Needs.

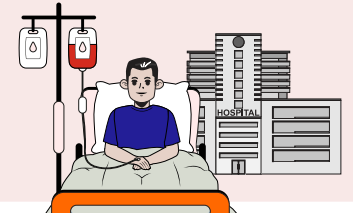
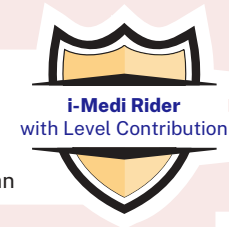


Adzan, an Executive, 25 years old and a non-smoker
He participated in Great Eastern Takaful's Regular Traditional Basic Protection Plan in October 2020.



In December 2020, he added **i-Medi Rider** to his basic plan

- RM300** Deductible
- RM100,000** Annual Limit
- RM150** Room & Board Plan

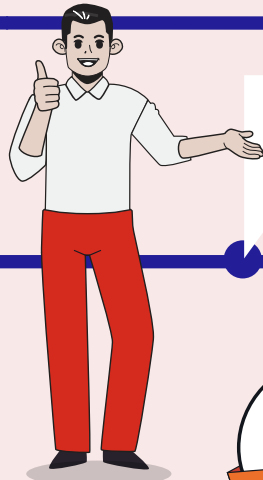


After 5 Months
Adzan was hospitalised due to Influenza A.
Total hospital bill: RM5,000
Deductible Paid by Adzan: -RM300
Payable from **i-Medi Rider**: RM4,700



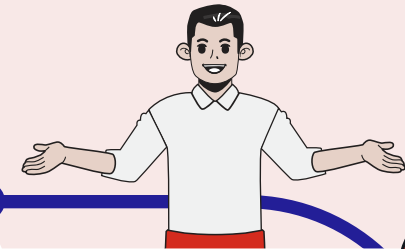
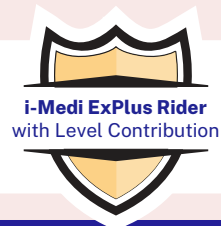
On his 5th Certificate Anniversary, Adzan is entitled to Room & Board of RM200 and Overall Annual Limit of RM150,000

- RM200** Room & Board Plan
- RM 150,000** Annual Limit



Enhancing his Medical Coverage!

At the age of 35 years, he enhanced his medical rider by attaching **i-Medi ExPlus rider** on top of his **i-Medi Rider**.



Extended Overall Annual Limit to RM2,000,000

His Overall Annual Limit is extended to RM2,000,000 and no more deductible applied.



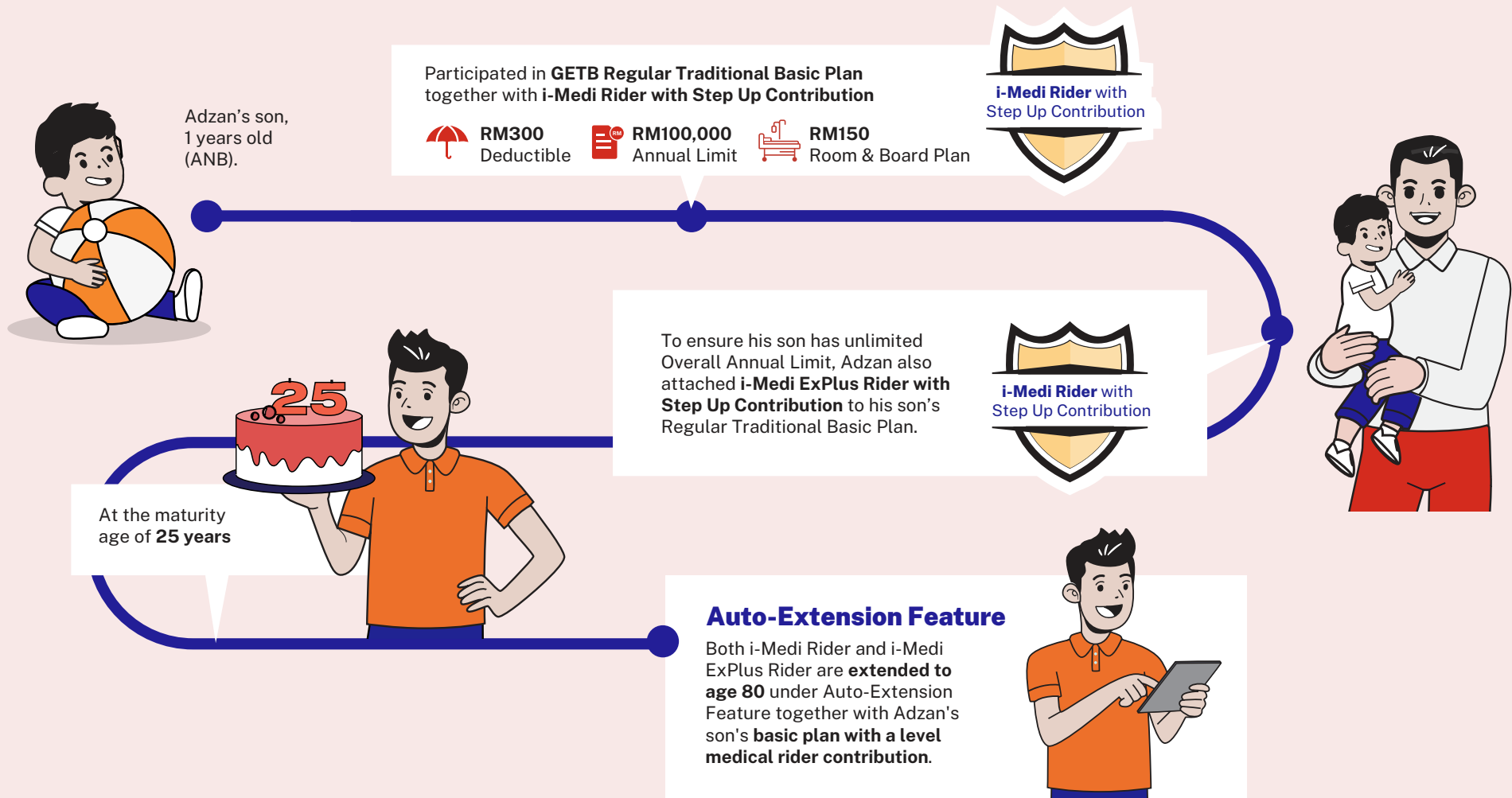
If his **i-Medi Rider** Certificate continues to enforce, he can enjoy Room & Board of RM300 with Unlimited Overall Annual Limit at his 20th Certificate Anniversary.

- RM300** Room & Board Plan
- UNLIMITED** Overall Annual Limit



The above infographic is for illustration purposes only.
All riders stated above are optional. Terms and conditions apply.

Special Option for Your Child ➡ Step Up Contribution Option for an Affordable Medical Coverage



NOTES

- 1) Only applicable for child age 1 - 5 age next birthday.
- 2) Only applicable for basic expiry of age 25. Upon extension of riders, the rider contribution will be level.

The above infographic is for illustration purposes only.
All riders stated above are optional. Terms and conditions apply.

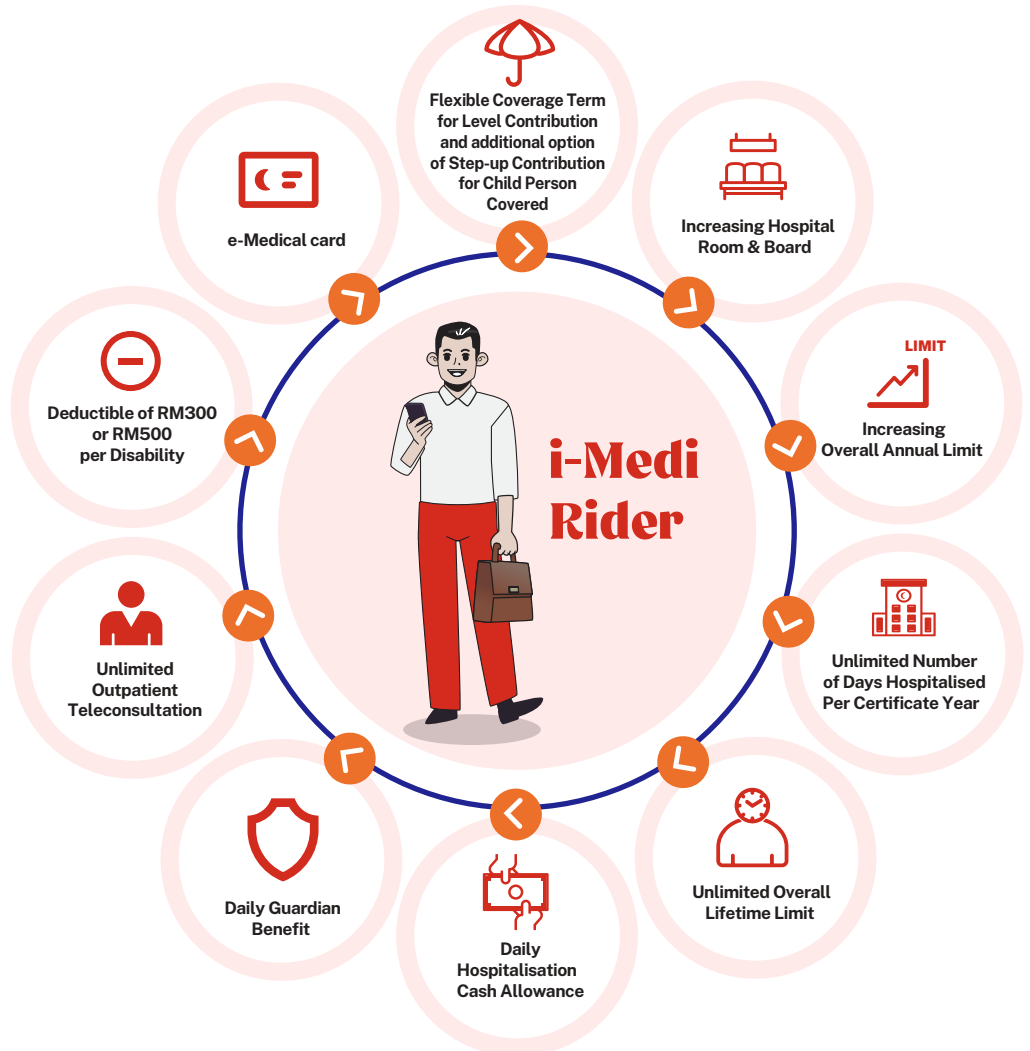
Benefits and Features

at a Glance

Increasing Hospital Room & Board
and Overall Annual limit Every 5 years

Unlimited No. of
Hospital Days

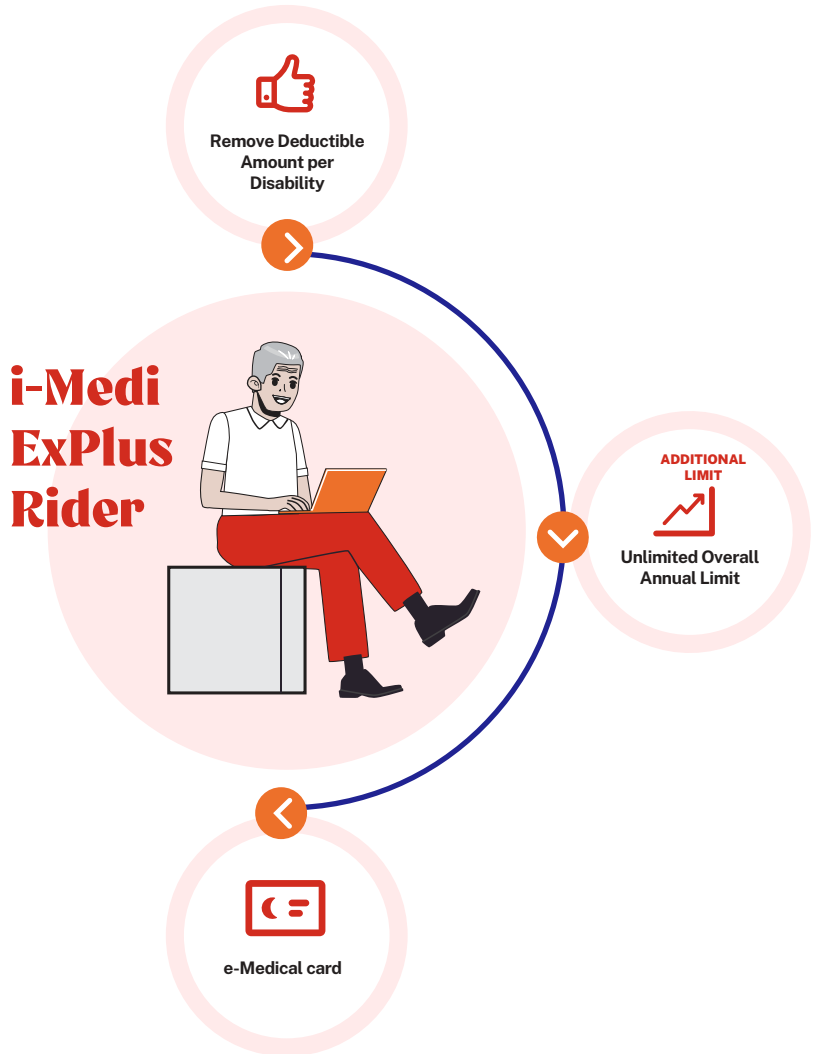
e-Medical Card



Terms and conditions apply.

Benefits and Features

at a Glance



Terms and conditions apply.

Ask Your Takaful Advisor

Before You Participate In This Plan



Takaful
Advisor

What type of coverage do I need?

01

02

Which Room & Board is suitable for me?

What are the benefits / services offered in this plan?

03

04

Will the contribution increase as I get older?

Can I upgrade my plan in the future?
(Add more riders, top-up, upgrade package)

05

06

What is not covered in this plan?

What are the documents / reports I need to have to apply for this plan?
(e.g. Medical report or a copy of IC). Do I bear the cost for these documents/ reports?

07

08

How long do I have to wait before my coverage starts?

Can I afford the contribution?

09

10

What is the best method of payment so that I don't forget to pay my contribution?



Schedule of Benefits

i-Medi Rider

| ITEM | COVERED BENEFITS | LIMITS (RM) | |
|---|--|--|---|
| | | i-Medi Rider 150 | i-Medi Rider 200 |
| PRIMARY MEDICAL COVER | | | |
| DEDUCTIBLE AMOUNT (per disability for item 1-7) | | 300 | 500 |
| Inpatient Benefit (RM) | | | |
| 1 | Hospital Room and Board* (Limit per day, for unlimited number of days) | 150 *Increase RM50 for every 5 years (15years: max R&B RM300). Please refer Notes. | 200 *Increase RM50 for every 5 years (30 years: max R&B RM500). Please refer Notes. |
| 2 | Intensive Care Unit (Limit per day, for unlimited number of days) | As Charged, subject to Annual Limit, terms and conditions. | |
| 3 | Hospital Supplies and Services | | |
| 4 | Surgical Fees | | |
| 5 | Operating Theatre | | |
| 6 | Anaesthetist Fees | | |
| 7 | In Hospital Physician Visit (2 visits per day) | | |
| Outpatient Benefit (RM) | | | |
| 8 | Pre-Hospitalisation Diagnostic Tests (Within 60 days before Hospitalisation) | As Charged, subject to Annual Limit, terms and conditions. | |
| 9 | Pre-Hospitalisation Specialist (Within 60 days before Hospitalisation) | | |
| 10 | Post-Hospitalisation Treatment (Within 180 days after hospital discharge) | | |
| 11 | Outpatient Day Surgery | | |
| 12 | Outpatient Cancer Treatment | | |
| 13 | Outpatient Kidney Dialysis Treatment | | |
| 14 | Outpatient Dengue Treatment | | |

Schedule of Benefits

i-Medi Rider

| ITEM | COVERED BENEFITS | LIMITS (RM) | |
|-------------------------------|---|--|------------------|
| | | i-Medi Rider 150 | i-Medi Rider 200 |
| Inpatient Benefit (RM) | | | |
| 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, subject to Annual Limit, terms and conditions. | |
| 17 | Organ Transplant (limit to once per lifetime as receiver) | | |
| 18 | Daily-Cash Allowance at Malaysian Government Hospital (Per day, for unlimited number of days) | 150 | 200 |
| 19 | Intraocular Lens | 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 Teleconsultation | UNLIMITED teleconsultation with General Practitioner, in accordance with benefit provisions in Teleconsultation agreement | |
| 22 | Supreme Assist (Emergency Medical Assistance Services) | In accordance with the benefit provisions in the Supreme Assist agreement | |
| 23 | Executive Second Opinion | In accordance with the benefit provisions in the Executive Second Opinion agreement | |
| 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 | |

Schedule of Benefits i-Medi Rider

| ITEM | COVERED BENEFITS | LIMITS (RM) | |
|-----------------------------|--|---|---|
| | | i-Medi Rider 150 | i-Medi Rider 200 |
| Overall Limits | | | |
| 25 | Overall Annual Limit for Items 1-20 (Based on paid amount) | 100,000 *Increase RM50,000 for every 5 years (20 years: RM300,000). Please refer Notes. | 200,000 *Increase RM50,000 for every 5 years (30 years: RM500,000). Please refer Notes. |
| 26 | Overall Lifetime Limit | No Lifetime limit | |
| Type of Contribution | | | |
| 27 | Level or Step Up Contribution | Step Up Contribution Option only applicable for Person Covered with 1 - 5 age next birthday | |

Schedule of Benefits i-Medi ExPlus Rider

| SECONDARY MEDICAL COVER | i-MEDI EXPLUS RIDER |
|--|---------------------|
| Deductible Feature | |
| No Deductible is applicable. Deductible feature under i-Medi Rider will be automatically removed when i-Medi ExPlus Rider is attached. | |
| Extended Overall Annual Limits | |
| Unlimited Overall Annual Limit. 20% co-takaful will be imposed on claims exceeding RM2,000,000. | |

NOTES

- 1) The Room & Board limit of i-Medi Rider will increase RM50 on every 5th Certificate Year up to Room & Board RM300 or RM500 respectively. The Overall Annual Limit will also increase based on the following schedule while other benefits remains the same.
- 2) Daily Guardian Benefit is only applicable for Child Person Covered.
- 3) Deductible is an expense payable by you before we pay the balance of the eligible expenses.

Increasing Limits for Hospital Room and Board and Overall Annual Limit

Plan RM150 of i-Medi Rider: On each of the 5th Certificate Anniversary up to the maximum of 20th Certificate Anniversary, the Hospital Room and Board and Overall Annual Limit under this plan will be increased.

| ITEM | Covered Benefits | Increased Limits (RM) according to Certificate Anniversary | | | |
|---|-------------------------|--|---------|---------|---------|
| PRIMARY MEDICAL COVER | | 5th | 10th | 15th | 20th |
| 1 | Hospital Room and Board | 200 | 250 | 300 | 300 |
| Subject to Increased Overall Annual Limit | | | | | |
| 2 | Overall Annual Limit | 150,000 | 200,000 | 250,000 | 300,000 |

Plan RM200 of i-Medi Rider: On each of the 5th Certificate Anniversary up to the maximum of 30th Certificate Anniversary, the Hospital Room and Board and Overall Annual Limit under this plan will be increased.

| ITEM | Covered Benefits | Increased Limits (RM) according to Certificate Anniversary | | | | | |
|---|-------------------------|--|---------|---------|---------|---------|---------|
| PRIMARY MEDICAL COVER | | 5th | 10th | 15th | 20th | 25th | 30th |
| 1 | Hospital Room and Board | 250 | 300 | 350 | 400 | 450 | 500 |
| Subject to Increased Overall Annual Limit | | | | | | | |
| 2 | Overall Annual Limit | 250,000 | 300,000 | 350,000 | 400,000 | 450,000 | 500,000 |

Terms and conditions apply.

Annual Contribution Rates (RM) i-Medi Rider with Level Contribution

| Entry Age Band | Plan RM150 | | | | | | | | | | | | | | | | | |
|----------------|----------------------|-------|---------|-------|---------|-------|----------------------|-------|---------|-------|---------|-------|----------------------|--------|---------|-------|---------|--------|
| | Expiry Age: 25 years | | | | | | Expiry Age: 70 years | | | | | | Expiry Age: 80 years | | | | | |
| | Class 1 & 2 | | Class 3 | | Class 4 | | Class 1 & 2 | | Class 3 | | Class 4 | | Class 1 & 2 | | Class 3 | | Class 4 | |
| | M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F |
| 1 - 5 | 2,640 | 2,640 | 3,300 | 3,300 | 3,960 | 3,960 | 2,640 | 2,640 | 3,300 | 3,300 | 3,960 | 3,960 | 2,640 | 2,640 | 3,300 | 3,300 | 3,960 | 3,960 |
| 6 - 10 | 1,440 | 1,332 | 1,788 | 1,656 | 2,148 | 1,992 | 1,440 | 1,332 | 1,800 | 1,668 | 2,160 | 2,004 | 1,440 | 1,332 | 1,800 | 1,668 | 2,160 | 2,004 |
| 11 - 15 | 1,392 | 1,296 | 1,572 | 1,464 | 1,896 | 1,440 | 1,392 | 1,296 | 1,740 | 1,620 | 2,100 | 1,944 | 1,392 | 1,296 | 1,740 | 1,620 | 2,100 | 1,944 |
| 16 - 20 | | | | | | | 1,464 | 1,356 | 1,836 | 1,692 | 2,196 | 2,028 | 1,464 | 1,356 | 1,836 | 1,692 | 2,196 | 2,028 |
| 21 - 25 | | | | | | | 1,524 | 1,416 | 1,896 | 1,764 | 2,280 | 2,124 | 1,536 | 1,488 | 1,908 | 1,860 | 2,292 | 2,220 |
| 26 - 30 | | | | | | | 1,680 | 1,560 | 2,088 | 1,944 | 2,508 | 2,328 | 1,728 | 1,704 | 2,160 | 2,124 | 2,592 | 2,556 |
| 31 - 35 | | | | | | | 1,716 | 1,632 | 2,148 | 2,052 | 2,580 | 2,460 | 1,980 | 1,968 | 2,472 | 2,460 | 2,976 | 2,964 |
| 36 - 40 | | | | | | | 1,884 | 1,932 | 2,352 | 2,412 | 2,820 | 2,892 | 2,328 | 2,316 | 2,904 | 2,904 | 3,492 | 3,480 |
| 41 - 45 | | | | | | | 2,292 | 2,424 | 2,868 | 3,036 | 3,432 | 3,636 | 2,772 | 2,736 | 3,468 | 3,432 | 4,152 | 4,116 |
| 46 - 50 | | | | | | | 2,844 | 3,048 | 3,564 | 3,804 | 4,272 | 4,572 | 3,312 | 3,252 | 4,152 | 4,056 | 4,980 | 4,872 |
| 51 - 55 | | | | | | | 3,636 | 3,660 | 4,536 | 4,572 | 5,448 | 5,496 | 4,020 | 3,888 | 5,016 | 4,860 | 6,024 | 5,832 |
| 56 - 60 | | | | | | | 4,740 | 4,428 | 5,928 | 5,532 | 7,116 | 6,648 | 5,028 | 4,752 | 6,276 | 5,940 | 7,536 | 7,116 |
| 61 - 65 | | | | | | | | | | | | | 7,272 | 6,588 | 9,084 | 8,232 | 10,896 | 9,876 |
| 66 - 70 | | | | | | | | | | | | | 10,745 | 10,639 | 9,993 | 9,055 | 11,986 | 10,864 |

| Entry Age Band | Plan RM200 | | | | | | | | | | | | | | | | | |
|----------------|----------------------|-------|---------|-------|---------|-------|----------------------|-------|---------|-------|---------|-------|----------------------|--------|---------|--------|---------|--------|
| | Expiry Age: 25 years | | | | | | Expiry Age: 70 years | | | | | | Expiry Age: 80 years | | | | | |
| | Class 1 & 2 | | Class 3 | | Class 4 | | Class 1 & 2 | | Class 3 | | Class 4 | | Class 1 & 2 | | Class 3 | | Class 4 | |
| | M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F |
| 1 - 5 | 2,976 | 2,976 | 3,732 | 3,732 | 4,476 | 4,476 | 2,976 | 2,976 | 3,732 | 3,732 | 4,476 | 4,476 | 2,976 | 2,976 | 3,732 | 3,732 | 4,476 | 4,476 |
| 6 - 10 | 1,620 | 1,500 | 2,016 | 1,872 | 2,424 | 2,244 | 1,620 | 1,500 | 2,028 | 1,884 | 2,436 | 2,256 | 1,620 | 1,500 | 2,028 | 1,884 | 2,436 | 2,256 |
| 11 - 15 | 1,571 | 1,452 | 1,776 | 1,656 | 2,136 | 1,980 | 1,572 | 1,464 | 1,968 | 1,824 | 2,364 | 2,196 | 1,572 | 1,464 | 1,968 | 1,824 | 2,364 | 2,196 |
| 16 - 20 | | | | | | | 1,656 | 1,536 | 2,064 | 1,920 | 2,484 | 2,292 | 1,656 | 1,536 | 2,064 | 1,920 | 2,484 | 2,292 |
| 21 - 25 | | | | | | | 1,716 | 1,596 | 2,148 | 1,992 | 2,580 | 2,388 | 1,728 | 1,680 | 2,160 | 2,100 | 2,592 | 2,520 |
| 26 - 30 | | | | | | | 1,884 | 1,752 | 2,364 | 2,196 | 2,832 | 2,640 | 1,956 | 1,920 | 2,436 | 2,400 | 2,928 | 2,880 |
| 31 - 35 | | | | | | | 1,932 | 1,848 | 2,424 | 2,316 | 2,904 | 2,772 | 2,232 | 2,232 | 2,796 | 2,784 | 3,360 | 3,348 |
| 36 - 40 | | | | | | | 2,124 | 2,172 | 2,664 | 2,724 | 3,192 | 3,264 | 2,628 | 2,616 | 3,288 | 3,276 | 3,936 | 3,936 |
| 41 - 45 | | | | | | | 2,580 | 2,736 | 3,228 | 3,420 | 3,876 | 4,116 | 3,132 | 3,096 | 3,912 | 3,876 | 4,692 | 4,644 |
| 46 - 50 | | | | | | | 3,216 | 3,444 | 4,020 | 4,296 | 4,824 | 5,160 | 3,744 | 3,672 | 4,680 | 4,584 | 5,628 | 5,508 |
| 51 - 55 | | | | | | | 4,104 | 4,152 | 5,124 | 5,172 | 6,144 | 6,204 | 4,536 | 4,392 | 5,676 | 5,496 | 6,804 | 6,588 |
| 56 - 60 | | | | | | | 5,352 | 5,004 | 6,696 | 6,252 | 8,040 | 7,512 | 5,676 | 5,364 | 7,092 | 6,708 | 8,508 | 8,040 |
| 61 - 65 | | | | | | | | | | | | | 8,208 | 7,440 | 10,260 | 9,300 | 12,312 | 11,160 |
| 66 - 70 | | | | | | | | | | | | | 12,144 | 12,012 | 15,180 | 15,022 | 18,216 | 18,031 |

Contribution rates are not guaranteed and subject to revision on Certificate anniversary.

The Takafu Operator may revise the Contribution rates by giving 30 days advance written notice to the Participant.

Notes: M: Male

F: Female

Annual Contribution Rates (RM) i-Medi ExPlus Rider with Level Contribution

| Entry Age Band | Expiry Age: 25 years | | | | | | Expiry Age: 70 years | | | | | | Expiry Age: 80 years | | | | | |
|----------------|----------------------|-----|---------|-----|---------|-----|----------------------|-------|---------|-------|---------|-------|----------------------|-------|---------|-------|---------|-------|
| | Class 1 & 2 | | Class 3 | | Class 4 | | Class 1 & 2 | | Class 3 | | Class 4 | | Class 1 & 2 | | Class 3 | | Class 4 | |
| | M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F |
| 1-5 | 600 | 576 | 732 | 708 | 876 | 852 | 600 | 576 | 732 | 708 | 876 | 852 | 600 | 576 | 732 | 708 | 876 | 852 |
| 6-10 | 384 | 360 | 468 | 444 | 564 | 528 | 396 | 360 | 468 | 444 | 564 | 540 | 420 | 384 | 516 | 468 | 612 | 564 |
| 11-15 | 384 | 348 | 456 | 432 | 552 | 516 | 432 | 372 | 516 | 456 | 624 | 552 | 468 | 432 | 576 | 528 | 696 | 624 |
| 16-20 | | | | | | | 492 | 432 | 600 | 528 | 720 | 624 | 528 | 492 | 648 | 588 | 780 | 708 |
| 21-25 | | | | | | | 516 | 468 | 624 | 576 | 756 | 684 | 600 | 552 | 732 | 672 | 876 | 804 |
| 26-30 | | | | | | | 528 | 492 | 648 | 600 | 780 | 720 | 684 | 624 | 840 | 768 | 1,008 | 924 |
| 31-35 | | | | | | | 600 | 552 | 720 | 672 | 876 | 816 | 804 | 732 | 972 | 840 | 1,176 | 1,080 |
| 36-40 | | | | | | | 696 | 636 | 852 | 780 | 1,020 | 936 | 948 | 864 | 1,164 | 1,164 | 1,392 | 1,260 |
| 41-45 | | | | | | | 828 | 780 | 1,008 | 960 | 1,212 | 1,152 | 1,140 | 1,008 | 1,392 | 1,392 | 1,668 | 1,488 |
| 46-50 | | | | | | | 1,008 | 960 | 1,224 | 1,164 | 1,476 | 1,404 | 1,380 | 1,200 | 1,692 | 1,692 | 2,028 | 1,776 |
| 51-55 | | | | | | | 1,200 | 1,056 | 1,464 | 1,284 | 1,764 | 1,560 | 1,680 | 1,452 | 2,052 | 2,052 | 2,460 | 2,136 |
| 56-60 | | | | | | | 1,464 | 1,224 | 1,788 | 1,488 | 2,148 | 1,800 | 2,076 | 1,800 | 2,532 | 2,532 | 3,048 | 2,652 |
| 61-65 | | | | | | | | | | | | | 2,544 | 2,232 | 3,108 | 3,108 | 3,744 | 3,288 |
| 66-70 | | | | | | | | | | | | | 3,108 | 2,736 | 3,792 | 3,792 | 4,572 | 4,020 |

Annual Contribution Rates (RM) i-Medi Rider and i-Medi ExPlus Rider with Step Up Contribution

| Entry Age Band | Expiry Age: 25 years | | | | | | | | | | | | | | | | | |
|----------------|--|-------|---------|-------|---------|-------|-------------|-------|---------|-------|---------|-------|---|-----|---------|-----|---------|-----|
| | i-Medi Rider with Step Up Contribution | | | | | | | | | | | | i-Medi ExPlus Rider with Step Up Contribution | | | | | |
| | R&B 150 | | | | | | R&B 200 | | | | | | | | | | | |
| | Class 1 & 2 | | Class 3 | | Class 4 | | Class 1 & 2 | | Class 3 | | Class 4 | | Class 1 & 2 | | Class 3 | | Class 4 | |
| M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F | |
| 1-5 | 1,980 | 1,980 | 2,472 | 2,472 | 2,964 | 2,964 | 2,232 | 2,232 | 2,796 | 2,796 | 3,348 | 3,348 | 444 | 432 | 552 | 528 | 660 | 636 |
| 6-10 | 1,080 | 1,008 | 1,344 | 1,248 | 1,620 | 1,500 | 1,224 | 1,128 | 1,524 | 1,416 | 1,824 | 1,692 | 288 | 276 | 360 | 336 | 432 | 396 |
| 11-15 | 1,044 | 972 | 1,308 | 1,212 | 1,560 | 1,452 | 1,176 | 1,092 | 1,476 | 1,368 | 1,764 | 1,632 | 288 | 264 | 348 | 324 | 420 | 384 |
| 16-20 | 1,092 | 1,020 | 1,368 | 1,272 | 1,644 | 1,524 | 1,236 | 1,152 | 1,548 | 1,428 | 1,860 | 1,716 | 360 | 300 | 444 | 372 | 528 | 444 |
| 21-25 | 1,128 | 1,056 | 1,416 | 1,308 | 1,692 | 1,572 | 1,272 | 1,188 | 1,596 | 1,476 | 1,908 | 1,776 | 372 | 348 | 456 | 420 | 552 | 504 |

Contribution rates are not guaranteed and subject to revision on Certificate anniversary.

The Takaful Operator may revise the Contribution rates by giving 30 days advance written notice to the Participant.

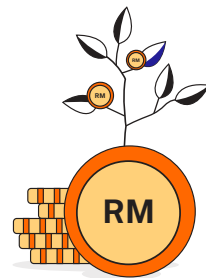
Notes: M: Male

F: Female

Rewards You

with Underwriting Surplus and Investment Profit

With **i-Medi Rider** and **i-Medi ExPlus Rider**, underwriting surplus (if any) from the Tabarru' Fund after a suitable amount is held back for contingency purposes will be shared among the Participants and us in the ratio of 50:50. Your share of the surplus will be credited into your Participant's Individual Account.



The investment profit (if any) from the Tabarru' Fund will be shared among the Participants and us in the ratio of 50:50. Any investment profit derived from Participant's Individual Account will be shared among the Participants and us in the ratio of 75:25. Your share of the investment profit will be credited into your Participant's Individual Account. Any losses from Tabarru' Fund will be carried forward and accounted for before arriving at the underwriting surplus or deficit in the following year and any losses from Participant's Individual Account will be reflected in the account.

Note:

- 1) The underwriting surplus and investment profits are determined yearly.
- 2) Tabarru' Fund refers to a pool of funds established for the purpose of solidarity and cooperation among the Participants that is used to help all Participants in the event of misfortune.
- 3) Participant's Individual Account refers to the individual account into which the contribution and underwriting surplus (if any) and/or investment profit (if any) arising shall be allocated.

Enjoy Tax Relief

You will be eligible for personal tax relief when you attached **i-Medi Rider** and **i-Medi ExPlus Rider**. The maximum tax relief allowed for Medical is RM3,000 (together with Education).

Note: Tax benefits are subject to the Malaysian Income Tax Act 1967 and final decision of the Inland Revenue Board.



Frequently Asked Questions

Q What is the minimum and maximum entry age?

A The minimum and maximum entry age is as follows:

| | | i-Medi Rider & i-Medi ExPlus Rider with level contribution | | | i-Medi Rider & i-Medi ExPlus Rider with Step Up Contribution | | |
|-------------------|-------|---|--------------------|-------------------------|---|---------|------------------|
| | | Entry Age | | Coverage Term | Entry Age | | Coverage Term |
| | | Min | Max | | Min | Max | |
| Person Covered | Child | 14 days attained age | 15 years | Age 25 or 80 years | 14 days attained age | 5 years | Age 25 years |
| | Adult | 16 years | 60* or 70 years | Age 70** or 80 years | - | - | - |
| Participant | | 19 years | - | - | 19 years | - | - |

*Max entry age for Coverage Term at Age 70 years is 60 years old.

**After Coverage Term at Age 70 years, Person Covered can further extend the rider to Coverage Term at Age 80 years.

Q Do I need a medical examination?

A In general, medical examination is not required. However, as the Takaful Operator, we reserve the absolute right to call for a medical examination, if necessary.

Q How much contribution do I have to pay?

A These are contribution paying riders. Contribution amount depends on your chosen Room & Board, age, gender and occupation class. Please refer to the Product Disclosure Sheet to know the estimated contribution amount.

Q Does i-Medi ExPlus Rider enhance my current medical plan?

A i-Medi ExPlus Rider ensures that your current medical plan remains as it is, and enhanced with No Deductible feature and Unlimited Overall Annual Limit.

Q What is Supreme Assist?

A Supreme Assist is an arrangement to provide you with Overseas and Domestic Emergency Medical Assistance Services (subject to terms and conditions).

Q How do I make my contribution?

A You may arrange to make your contribution by GIRO/Autodebit, DDA, Banker's Order or credit card on an annually, half-yearly, quarterly or monthly basis. Cheque and cash are allowed for yearly, half-yearly and quarterly basis only.

Q What are the fees and charges?

A **Upfront Charge**

Upfront Charge is the amount deducted upfront from the Participant's Individual Account (as a percentage of Contribution), which consist of:

- the direct distribution cost including intermediary's commission, and
- the management expenses for administration of your Certificate, including Stamp Duty of RM10 (payable per Certificate)

i-Medi Rider and i-Medi ExPlus Rider with Level Contribution

| Contribution Year | Certificate Term / Term Period | | | | | | | | | | |
|-------------------|--------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 1 | 48% | 51% | 54% | 57% | 58% | 58% | 58% | 58% | 58% | 58% | 58% |
| 2 | 34% | 36% | 38% | 40% | 42% | 44% | 46% | 48% | 50% | 52% | 54% |
| 3 | 26% | 28% | 29% | 30% | 31% | 33% | 34% | 35% | 36% | 38% | 39% |
| 4 | 24% | 25% | 26% | 27% | 28% | 29% | 30% | 31% | 32% | 33% | 34% |
| 5 | 17% | 18% | 18% | 19% | 19% | 20% | 20% | 21% | 21% | 22% | 22% |
| 6 | 14% | 15% | 15% | 16% | 16% | 17% | 17% | 18% | 18% | 19% | 19% |
| ≥7 | | | | | | 10% | | | | | |

i-Medi Rider and i-Medi ExPlus Rider with Step Up Contribution

| Contribution Year | Upfront Charge |
|-------------------|----------------|
| All | 36.0% |

Tabarru'

Tabarru' is deducted monthly at the beginning of each Certificate month from Participant's Individual Account and it varies by entry age, gender, and occupation classification of the Person Covered.

Note: The above fees and charges are subject to revision on Certificate anniversary by us providing you at least 30 days written notice. For further information on the fees and charges, please refer to the Product Disclosure Sheet, Benefit Illustration and Certificate issued by us.

Exclusions

We will not pay any benefit under these riders where, whether directly or indirectly was due to:

1. Pre-existing illness;
2. Specified illnesses occurring within the first 120 days from the rider effective date;
3. Any medical or physical conditions arising within the waiting period;
4. Plastic/cosmetic surgery, circumcision, eye examination, glasses, and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
5. Dental conditions including dental treatment or oral surgery, except as necessitated by Injury to sound natural teeth occurring in any certificate year and performed by a dentist;
6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilisation, venereal disease and its sequelae, AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) and HIV-related diseases, and any communicable diseases required quarantine by law;
7. Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions;
8. Pregnancy, childbirth (including surgical delivery and any surgical or non-surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization;
9. Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain;
10. Suicide, attempted suicide or intentionally self-inflicted injury, while sane or insane;
11. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
12. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
13. Expenses incurred for donation of any body organ by the Person Covered and cost of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
14. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy, and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage, hyperbaric oxygen therapy or aromatherapy or other alternative treatment;
15. Care or treatment for which payment is not required or to the extent which is payable by any other insurance / family takaful or indemnity covering the Person Covered and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract;
16. Psychotic, mental or nervous disorders, including any neuroses and their physiological or psychosomatic manifestations;
17. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, broadband services, electricity bills for hand phone charging, radios or similar facilities, admission kit/pack and other ineligible non-medical items;

Exclusions

18. Sickness or injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to parachuting, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
19. Engaging in aerial flights other than as a crew member or as a fare-paying passenger of an international airline operating on a regular scheduled route;
20. Expenses incurred for gender change;
21. Any outpatient treatment not related to inpatient treatment, except as provided under these riders;
22. Charges which are not reasonable and customary charges, or any surgery or treatment which is not medically necessary, or charges in excess of reasonable and customary charges, or charge which are incurred for hospitalisation, pre-hospitalisation and/or post-hospitalisation after the expiry date.
23. Any disability of the Person Covered that has been caused by injuries arising:
 - i. In time of declared or undeclared war; or
 - ii. While under orders for war like operations; or
 - iii. While under restoration of public order during strikes, riots and civil commotion; or
 - iv. From the employment or training of the Person Covered in any military or paramilitary branch of the armed services, navy or police organisation of any country.

Note: The exclusions and limitations of benefits highlighted above may not be exhaustive. Full details are in the Certificate issued by us.

Important Notice

1. **i-Medi Rider and i-Medi ExPlus Rider** are contribution paying Medical and Health Takaful riders covering hospitalisation and surgical expenses attachable to selected regular contribution Term Family Takaful Plans.
2. All age stated in this brochure refers to age next birthday.
3. You should satisfy yourself that these riders will best serve your needs and that the contribution payable until the end of the Certificate term is an amount you can afford.
4. You may stop paying contributions and still enjoy protection as long as there are sufficient amount of money in the Participant's Individual Account to pay for the Tabarru', where applicable. However, there is a possibility of Certificate lapsing when the required charges, including Tabarru', exceed the money available in Participant's Individual Account. Participating in too many riders or choosing high protection levels may deplete the cash values. Depending on the fund's performance, the Participant's Individual Account Value may decrease and the Certificate may potentially lapse.
5. When riders are terminated or laid-off or upon riders' expiry, no benefit will be paid from the Tabarru' Fund.
6. A "Free-Look Period" of 15 days from the **delivery date of the Certificate** is given for you to review the suitability of these Medical and Health Takaful riders. If the Certificate is returned to us during this period, we shall refund an amount equal to the amount of contributions paid minus medical expenses (if any).
7. If you switch your rider from one Takaful Operator to another or if you exchange your rider with basic plan, or vice versa, within the same Takaful Operator, you may be required to submit an application where the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of switching or replacement.

This brochure merely provides general information only and is not a contract of family takaful. You are advised to refer to the Benefit Illustration, Product Disclosure Sheet and sample Certificate for detailed features and benefits of the plan before participating in the plan.

i-Medi Rider and i-Medi ExPlus Rider are Shariah-compliant products.

If there is any discrepancy between the English and Malay versions of this brochure, the English version shall prevail.

Rider Perubatan Yang Memberi Ganjaran

Dan Melindungi Serta Memahami Keperluan Penjagaan Kesihatan Anda Di Masa Hadapan.



Adzan, seorang Eksekutif bujang berumur 25 tahun dan bukan seorang perokok. Dia menyertai Pelan Perlindungan Asas Takaful pada Oktober 2020.



Pada Disember 2020, dia menambah rider perubatan pada pelan asasnya.



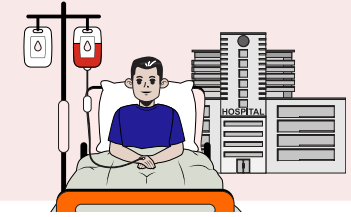
RM300
Deduktibel



RM100,000
Had Tahunan Keseluruhan



RM150
Pelan Bilik & Penginapan



5 Bulan Kemudian

Adzan telah dimasukkan ke hospital akibat Influenza A.

Jumlah Bil Hospital:
RM5,000

Deduktibel yang dibayar oleh Adzan:
-RM300

Amaun dibayar dari **i-Medi Rider**:
RM4,700



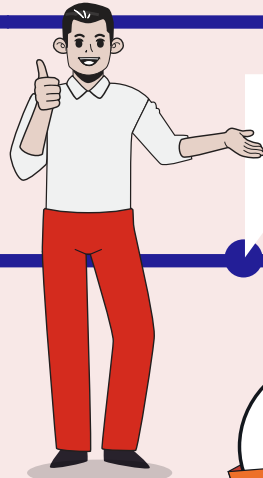
Pada Ulang Tahun Sijil ke-5, Adzan layak menikmati Bilik & Penginapan sebanyak RM200 dan Had Tahunan Keseluruhan sebanyak RM150,000.



RM200
Bilik & Penginapan

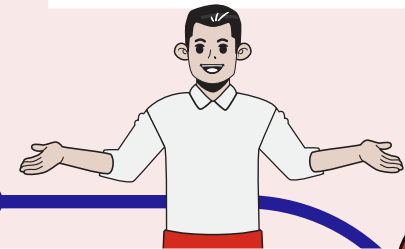


RM 150,000
Had Tahunan Keseluruhan



Meningkatkan Perlindungan Perubatannya!

Adzan meneruskan Sijilnya dengan Great Eastern Takaful dan pada umur 35 tahun, dia meningkatkan rider perubatannya dengan melampirkan **i-Medi ExPlus rider** kepada **i-Medi Rider**.



Had Tahunan Keseluruhan dilanjutkan kepada **RM2,000,000**.

Had Tahunan Keseluruhannya dilanjutkan kepada RM2,000,000 dan tiada lagi deduktibel terpakai.



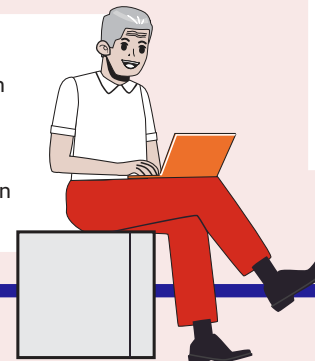
Sekiranya Sijil Ridernya terus berkuat kuasa, dia boleh menikmati Bilik & Penginapan 300 dan tiada Had Tahunan Keseluruhan pada Ulang Tahun Sijil ke-20.



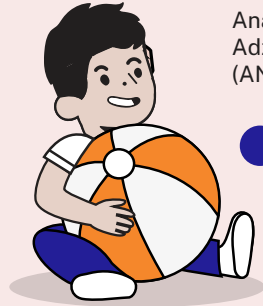
RM300
Bilik & Penginapan



TANPA HAD
Tahunan Keseluruhan



Pilihan Istimewa untuk Anak Anda ➔ Pilihan Caruman Meningkatkan untuk Perlindungan Perubatan yang Mampu Milik



Anak lelaki Adzan, 1 tahun (ANB).

Menyertai Pelan Perlindungan Asas Takaful Tradisional dengan **i-Medi Rider dengan Caruman Meningkatkan**



RM300
Deduktibel



RM100,000
Pelan Blik & Peningapan



RM150
Had Tahunan Keseluruhan



i-Medi Rider dengan Caruman Meningkatkan

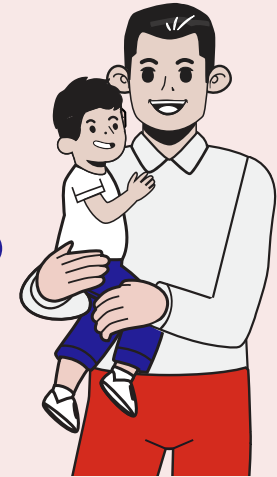


Pada umur matang 25 tahun

Untuk memastikan anaknya mempunyai Had Tahunan Keseluruhan Tanpa Had, Adzan menambah rider **i-Medi ExPlus Rider dengan Caruman Meningkatkan** pada pelan asasnya.



i-Medi ExPlus Rider dengan Caruman Meningkatkan



Perlindungan Lanjutan Automatik

Kedua-dua rider i-Medi Rider dan i-Medi ExPlus Rider **dilanjutkan perlindungan kepada umur 80 tahun** dibawah ciri **Perlindungan Lanjutan Automatik** bersama dengan pelan asasnya dengan caruman perubatan yang tetap.



NOTA:

- 1) Hanya dibenarkan untuk kanak-kanak umur 1-5 tahun hari lahir berikutnya.
- 2) Hanya dibenarkan untuk pelan asas yang matang pada umur 25 tahun. Menurut lanjutan perlindungan rider, caruman rider akan tetap.

Infografik di atas adalah untuk tujuan ilustrasi sahaja. Semua rider yang dinyatakan di atas adalah pilihan. Tertakluk pada terma dan syarat.

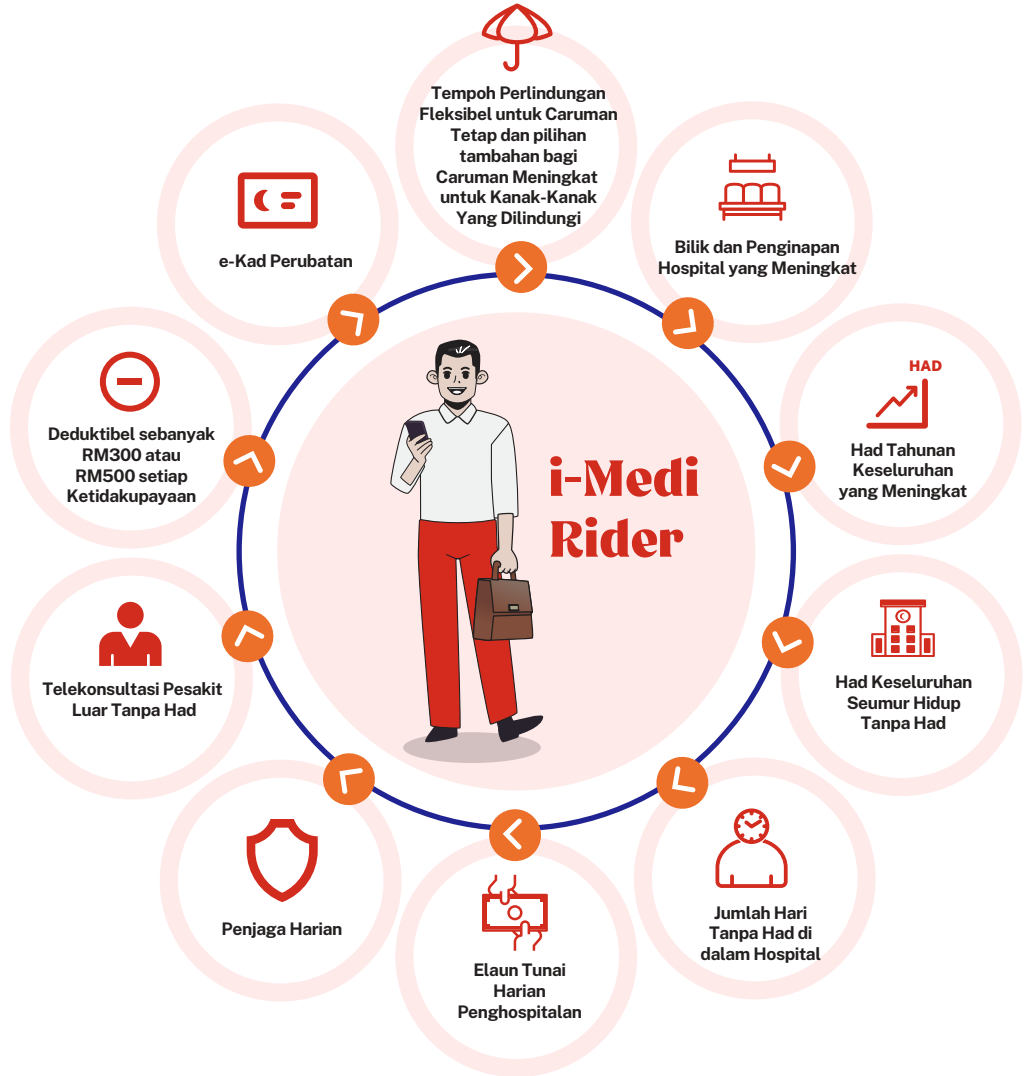
Manfaat Dan Ciri-ciri

Sepintas Lalu

Bilik & Penginapan Hospital dan Had Keseluruhan Tahunan yang Meningkatkan Setiap 5 Tahun

Jumlah Hari Tanpa Had di dalam Hospital

e-Kad Perubatan



Tertakluk pada terma dan syarat.

Manfaat Dan Ciri-ciri

Sepintas Lalu



Tambah rider ini untuk
menghilangkan
Deduktibel setiap
Ketidakpayaan



i-Medi ExPlus Rider



**HAD
TAMBAHAN**



Had Tahunan
Keseluruhan
Tanpa Had



e-Kad Perubatan

Tanya Perunding Takaful Anda

Sebelum Menyertai Pelan Ini



Perunding
Takaful

Apakah jenis perlindungan yang saya perlukan?

01

02

Apakah Bilik & Penginapan yang sesuai untuk saya?

Apakah manfaat/ perkhidmatan yang diberikan oleh pelan ini ?

03

04

Adakah caruman saya meningkat seiring dengan umur saya?

Bolehkah saya tingkatkan pelan
saya di masa hadapan?

(Tambahkan rider, penambahan caruman, naik taraf pakej)?

05

06

Apakah yang tidak dilindungi di dalam pelan ini?

Apakah jenis dokumen/ laporan yang saya perlu ada untuk menyertai pelan ini?

(cth: laporan perubatan atau salinan Kad Pengenalan)

Adakah caj yang dikenakan untuk mendapatkan laporan tersebut dibiayai oleh saya sendiri?

07

08

Berapa lamakah perlu saya tunggu sebelum perlindungan saya bermula?

Adakah saya mampu untuk membayar caruman ini?

09

10

Apakah kaedah bayaran yang paling berkesan supaya saya
tidak lupa membayar caruman saya?



Jadual Manfaat i-Medi Rider

| PER-KARA | MANFAAT YANG DILINDUNGI | HAD (RM) | |
|-----------------------------------|--|---|---|
| | | i-Medi Rider 150 | i-Medi Rider 200 |
| | PERLINDUNGAN PERUBATAN PRIMER | | |
| | AMAUN DEDUKTIBEL (setiap satu ketidakupayaan bagi perkara 1-7) | 300 | 500 |
| Manfaat Pesakit Dalam (RM) | | | |
| 1 | Bilik dan Penginapan Hospital* (Had sehari, bagi jumlah hari tanpa had) | 150 *Meningkat RM50 setiap 5 tahun. 15 tahun: R&B RM300 maksimum). Sila rujuk Nota. | 200 *Meningkat RM50 setiap 5 tahun. 30 tahun: R&B RM500 maksimum). Sila rujuk Nota. |
| 2 | Unit Rawatan Rapi (Had sehari, bagi jumlah hari tanpa had) | Seperti caj yang dikenakan, tertakluk pada Had Tahunan, terma dan syarat. | |
| 3 | Bekalan & Khidmat Hospital | | |
| 4 | Bayaran Pembedahan | | |
| 5 | Dewan Bedah | | |
| 6 | Bayaran Pakar Bius | | |
| 7 | Lawatan Pakar Perubatan Dalam Hospital (2 lawatan sehari) | | |
| Manfaat Pesakit Luar (RM) | | | |
| 8 | Ujian Diagnosis Sebelum Kemasukan Hospital (Dalam tempoh 60 hari sebelum Kemasukan Hospital) | Seperti caj yang dikenakan, tertakluk pada Had Tahunan, terma dan syarat. | |
| 9 | Rundingan Pakar Sebelum Kemasukan Hospital (Dalam tempoh 60 hari sebelum Kemasukan Hospital) | | |
| 10 | Rawatan Selepas Kemasukan Hospital (Dalam tempoh 180 hari selepas keluar hospital) | | |
| 11 | Pembedahan Harian Pesakit Luar | | |
| 12 | Rawatan Kanser Pesakit Luar | | |
| 13 | Rawatan Dialisis Buah Pinggang Pesakit Luar | | |
| 14 | Rawatan Denggi Pesakit Luar | | |

Jadual Manfaat i-Medi Rider

| PER-KARA | MANFAAT YANG DILINDUNGI | HAD (RM) | |
|-----------------------------------|--|--|------------------|
| | | i-Medi Rider 150 | i-Medi Rider 200 |
| Manfaat Pesakit Dalam (RM) | | | |
| 15 | Rawatan Kemalangan Kecemasan Pesakit Luar (Terhad pada setiap Tahun Sijil, tertakluk pada maksimum 30 hari dari tarikh kemalangan) | 5,000 | |
| Manfaat Lain (RM) | | | |
| 16 | Yuran Ambulans | Seperti caj yang dikenakan, tertakluk pada Had Tahunan, terma dan syarat. | |
| 17 | Pemindahan Organ (Terhad sekali seumur hidup sebagai penerima) | | |
| 18 | Elaun Tunai Harian di Hospital Kerajaan (Sehari, bagi jumlah hari tanpa had) | 150 | 200 |
| 19 | Kanta Intraokular | 1,000 setiap satu mata dan maksimum 2,000 seumur hidup. | |
| 20 | Penjaga Harian* (Sehari, tertakluk pada 180 hari pada setiap Tahun Sijil) | N/A | 200 |
| 21 | Telekonsultasi Pesakit Luar | Telekonsultasi TANPA HAD dengan Pengamal Perubatan Am, berdasarkan peruntukan manfaat dalam perjanjian Telekonsultasi | |
| 22 | Supreme Assist Perkhidmatan Bantuan Perubatan Kecemasan) | Berdasarkan peruntukan manfaat dalam perjanjian Supreme Assist | |
| 23 | Pendapat Eksekutif Kedua | Berdasarkan peruntukan manfaat dalam perjanjian Pendapat Eksekutif Kedua | |
| 24 | Cukai Malaysia | Cukai Perkhidmatan dan/atau cukai-cukai lain yang ditanggung ke atas Manfaat Yang Dilindungi bagi suatu tuntutan yang boleh dibayar; tidak tertakluk pada Had Tahunan Keseluruhan. | |

Jadual Manfaat i-Medi Rider

| PER-KARA | MANFAAT YANG DILINDUNGI | HAD (RM) | |
|-------------------------------|--|---|---|
| PERLINDUNGAN PERUBATAN PRIMER | | i-Medi Rider 150 | i-Medi Rider 200 |
| Had Keseluruhan | | | |
| 25 | Had Tahunan Keseluruhan bagi Perkara 1-20 (Berdasarkan amaun yang dibayar) | 100,000 *Meningkat RM50,000 setiap 5 tahun (20 tahun: RM300,000). Sila rujuk Nota. | 200,000 *Meningkat RM50,000 setiap 5 tahun (30 tahun: RM500,000). Sila rujuk Nota. |
| 26 | Had Seumur Hidup Keseluruhan | Tiada had seumur hidup | |
| Jenis Caruman | | | |
| 27 | Caruman Tetap atau Caruman Meningkatkan | Pilihan Caruman Meningkatkan hanya dibenarkan untuk Orang Yang Dilindungi berumur 1- 5 tahun | |

Tertakluk pada terma dan syarat.

Jadual Manfaat i-Medi ExPlus Rider

| PERLINDUNGAN PERUBATAN SEKUNDER | i-MEDI EXPLUS RIDER |
|--|---------------------|
| Ciri Deduktibel | |
| Tiada Deduktibel terpakai. Ciri deduktibel di bawah i-Medi Rider akan ditamatkan secara automatik apabila i-Medi ExPlus Rider dilampirkan. | |
| Had Tahunan Keseluruhan Tambahan | |
| Had Tahunan Keseluruhan Tanpa Had. 20% ko-takaful akan dikenakan ke atas tuntutan melebihi RM2,000,000. | |

Nota:

- 1) Bilik dan Penginapan Hospital akan meningkat RM50 setiap 5 Tahun Sijil sehingga Bilik dan Penginapan RM300 atau RM500 masing-masing. Had Tahunan Keseluruhan akan meningkat berdasarkan jadual berikut manakala manfaat lain kekal sama.
- 2) Manfaat Harian Penjaga hanya terpakai untuk Orang Yang Dilindungi Kanak-Kanak.
- 3) Deduktibel merupakan perbelanjaan yang perlu dibayar oleh anda terlebih dahulu sebelum kami membayar lebihan perbelanjaan yang layak.

Had Peningkatan bagi Bilik dan Penginapan Hospital dan Had Tahunan Keseluruhan

Pelan RM150 i-Medi Rider: Pada setiap tahun ke-5 Ulang Tahun Sijil sehingga maksimum ke-20 Ulang Tahun Sijil, Bilik dan Penginapan Hospital dan Had Tahunan di bawah pelan ini akan meningkat.

| Per-kara | Manfaat Yang Dilindungi | Had Peningkatan (RM) berdasarkan Ulang Tahun Sijil | | | |
|----------|-------------------------------|---|---------|---------|---------|
| | | ke-5 | ke-10 | ke-15 | ke-20 |
| 1 | Bilik dan Penginapan Hospital | 200 | 250 | 300 | 300 |
| | | Tertakluk pada Had Tahunan Keseluruhan Ditingkatkan | | | |
| 2 | Had Tahunan Keseluruhan | 150,000 | 200,000 | 250,000 | 300,000 |

Pelan RM200 i-Medi Rider: Pada setiap tahun ke-5 Ulang Tahun Sijil sehingga maksimum ke-30 Ulang Tahun Sijil, Bilik dan Penginapan Hospital dan Had Tahunan di bawah pelan ini akan meningkat.

| Per-kara | Manfaat Yang Dilindungi | Had Peningkatan (RM) berdasarkan Ulang Tahun Sijil | | | | | |
|----------|-------------------------------|---|---------|---------|---------|---------|---------|
| | | ke-5 | ke-10 | ke-15 | ke-20 | ke-25 | ke-30 |
| 1 | Bilik dan Penginapan Hospital | 250 | 300 | 350 | 400 | 450 | 500 |
| | | Tertakluk pada Had Tahunan Keseluruhan Ditingkatkan | | | | | |
| 2 | Had Tahunan Keseluruhan | 250,000 | 300,000 | 350,000 | 400,000 | 450,000 | 500,000 |

Tertakluk pada terma dan syarat.

Kadar Caruman Tahunan (RM) i-Medi Rider dengan Caruman Tetap

| Kumpulan Umur Pen-yertaan | Pelan RM150 | | | | | | | | | | | | | | | | | |
|---------------------------|-----------------------|-------|---------|-------|---------|-------|-----------------------|-------|---------|-------|---------|-------|-----------------------|--------|---------|-------|---------|--------|
| | Umur Matang: 25 tahun | | | | | | Umur Matang: 70 tahun | | | | | | Umur Matang: 80 tahun | | | | | |
| | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | |
| | L | P | L | P | L | P | L | P | L | P | L | P | L | P | L | P | L | P |
| 1 - 5 | 2,640 | 2,640 | 3,300 | 3,300 | 3,960 | 3,960 | 2,640 | 2,640 | 3,300 | 3,300 | 3,960 | 3,960 | 2,640 | 2,640 | 3,300 | 3,300 | 3,960 | 3,960 |
| 6 - 10 | 1,440 | 1,332 | 1,788 | 1,656 | 2,148 | 1,992 | 1,440 | 1,332 | 1,800 | 1,668 | 2,160 | 2,004 | 1,440 | 1,332 | 1,800 | 1,668 | 2,160 | 2,004 |
| 11 - 15 | 1,392 | 1,296 | 1,572 | 1,464 | 1,896 | 1,440 | 1,392 | 1,296 | 1,740 | 1,620 | 2,100 | 1,944 | 1,392 | 1,296 | 1,740 | 1,620 | 2,100 | 1,944 |
| 16 - 20 | | | | | | | 1,464 | 1,356 | 1,836 | 1,692 | 2,196 | 2,028 | 1,464 | 1,356 | 1,836 | 1,692 | 2,196 | 2,028 |
| 21 - 25 | | | | | | | 1,524 | 1,416 | 1,896 | 1,764 | 2,280 | 2,124 | 1,536 | 1,488 | 1,908 | 1,860 | 2,292 | 2,220 |
| 26 - 30 | | | | | | | 1,680 | 1,560 | 2,088 | 1,944 | 2,508 | 2,328 | 1,728 | 1,704 | 2,160 | 2,124 | 2,592 | 2,556 |
| 31 - 35 | | | | | | | 1,716 | 1,632 | 2,148 | 2,052 | 2,580 | 2,460 | 1,980 | 1,968 | 2,472 | 2,460 | 2,976 | 2,964 |
| 36 - 40 | | | | | | | 1,884 | 1,932 | 2,352 | 2,412 | 2,820 | 2,892 | 2,328 | 2,316 | 2,904 | 2,904 | 3,492 | 3,480 |
| 41 - 45 | | | | | | | 2,292 | 2,424 | 2,868 | 3,036 | 3,432 | 3,636 | 2,772 | 2,736 | 3,468 | 3,432 | 4,152 | 4,116 |
| 46 - 50 | | | | | | | 2,844 | 3,048 | 3,564 | 3,804 | 4,272 | 4,572 | 3,312 | 3,252 | 4,152 | 4,056 | 4,980 | 4,872 |
| 51 - 55 | | | | | | | 3,636 | 3,660 | 4,536 | 4,572 | 5,448 | 5,496 | 4,020 | 3,888 | 5,016 | 4,860 | 6,024 | 5,832 |
| 56 - 60 | | | | | | | 4,740 | 4,428 | 5,928 | 5,532 | 7,116 | 6,648 | 5,028 | 4,752 | 6,276 | 5,940 | 7,536 | 7,116 |
| 61 - 65 | | | | | | | | | | | | | 7,272 | 6,588 | 9,084 | 8,232 | 10,896 | 9,876 |
| 66 - 70 | | | | | | | | | | | | | 10,745 | 10,639 | 9,993 | 9,055 | 11,986 | 10,864 |

| Kumpulan Umur Pen-yertaan | Pelan RM200 | | | | | | | | | | | | | | | | | |
|---------------------------|-----------------------|-------|---------|-------|---------|-------|-----------------------|-------|---------|-------|---------|-------|-----------------------|--------|---------|--------|---------|--------|
| | Umur Matang: 25 tahun | | | | | | Umur Matang: 70 tahun | | | | | | Umur Matang: 80 tahun | | | | | |
| | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | |
| | L | P | L | P | L | P | L | P | L | P | L | P | L | P | L | P | L | P |
| 1 - 5 | 2,976 | 2,976 | 3,732 | 3,732 | 4,476 | 4,476 | 2,976 | 2,976 | 3,732 | 3,732 | 4,476 | 4,476 | 2,976 | 2,976 | 3,732 | 3,732 | 4,476 | 4,476 |
| 6 - 10 | 1,620 | 1,500 | 2,016 | 1,872 | 2,424 | 2,244 | 1,620 | 1,500 | 2,028 | 1,884 | 2,436 | 2,256 | 1,620 | 1,500 | 2,028 | 1,884 | 2,436 | 2,256 |
| 11 - 15 | 1,571 | 1,452 | 1,776 | 1,656 | 2,136 | 1,980 | 1,572 | 1,464 | 1,968 | 1,824 | 2,364 | 2,196 | 1,572 | 1,464 | 1,968 | 1,824 | 2,364 | 2,196 |
| 16 - 20 | | | | | | | 1,656 | 1,536 | 2,064 | 1,920 | 2,484 | 2,292 | 1,656 | 1,536 | 2,064 | 1,920 | 2,484 | 2,292 |
| 21 - 25 | | | | | | | 1,716 | 1,596 | 2,148 | 1,992 | 2,580 | 2,388 | 1,728 | 1,680 | 2,160 | 2,100 | 2,592 | 2,520 |
| 26 - 30 | | | | | | | 1,884 | 1,752 | 2,364 | 2,196 | 2,832 | 2,640 | 1,956 | 1,920 | 2,436 | 2,400 | 2,928 | 2,880 |
| 31 - 35 | | | | | | | 1,932 | 1,848 | 2,424 | 2,316 | 2,904 | 2,772 | 2,232 | 2,232 | 2,796 | 2,784 | 3,360 | 3,348 |
| 36 - 40 | | | | | | | 2,124 | 2,172 | 2,664 | 2,724 | 3,192 | 3,264 | 2,628 | 2,616 | 3,288 | 3,276 | 3,936 | 3,936 |
| 41 - 45 | | | | | | | 2,580 | 2,736 | 3,228 | 3,420 | 3,876 | 4,116 | 3,132 | 3,096 | 3,912 | 3,876 | 4,692 | 4,644 |
| 46 - 50 | | | | | | | 3,216 | 3,444 | 4,020 | 4,296 | 4,824 | 5,160 | 3,744 | 3,672 | 4,680 | 4,584 | 5,628 | 5,508 |
| 51 - 55 | | | | | | | 4,104 | 4,152 | 5,124 | 5,172 | 6,144 | 6,204 | 4,536 | 4,392 | 5,676 | 5,496 | 6,804 | 6,588 |
| 56 - 60 | | | | | | | 5,352 | 5,004 | 6,696 | 6,252 | 8,040 | 7,512 | 5,676 | 5,364 | 7,092 | 6,708 | 8,508 | 8,040 |
| 61 - 65 | | | | | | | | | | | | | 8,208 | 7,440 | 10,260 | 9,300 | 12,312 | 11,160 |
| 66 - 70 | | | | | | | | | | | | | 12,144 | 12,012 | 15,180 | 15,022 | 18,216 | 18,031 |

Kadar Caruman adalah tidak dijamin dan tertakluk pada semakan semula pada ulang tahun Sijil. Pengendali Takaful boleh menyemak semula kadar Caruman dengan memberi 3 bulan notis bertulis terlebih dahulu kepada Peserta.

Nota: L: Lelaki

P: Perempuan

Kadar Caruman Tahunan (RM) i-Medi ExPlus Rider dengan Caruman Tetap

| Kumpulan Umur Pen-yertaan | Pelan RM150 | | | | | | | | | | | | | | | | | |
|---------------------------|-----------------------|-----|---------|-----|---------|-----|-----------------------|-------|---------|-------|---------|-------|-----------------------|-------|---------|-------|---------|-------|
| | Umur Matang: 25 tahun | | | | | | Umur Matang: 70 tahun | | | | | | Umur Matang: 80 tahun | | | | | |
| | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | |
| | L | P | L | P | L | P | L | P | L | P | L | P | L | P | L | P | L | P |
| 1-5 | 600 | 576 | 732 | 708 | 876 | 852 | 600 | 576 | 732 | 708 | 876 | 852 | 600 | 576 | 732 | 708 | 876 | 852 |
| 6-10 | 384 | 360 | 468 | 444 | 564 | 528 | 396 | 360 | 468 | 444 | 564 | 540 | 420 | 384 | 516 | 468 | 612 | 564 |
| 11-15 | 384 | 348 | 456 | 432 | 552 | 516 | 432 | 372 | 516 | 456 | 624 | 552 | 468 | 432 | 576 | 528 | 696 | 624 |
| 16-20 | | | | | | | 492 | 432 | 600 | 528 | 720 | 624 | 528 | 492 | 648 | 588 | 780 | 708 |
| 21-25 | | | | | | | 516 | 468 | 624 | 576 | 756 | 684 | 600 | 552 | 732 | 672 | 876 | 804 |
| 26-30 | | | | | | | 528 | 492 | 648 | 600 | 780 | 720 | 684 | 624 | 840 | 768 | 1,008 | 924 |
| 31-35 | | | | | | | 600 | 552 | 720 | 672 | 876 | 816 | 804 | 732 | 972 | 840 | 1,176 | 1,080 |
| 36-40 | | | | | | | 696 | 636 | 852 | 780 | 1,020 | 936 | 948 | 864 | 1,164 | 1,164 | 1,392 | 1,260 |
| 41-45 | | | | | | | 828 | 780 | 1,008 | 960 | 1,212 | 1,152 | 1,140 | 1,008 | 1,392 | 1,392 | 1,668 | 1,488 |
| 46-50 | | | | | | | 1,008 | 960 | 1,224 | 1,164 | 1,476 | 1,404 | 1,380 | 1,200 | 1,692 | 1,692 | 2,028 | 1,776 |
| 51-55 | | | | | | | 1,200 | 1,056 | 1,464 | 1,284 | 1,764 | 1,560 | 1,680 | 1,452 | 2,052 | 2,052 | 2,460 | 2,136 |
| 56-60 | | | | | | | 1,464 | 1,224 | 1,788 | 1,488 | 2,148 | 1,800 | 2,076 | 1,800 | 2,532 | 2,532 | 3,048 | 2,652 |
| 61-65 | | | | | | | | | | | | | 2,544 | 2,232 | 3,108 | 3,108 | 3,744 | 3,288 |
| 66-70 | | | | | | | | | | | | | 3,108 | 2,736 | 3,792 | 3,792 | 4,572 | 4,020 |

Kadar Caruman Tahunan (RM) i-Medi Rider dan i-Medi ExPlus Rider dengan Caruman Meningkat

| Kumpulan Umur Pen-yertaan | Umur Matang: 25 tahun | | | | | | | | | | | | | | | | | |
|---------------------------|---------------------------------------|-------|---------|-------|---------|-------|-------------|-------|---------|-------|---------|-------|--|-----|---------|-----|---------|-----|
| | i-Medi Rider dengan Caruman Meningkat | | | | | | | | | | | | i-Medi ExPlus Rider dengan Caruman Meningkat | | | | | |
| | R&B 150 | | | | | | R&B 200 | | | | | | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | |
| | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | | Kelas 1 & 2 | | Kelas 3 | | Kelas 4 | |
| M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F | |
| 1-5 | 1,980 | 1,980 | 2,472 | 2,472 | 2,964 | 2,964 | 2,232 | 2,232 | 2,796 | 2,796 | 3,348 | 3,348 | 444 | 432 | 552 | 528 | 660 | 636 |
| 6-10 | 1,080 | 1,008 | 1,344 | 1,248 | 1,620 | 1,500 | 1,224 | 1,128 | 1,524 | 1,416 | 1,824 | 1,692 | 288 | 276 | 360 | 336 | 432 | 396 |
| 11-15 | 1,044 | 972 | 1,308 | 1,212 | 1,560 | 1,452 | 1,176 | 1,092 | 1,476 | 1,368 | 1,764 | 1,632 | 288 | 264 | 348 | 324 | 420 | 384 |
| 16-20 | 1,092 | 1,020 | 1,368 | 1,272 | 1,644 | 1,524 | 1,236 | 1,152 | 1,548 | 1,428 | 1,860 | 1,716 | 360 | 300 | 444 | 372 | 528 | 444 |
| 21-25 | 1,128 | 1,056 | 1,416 | 1,308 | 1,692 | 1,572 | 1,272 | 1,188 | 1,596 | 1,476 | 1,908 | 1,776 | 372 | 348 | 456 | 420 | 552 | 504 |

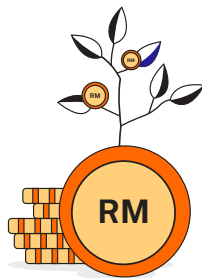
Kadar Caruman adalah tidak dijamin dan tertakluk pada semakan semula pada ulang tahun Sijil. Pengendali Takaful boleh menyemak semula kadar Caruman dengan memberi 3 bulan notis bertulis terlebih dahulu kepada Peserta.

Nota: L: Lelaki

P: Perempuan

Dapatkan Ganjaran dengan Lebih Pengunderaitan dan Keuntungan Pelaburan

Dengan **i-Medi Rider** dan **i-Medi ExPlus Rider**, sebarang lebih pengunderaitan daripada Dana Tabarru' setelah melakukan penyelarasan yang sesuai untuk tujuan kecemasan, akan dikongsi antara semua Peserta dan kami dengan nisbah 50:50. Bahagian anda daripada lebih tersebut akan dikreditkan ke dalam Akaun Individu Peserta anda.



Semua keuntungan pelaburan (jika ada) daripada Tabarru' akan dikongsi di antara Peserta dan kami dengan nisbah 50:50. Sebarang keuntungan daripada Akaun Individu Peserta akan dikongsi antara Peserta dan kami dengan nisbah 75:25. Bahagian anda daripada pelaburan tersebut akan dikreditkan ke dalam Akaun Individu Peserta. Sebarang kerugian daripada Dana Tabarru' akan dibawa ke hadapan dan akan diambil kira sebelum dimasukkan dalam pengiraan lebih pengunderaitan atau defisit pada tahun seterusnya dan sebarang kerugian daripada Akaun Individu Peserta akan ditunjukkan di dalam akaun tersebut.

Nota:

- 1) Lebih pengunderaitan dan keuntungan akan dikira secara tahunan.
- 2) Dana Tabarru' merujuk kepada kumpulan dana yang diwujudkan bagi tujuan perpaduan dan kerjasama antara Peserta yang digunakan untuk membantu semua Peserta seandainya berlaku perkara yang tidak diingini.
- 3) Akaun Individu Peserta merujuk kepada akaun individu yang mana caruman dan lebih pengunderaitan (jika ada) dan/atau keuntungan pelaburan (jika ada) yang terhasil akan diperuntukkan.

Nikmati Pelepasan Cukai

Anda layak menerima pelepasan cukai apabila anda menyertai **i-Medi Rider** dan **i-Medi ExPlus Rider**. Pelepasan cukai yang dibenarkan untuk Perubatan adalah terhad kepada RM3,000 (termasuk Pendidikan).

Nota: Pelepasan Cukai tertakluk kepada Akta Cukai Pendapatan Malaysia 1967 dan keputusan muktamad Lembaga Hasil Dalam Negeri.



Soalan Lazim

Q Berapakah umur penyertaan minimum dan maksimum?

A Umur penyertaan minimum dan maksimum adalah seperti berikut:

| | | i-Medi Rider & i-Medi ExPlus Rider dengan Caruman Tetap | | | i-Medi Rider & i-Medi ExPlus Rider dengan Caruman Meningkatkan | | |
|-----------------------|-------------|---|-------------------|---------------------|--|---------|---------------------|
| | | Umur Penyertaan | | Tempoh Perlindungan | Umur Penyertaan | | Tempoh Perlindungan |
| | | Min | Maks | | Min | Maks | |
| Orang Yang Dilindungi | Kanak-kanak | 14 hari umur dicapai | 15 tahun | 25 atau 80 tahun | 14 hari umur dicapai | 5 tahun | Umur 25 tahun |
| | Dewasa | 16 tahun | 60* atau 70 tahun | 70** atau 80 tahun | - | - | - |
| Peserta | | 19 tahun | - | - | 19 tahun | - | - |

*Umur penyertaan maks bagi Tempoh Perlindungan pada Umur 70 tahun adalah 60 tahun.

**Selepas umur matang pada umur 70 tahun, Orang Yang Dilindungi boleh melanjutkan umur matang rider kepada 80 tahun.

S Adakah saya perlu menjalani pemeriksaan perubatan?

J Secara umumnya, pemeriksaan perubatan tidak diperlukan. Namun, sebagai Pengendali Takaful, kami berhak menjalankan pemeriksaan perubatan, jika perlu.

S Berapakah caruman yang perlu saya bayar?

J Ini adalah rider dengan pembayaran caruman. Amaun caruman bergantung kepada Bilik dan Penginapan yang anda pilih, umur, jantina dan kelas pekerjaan. Sila rujuk pada Risalah Pemberitahuan Produk untuk mengetahui amaun caruman sebenar.

S Adakah i-Medi ExPlus Rider mempertingkatkan pelan perubatan saya yang sedia ada?

J i-Medi ExPlus Rider memastikan pelan perubatan anda kekal sedia ada, dan dipertingkatkan dengan ciri Tiada Deduktibel dan Had Tahunan Keseluruhan Tanpa Had.

S **Apakah Supreme Assist?**

J Supreme Assist adalah persetujuan untuk menyediakan anda dengan Bantuan Perubatan Kecemasan Domestik dan Antarabangsa (tertakluk pada terma dan syarat).

S **Bagaimanakah saya boleh membuat caruman?**

J Anda boleh membuat caruman melalui GIRO/Autodebit, Kebenaran Debit Terus, Arahan Bank atau kad kredit secara tahunan, separuh tahunan, suku tahunan atau bulanan. Cek dan tunai hanya dibenarkan bagi caruman tahunan, separuh tahunan atau suku tahunan sahaja.

S **Apakah yuran dan caj yang dikenakan?**

J **Caj Pendahuluan**

Caj Pendahuluan adalah amaun yang ditolak terdahulu dari Akaun Individu Peserta (sebagai peratusan Caruman ditolak Cukai Perkhidmatan dan / atau cukai-cukai lain, jika ada), yang terdiri daripada:

- kos pengedaran langsung termasuk komisen pengantara, dan
- perbelanjaan pengurusan bagi menguruskan Sijil anda, termasuk Duti Setem sebanyak RM10 (dibayar bagi setiap Sijil).

i-Medi Rider dan i-Medi ExPlus Rider dengan Caruman Tetap

| Tahun Caruman | Tempoh | | | | | | | | | | |
|---------------|--------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 1 | 48% | 51% | 54% | 57% | 58% | 58% | 58% | 58% | 58% | 58% | 58% |
| 2 | 34% | 36% | 38% | 40% | 42% | 44% | 46% | 48% | 50% | 52% | 54% |
| 3 | 26% | 28% | 29% | 30% | 31% | 33% | 34% | 35% | 36% | 38% | 39% |
| 4 | 24% | 25% | 26% | 27% | 28% | 29% | 30% | 31% | 32% | 33% | 34% |
| 5 | 17% | 18% | 18% | 19% | 19% | 20% | 20% | 21% | 21% | 22% | 22% |
| 6 | 14% | 15% | 15% | 16% | 16% | 17% | 17% | 18% | 18% | 19% | 19% |
| ≥7 | 10% | | | | | | | | | | |

i-Medi Rider dan i-Medi ExPlus Rider dengan Caruman Meningkatkan

| Tahun Caruman | Caj Pendahuluan |
|---------------|-----------------|
| SEMUA | 36.0% |

Tabarru'

Tabarru' akan ditolak secara bulanan pada setiap awal bulan Sijil daripada Akaun Individu Peserta dan ia berbeza mengikut umur penyertaan, jantina dan kelas pekerjaan Orang Yang Dilindungi.

Nota: Yuran dan caj di atas adalah tertakluk kepada semakan semula pada ulang tahun Sijil oleh kami dengan memberikan anda notis bertulis sekurang-kurangnya 30 hari. Untuk maklumat lanjut mengenai yuran dan caj, sila rujuk kepada Risalah Pemberitahuan Produk, Ilustrasi Manfaat dan Sijil yang dikeluarkan oleh kami.

Pengecualian

Kami tidak akan membayar sebarang manfaat di bawah rider ini disebabkan dan termasuk mana-mana perkara berikut, secara langsung atau tidak langsung:

1. Sakit sedia ada;
2. Penyakit Tertentu yang berlaku dalam masa 120 hari pertama dari tarikh rider berkuat kuasa;
3. Sebarang keadaan perubatan atau fizikal yang berlaku dalam masa 30 hari pertama bermula dari tarikh berkuat kuasa kecuali kecederaan;
4. Pembedahan plastik/kosmetik, berkhatan, pemeriksaan mata, bercermin mata, kanta lekap dan pembetulan penglihatan dekat serta jauh melalui pembiasaan atau pembedahan (Keratotomy Radial atau Lasik) dan penggunaan atau pemerolehan peralatan atau alatan luaran palsu seperti anggota palsu, alat pendengaran, implan merangsang denyutan jantung dan preskripsinya;
5. Keadaan gigi termasuk rawatan pergigian atau pembedahan mulut kecuali yang diperlukan kerana kecederaan kepada gigi semula jadi yang sihat yang berlaku dalam mana-mana tahun sijil dan dilakukan oleh seorang doktor gigi. Sebagai tambahan, perbelanjaan yang timbul daripada peletakan gigi palsu dan khidmat prostetik seperti penyambungan, implan dan penyalutan gigi atau penggantianinya tidak akan dibayar;
6. Jagaan peribadi, pemulihan rehat atau penjagaan sanatorium, dadah haram, kemabukan (termasuk tetapi tidak terhad kepada alkohol dan dadah), pensterilan, penyakit kelamin dan sekuelanya, AIDS (Sindrom Kurang Daya Tahan Penyakit) atau ARC (Kompleks Berkaitan AIDS) dan penyakit berkaitan HIV serta sebarang penyakit berjangkit yang memerlukan kuarantin di sisi undang-undang;
7. Sebarang rawatan atau operasi pembedahan untuk keadaan kongenital atau kecacatan termasuk penyakit keturunan;
8. Kehamilan dan komplikasinya, kelahiran anak (termasuk kelahiran secara pembedahan dan sebarang prosedur pembedahan atau bukan pembedahan terhadap sistem peranakan wanita semasa kelahiran secara pembedahan), keguguran, pengguguran dan penjagaan serta pembedahan sebelum atau selepas kelahiran, kaedah pencegahan kehamilan kontraseptif mekanikal atau kimia atau rawatan mengenai ketidaksuburan. Ketidakefungsian erektil dan ujian atau rawatan yang berkaitan dengan mati pucuk atau pensterilan;
9. Kemasukan hospital terutamanya untuk tujuan pemeriksaan, diagnosis, pemeriksaan sinar-x, pemeriksaan fizikal atau perubatan am, yang tidak berkaitan dengan rawatan atau diagnosis hilang upaya yang dilindungi atau sebarang rawatan yang tidak perlu dari segi perubatan dan sebarang rawatan pencegahan, ubat atau pemeriksaan pencegahan yang dijalankan oleh seorang pakar perubatan, dan rawatan khususnya untuk mengurangkan atau menambah berat badan;
10. Bunuh diri, percubaan bunuh diri atau kecederaan yang dilakukan sendiri secara sengaja, ketika waras atau tidak waras;
11. Peperangan atau sebarang tindakan perang, sama ada diisytiharkan atau tidak, aktiviti jenayah atau pengganas, bertugas secara aktif dalam mana-mana angkatan bersenjata, penglibatan langsung dalam mogok, rusuhan dan kekacauan awam atau pemberontakan;
12. Radiasi pengionan atau pencemaran melalui radioaktif daripada sebarang bahan bakar nuklear atau sisa nuklear daripada proses pembelahan nuklear atau daripada sebarang bahan senjata nuklear;
13. Perbelanjaan yang ditanggung bagi pendermaan sebarang organ badan oleh Orang Yang Dilindungi dan kos pemerolehan organ termasuk semua kos yang ditanggung oleh penderma semasa pemindahan organ dan komplikasinya;
14. Penyiasatan dan rawatan gangguan tidur serta dengkur, rawatan hiperhidrosis, terapi penggantian hormon, terapi sel tunjang, imbasan PET dan terapi alternatif seperti rawatan, perkhidmatan atau bekalan perubatan, termasuk tetapi tidak terhad kepada khidmat kiropraktik, akupunktur, akutekanan, refleksologi, pembetulan tulang, rawatan herba, urutan, terapi oksigen hiperbarik atau aromaterapi atau rawatan alternatif lain;

Pengecualian

15. Jagaan atau rawatan yang tidak dikenakan bayaran atau apabila ia adalah dibayar dengan insurans lain/ takaful keluarga atau pampasan yang melindungi Orang Yang Dilindungi serta hilang upaya yang terjadi kerana tugas kerja atau profesion yang dilindungi di bawah Kontrak Insurans Pampasan Pekerja atau daripada sumber lain berhubung dengan kecederaan, hidapan atau penyakit atau sakit bagi tuntutan yang dibuat;
16. Sakit jiwa, gangguan mental atau saraf (termasuk sebarang neurosis dan manifestasi fisiologi atau psikosomatiknya);
17. Kos/perbelanjaan perkhidmatan yang berciri bukan perubatan misalnya televisyen, telefon, perkhidmatan teleks, perkhidmatan jalur lebar, bil elektrik bagi pengecasan telefon bimbit, radio atau kemudahan yang serupa, kit/pek kemasukan dan barang bukan perubatan lain yang tidak layak;
18. Penyakit atau Kecederaan yang timbul daripada sebarang bentuk perlumbaan (kecuali perlumbaan dengan kaki), sukan berbahaya yang tidak terhad kepada payung terjun, terjun udara, luncur air, aktiviti dalam air yang memerlukan alatan pernafasan, sukan musim sejuk, sukan profesional dan aktiviti haram;
19. Penglibatan dalam pesawat udara selain daripada sebagai anak kapal atau sebagai penumpang yang membayar tambang dari sebuah operasi penerbangan berlesen komersil pada laluan berjadual yang biasa;
20. Perbelanjaan yang ditanggung untuk menukar jantina;
21. Sebarang rawatan pesakit luar yang tidak berkaitan dengan rawatan pesakit dalam, kecuali seperti disediakan di bawah manfaat yang dilindungi; atau
22. Bayaran yang bukan bayaran munasabah dan biasa atau sebarang pembedahan atau rawatan yang tidak perlu dari segi perubatan atau bayaran yang melebihi bayaran munasabah dan biasa, atau bayaran yang ditanggung bagi kemasukan hospital, sebelum dan/atau selepas kemasukan hospital selepas tarikh tamat tempoh.
23. Sebarang ketidakupayaan Orang Yang Dilindungi disebabkan oleh kecederaan yang timbul:
 - i. Pada masa perang diisytiharkan atau tidak diisytiharkan; atau
 - ii. Semasa berada di bawah perintah untuk operasi seperti perang; atau
 - iii. Semasa dalam pemulihan ketenteraman awam semasa mogok, rusuhan dan kekacauan awam; atau
 - iv. Dari pekerjaan atau latihan Orang Yang Dilindungi di mana-mana cawangan ketenteraan atau paramilitari perkhidmatan angkatan tentera, tentera laut atau polis mana-mana negara.

Nota: Pengecualian dan had manfaat yang dinyatakan di atas adalah tidak menyeluruh. Maklumat penuh dinyatakan dalam Sijil yang dikeluarkan oleh kami.

Notis Penting

1. **i-Medi Rider dan i-Medi ExPlus Rider** adalah rider Takaful Perubatan dan Kesihatan meliputi perbelanjaan penghospitalan dan pembedahan dengan pembayaran caruman yang dilampirkan pada pelan Takaful Keluarga bertempoh dengan caruman berkala yang terpilih.
2. Semua umur yang dinyatakan di dalam risalah ini merujuk kepada umur hari lahir berikutnya.
3. Anda seharusnya berpuas hati bahawa rider-rider ini akan memenuhi keperluan anda dengan sebaiknya dan caruman yang dibayar sehingga akhir tempoh Sijil di bawah Sijil ini adalah amaun yang anda mampu bayar.
4. Anda boleh berhenti membayar caruman dan masih menikmati perlindungan selagi terdapat jumlah amaun yang mencukupi di dalam Akaun Individu Peserta untuk membayar Tabarru', jika berkenaan. Namun terdapat kemungkinan Sijil menjadi luput apabila caj yang dikenakan, termasuk Tabarru', melebihi jumlah amaun yang ada di dalam Akaun Individu Peserta. Menyertai terlalu banyak rider atau memilih tahap perlindungan yang terlalu tinggi mungkin akan mengurangkan nilai tunai. Bergantung kepada prestasi dana, Nilai Akaun Individu Peserta mungkin menurun dan Sijil berpotensi untuk luput.
5. Apabila rider-rider ditamatkan, diberhentikan atau luput, tiada manfaat akan dibayar daripada Dana Tabarru'.
6. "Tempoh Rujukan Percuma" selama 15 hari **daripada tarikh anda menerima Sijil** diberikan kepada anda untuk meneliti kesesuaian rider-rider Takaful Perubatan dan Kesihatan ini. Jika Sijil ini dikembalikan kepada kami dalam tempoh ini, kami akan mengembalikan suatu amaun yang bersamaan dengan jumlah caruman yang dibayar ditolak dengan belanja perubatan (jika ada).
7. Jika anda menukar rider daripada satu Pengendali Takaful kepada yang lain atau jika anda menukar rider semasa anda dengan pelan asas, atau sebaliknya, dengan Pengendali Takaful yang sama, anda mungkin perlu menghantar permohonan yang mana penerimaan cadangan anda adalah tertakluk pada terma dan syarat yang ditetapkan pada masa penukaran atau penggantian.

Risalah ini adalah untuk maklumat am sahaja dan bukanlah satu kontrak takaful keluarga. Anda dinasihatkan untuk merujuk Risalah Pemberitahuan Produk dan contoh sijil bagi mendapatkan maklumat terperinci berkenaan ciri penting dan manfaat pelan sebelum menyertai pelan ini. Anda juga boleh merujuk kepada risalah pendidikan pengguna mengenai Takaful Perubatan & Kesihatan yang dikeluarkan di bawah Program Pendidikan Pengguna untuk maklumat lanjut.

i-Medi Rider dan i-Medi ExPlus Rider merupakan produk yang patuh Syariah.

Jika terdapat percanggahan di antara versi Bahasa Inggeris dan Bahasa Malaysia untuk risalah ini, versi Bahasa Inggeris akan digunakan.

About Great Eastern Takaful Berhad

Great Eastern Takaful Berhad is a Takaful Operator providing coverage for Family Takaful and medical & health takaful plans. The Takaful Operator was established in December 2010 and is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is backed by 2 major institutions in Malaysia, Great Eastern Group, which is the largest and oldest insurance group in Malaysia with over 100 years of experience and Koperasi Angkatan Tentera Malaysia Berhad, one of the largest co-operative societies in Malaysia with more than 140,000 members.

Mengenai Great Eastern Takaful Berhad

Great Eastern Takaful Berhad merupakan Pengendali Takaful yang menyediakan perlindungan bagi pelan Takaful Keluarga dan pelan perubatan & kesihatan. Pengendali Takaful ini telah ditubuhkan pada Disember 2010 dan didaftarkan di bawah Akta Perkhidmatan Kewangan Islam 2013 dan dikawal selia oleh Bank Negara Malaysia. Ianya disokong oleh 2 institusi utama di Malaysia, Kumpulan Great Eastern, yang merupakan kumpulan insurans terbesar dan tertua di Malaysia dengan pengalaman melebihi 100 tahun, dan Koperasi Angkatan Tentera Malaysia Berhad, salah satu syarikat koperasi yang terbesar di Malaysia dan mempunyai lebih daripada 140,000 ahli.

Mencapai Kejayaan

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