



# **i-Medi Shield Rider & i-Medi Shield Booster Rider**

Medical coverage to cater  
for life's changing needs



# Plan Flexibility

Cater to your healthcare needs and budget

## Step 1:

Choose your plan based on room & board (R&B) preference charged by your preferred hospital and type of contribution (step up or level) that suit your financial needs

**i-Medi Shield Rider / i-Medi Shield Step Up Rider Plan 150**

Medical protection with Overall Medical Limit (OML) **RM100,000**

or

**i-Medi Shield Rider / i-Medi Shield Step Up Rider Plan 200**

Medical protection with Overall Medical Limit (OML) **RM200,000**

or

**i-Medi Shield Rider Plan 300**

Medical protection with Overall Medical Limit (OML) **RM250,000**

No annual limit applicable.

For claims amount exceeding the OML, 20% co-takaful will be applicable on the exceeded amount.

For example (with i-Medi Shield Rider Plan 200):

Hospital bill	RM300,000
Deductible paid by participant	RM1,000
Claims paid by GETB	RM200,000



Since OML was already exhausted, the remaining bill will be paid by participant & GETB with co-Takaful:

Balance hospital bill	RM99,000
20% paid by participant	RM19,800
80% paid by GETB	RM79,200

## Step 2:

Choose the most suitable deductible for your commitment

**Deductible RM500**

or

**Deductible RM1,000\* / RM2,000\***

or

**Deductible RM5,000\***

Choose this lowest deductible option if you are willing to set aside extra contribution amount for your medical plan.

Choose a higher deductible option if you prefer a more affordable contribution amount and you are required to pay this amount in advance upon hospital admission.

Choose this option if you:

- are seeking for supplementary medical card to complement your existing medical card with lower annual limit
- are ready to cover for RM5,000 to be advanced upon hospital admission.

This option is the most cost saving and will result in the most affordable contribution amount.

\*Deductible amount will be reduced by half of the initial deductible amount, subject to no claims of at least 5 years consecutively and payment of contribution is up-to-date.

### Optional:

Choose to add i-Medi Shield Booster Rider for Additional OML of RM2,000,000 and other benefits

Plan 200, with level contribution payable until expiry 80 years old  
Participant: Male non-smoker, entry age 20, occupation class 1

Comparison of monthly contributions with different amounts of deductibles:

Deductible	RM500	RM1,000	RM2,000	RM5,000
Monthly Contribution	RM171	RM164	RM149	RM114

Plan 200, with step up contribution payable until expiry 25 years old  
Participant: Male non-smoker, entry age 1, occupational class 2

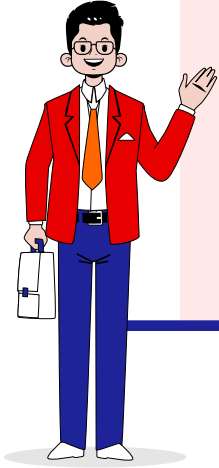
Comparison of monthly contributions with different amounts of deductibles:

Deductible	RM500	RM1,000	RM2,000	RM5,000
Monthly Contribution	RM263	RM236	RM180	-

The above infographic is for illustration purposes only.  
i-Medi Shield Step Up Rider is not available for Plan 300, Deductible RM5,000 and is only applicable for Person Covered age 1 - 5.  
i-Medi Shield Booster is only applicable to i-Medi Shield Rider with level contribution.  
Terms and conditions apply.

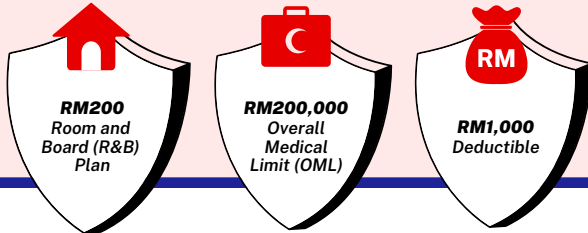
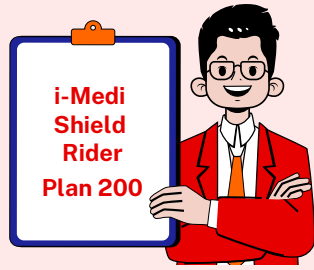
# How It Works?

**Faris,**  
Executive,  
30 years old,  
Male,  
Non-smoker.

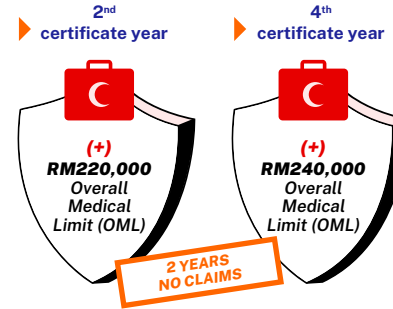


Faris considers **i-Medi Shield Rider** which comes with options for Room and Board (R&B) Plan, Deductible and Overall Medical Limit (OML).

On July 2024, Faris chose to participate in Plan 200.

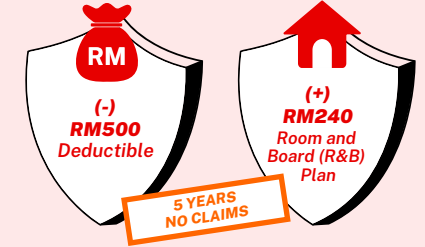


At the end of **2<sup>nd</sup> and 4<sup>th</sup> certificate year**, the OML will increase to RM220,000 and RM240,000 respectively\*.



## 5<sup>th</sup> Certificate Year

At the end of the **5<sup>th</sup> certificate year**, the rider's Deductible amount will be reduced to half at RM500, and R&B also increases to RM240\*.

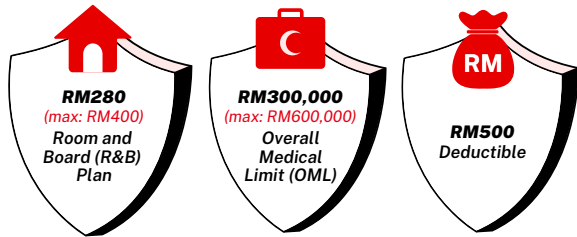


The increment resumes\*

## 14<sup>th</sup> Certificate Year

At the end of the **14<sup>th</sup> year**, his R&B and OML would have reached RM280 and RM2,300,000 respectively, after adding Booster rider. The deductible that Faris would have to pay upon admission to the hospital is RM500.

R&B will increase every 5 certificate years up to a maximum of RM400, while OML will increase every 2 certificate years up to maximum of RM600,000 until certificate expiry\*. The increase of OML will be based on initial primary i-Medi Shield Rider.



## 10<sup>th</sup> Certificate Year

Faris decides to take on i-Medi Shield Booster Rider so he can enjoy extra benefits and additional medical limit (+ RM2,000,000 OML).

Furthermore, the increase of OML will also resume at the end of the **10<sup>th</sup> certificate anniversary**.



September 2031, Faris was hospitalised due to Chronic Food Poisoning.

### Different illness

Hospital bill	RM4,000
Deductible payable by Faris	RM1,000
Payable by GETB	RM3,000



## 7<sup>th</sup> Certificate Year

September 2030, Faris was hospitalised due to Influenza A.

Hospital bill	RM3,000
Deductible payable by Faris	RM500
Payable by GETB	RM2,500

November 2030, Faris was hospitalised again due to the same illness, Influenza A.

Hospital bill	RM2,500
Fully Payable by GETB	RM2,500

Deductible reverts to original amount after claim on the next rider anniversary, July 2031.

If there are no claims made for the next 5 certificate years, the deductible amount will be reduced again.



\* The changes in R&B, OML and deductibles will only take effect if no claims were made and there are no outstanding contributions. The above infographic is for illustration purposes only. Terms and conditions apply.

# Ask Your Takaful Advisor



Takaful  
Advisor

What type of coverage do I need?

01

02

How much coverage would I need?

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

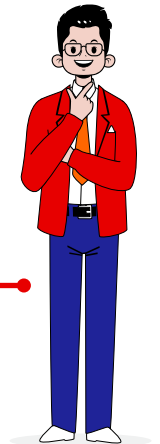
How long do I have to wait before my coverage starts?

Can I afford the contribution?

09

10

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

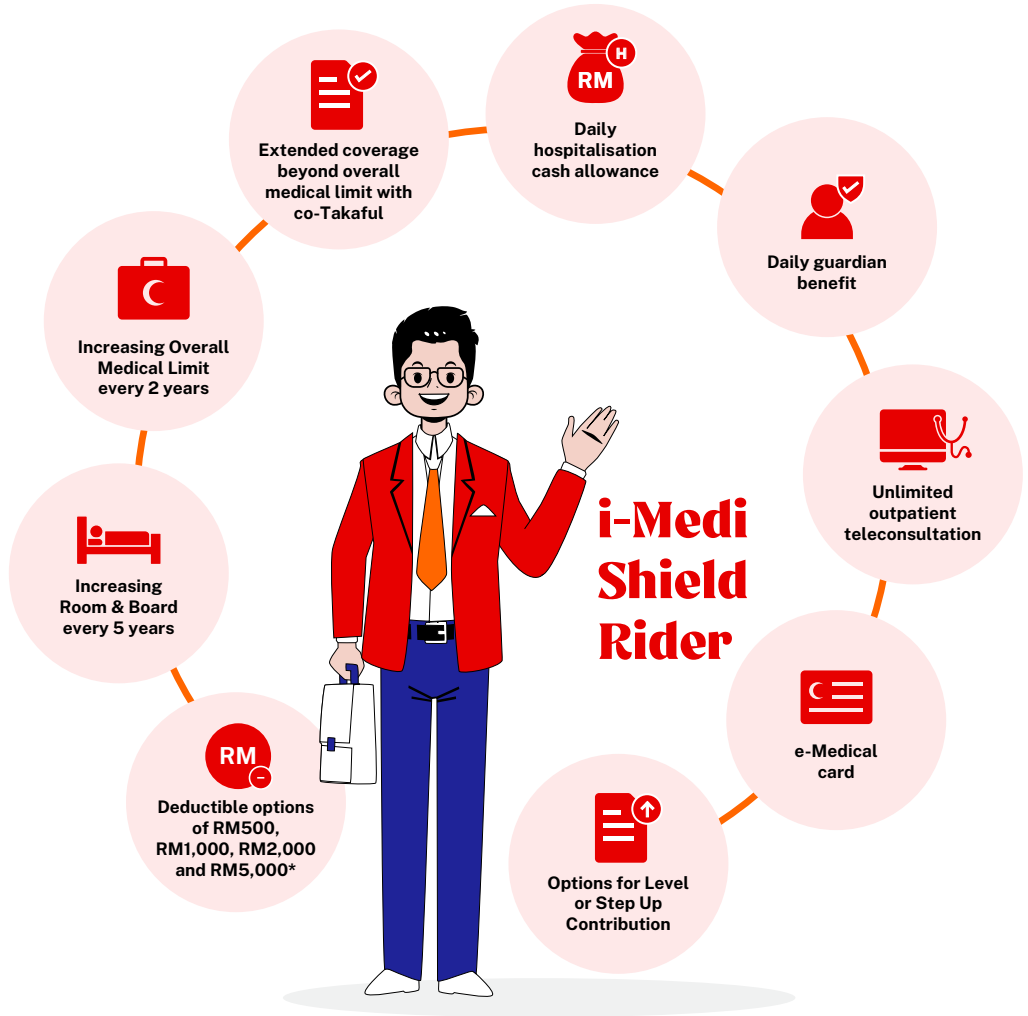


# Benefits and Features

Deductible options to fit affordability

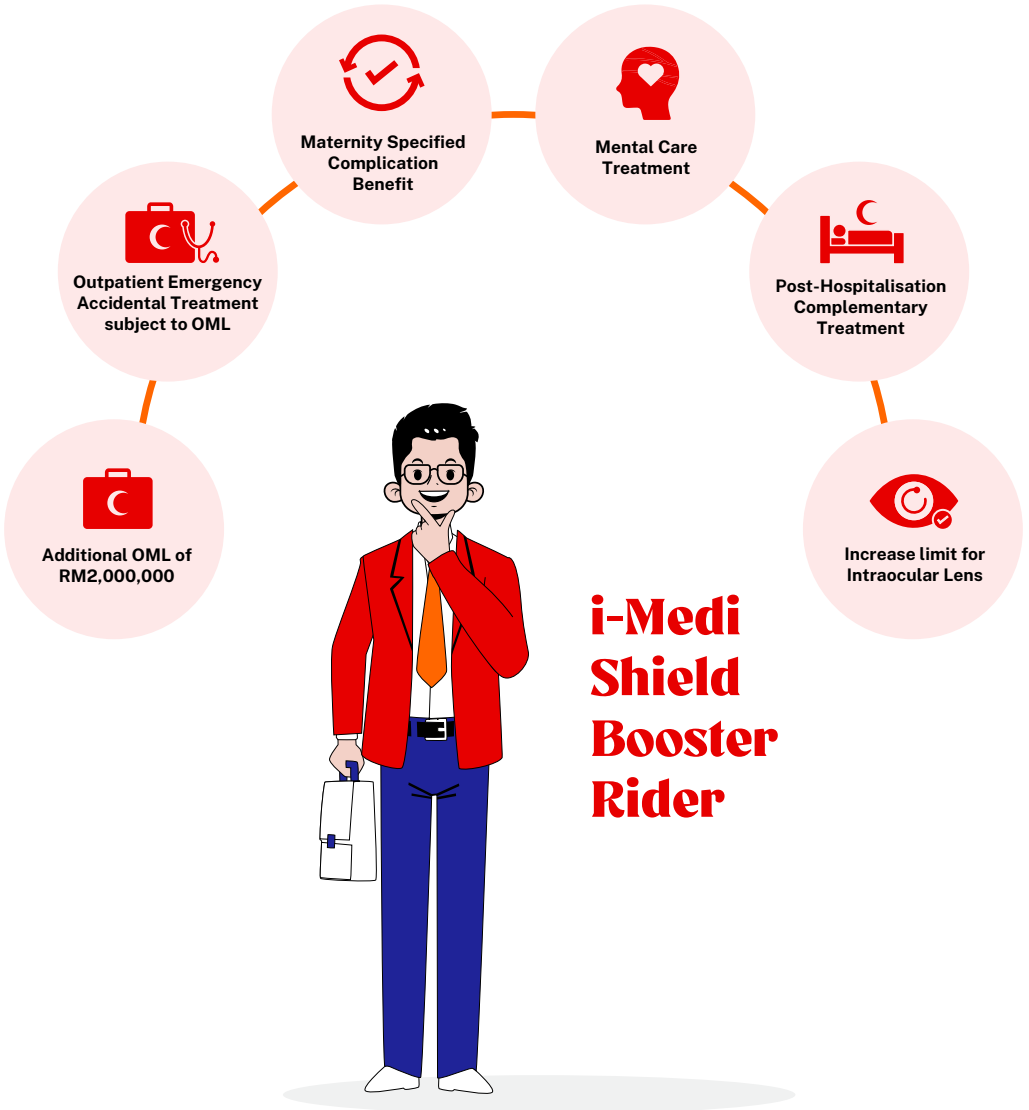
Increasing Room & Board every 5 years and Overall Medical Limit every 2 years

Extension of coverage beyond Overall Medical Limit with co-Takaful



\* Not applicable for i-Medi Shield Step Up Rider.  
Terms and conditions apply.

# Benefits and Features



Terms and conditions apply.

# Schedule of Benefits

## i-Medi Shield Rider (Level Contribution)

Item	Covered Benefits	Limits (RM)		
		i-Medi Shield Rider Plan 150	i-Medi Shield Rider Plan 200	i-Medi Shield Rider Plan 300
<b>Primary Medical Cover</b>				
	<b>DEDUCTIBLE AMOUNT</b> (per Any One Disability for item 1 - 7)	i. <b>RM500</b> ; or ii. <b>RM1,000</b> ; or iii. <b>RM2,000</b> ; or iv. <b>RM5,000</b> .  The deductible amount under this Certificate is referring to the chosen deductible amount by You as specified in the Product Disclosure Sheet attached to the Certificate or any Endorsement made to it.  Deductible amount (except Deductible RM500) will be reduced to half, subject to continuation of certificate inforce, with no claims of at least 5 years and up to date contribution. The deductible amount will revert to original amount if there is any claims made afterwards.  For avoidance of doubt, an Endorsement will be issued in the event You decide to change your earlier chosen Deductible Amount.		
<b>Inpatient Benefit (RM)</b>				
1	<b>Hospital Room and Board (R&amp;B)*</b> (Limit per day, for unlimited number of days)	<b>150</b>	<b>200</b>	<b>300</b>
		*20% increase of initial R&B every 5 years, subject to no claim (Up to maximum 5 times of increment)		
2	<b>Intensive Care Unit (ICU)</b> (Limit per day, for unlimited number of days)	As Charged, subject to Medical Limit, terms and conditions.		
3	<b>Hospital Supplies and Services</b>			
4	<b>Surgical Fees</b>			
5	<b>Operating Theatre</b>			
6	<b>Anaesthetist Fees</b>			
7	<b>In Hospital Physician Visit</b> (2 visits per day)			
<b>Outpatient Benefit (RM)</b>				
8	<b>Pre-Hospitalisation Diagnostic Tests</b> (Within 120 days before Hospitalisation)	As Charged, subject to Medical Limit, terms and conditions.		
9	<b>Pre-Hospitalisation Specialist</b> (Within 120 days before Hospitalisation)			
10	<b>Post-Hospitalisation Treatment</b> (Within 180 days after hospital discharge)			
11	<b>Outpatient Day Surgery</b>			
12	<b>Outpatient Cancer Treatment</b>			
13	<b>Outpatient Kidney Dialysis Treatment</b>			

# Schedule of Benefits

i-Medi Shield Rider (Level Contribution)

Item	Covered Benefits	Limits (RM)		
		i-Medi Shield Rider Plan 150	i-Medi Shield Rider Plan 200	i-Medi Shield Rider Plan 300
<b>Outpatient Benefit (RM)</b>				
14	<b>Outpatient Dengue Treatment</b>	As Charged, subject to Medical Limit, terms and conditions.		
15	<b>Outpatient Emergency Accidental Treatment</b> (Limit per Certificate Year, subject to a maximum of 30 days from the date of accident)	<b>5,000</b>		
<b>Other Benefits (RM)</b>				
16	<b>Ambulance Fees</b>	As Charged, subject to Medical Limit, terms and conditions.		
17	<b>Organ Transplant</b>			
18	<b>Daily-Cash Allowance at Malaysian Government Hospital</b> (Per day, for unlimited number of days)	<b>150</b>	<b>200</b>	<b>300</b>
19	<b>Intraocular Lens</b>	Up to <b>1,000</b> per eye and maximum of <b>2,000</b> per lifetime		
20	<b>Daily Guardian</b> (for child hospitalization) (Per day, subject to a maximum of 180 days in a Certificate Year)	Not Applicable	<b>200</b>	<b>300</b>
21	<b>Outpatient General Practitioner Consultation</b>	<b>UNLIMITED</b> teleconsultation with General Practitioner, in accordance with benefit provisions in Teleconsultation agreement		
22	<b>Supreme Assist</b> (Emergency Medical Assistance Services)	In accordance with the benefit provisions in the Supreme Assist agreement		
23	<b>Executive Second Opinion (ESO)</b>	In accordance with the benefit provisions in the Executive Second Opinion agreement		
24	<b>Malaysian Tax</b>	Service tax and/or other tax(es) incurred on Covered Benefits, for which a claim is payable; not subject to Overall Medical Limit		
<b>Overall Limits (RM)</b>				
25	<b>Overall Medical Limit for Items (1) to (20) (OML)</b> (Based on paid amount)	<b>100,000</b>	<b>200,000</b>	<b>250,000</b>
		*10% increase of initial OML every 2 years, subject to no claim (Up to maximum 20 times of increment)		
26	<b>Overall Annual Limit (OAL)</b>	<b>No Annual limit</b> (20% co-takaful apply for claim exceeding OML)		
27	<b>Overall Lifetime Limit (OLL)</b>	<b>No Lifetime limit</b>		



# Schedule of Benefits

## i-Medi Shield Step Up Rider

Item	Covered Benefits	i-Medi Shield Step Up Rider Plan 150	i-Medi Shield Step Up Rider Plan 200
		Deductible per disability (from item 1-7) : RM 500, RM1,000 or RM 2,000  Deductible amount (except Deductible RM500) will be reduced to half, subject to continuation of certificate inforce, with no claims of at least 5 years and up to date contribution. The deductible amount will revert to original amount if there is any claims made afterwards.	
<b>In-Patient Benefit (RM)</b>			
1	<b>Hospital Room and Board (R&amp;B)*</b> (Limit per day, for unlimited number of days)	<b>150</b>	<b>200</b>
		*20% increase of initial R&B every 5 years, subject to no claim (Up to maximum 5 times of increment)	
2	<b>Intensive Care Unit (ICU)</b> (Limit per day, for unlimited number of days)	As Charged, subject to Medical Limit, terms and conditions.	
3	<b>Hospital Supplies and Services</b>		
4	<b>Surgical Fees</b>		
5	<b>Operating Theatre</b>		
6	<b>Anaesthetist Fees</b>		
7	<b>In Hospital Physician Visit</b> (2 visits per day)		
<b>Outpatient Benefit (RM)</b>			
8	<b>Pre-Hospitalisation Diagnostic Tests</b> (Within 120 days before Hospitalisation)	As Charged, subject to Medical Limit, terms and conditions.	
9	<b>Pre-Hospitalisation Specialist</b> (Within 120 days before Hospitalisation)		
10	<b>Post-Hospitalisation Treatment</b> (Within 180 days after hospital discharge)		
11	<b>Outpatient Day Surgery</b>		
12	<b>Outpatient Cancer Treatment</b>		
13	<b>Outpatient Kidney Dialysis Treatment</b>		
14	<b>Outpatient Dengue Treatment</b>		
15	<b>Outpatient Emergency Accidental Treatment</b> (Limit per certificate year, subject to a maximum of 30 days from the date of accident)		

# Schedule of Benefits

i-Medi Shield Step Up Rider

Item	Covered Benefits	i-Medi Shield Step Up Rider Plan 150	i-Medi Shield Step Up Rider Plan 200
		Deductible per disability (from item 1-7) : RM 500, RM1,000 or RM 2,000  Deductible amount (except Deductible RM500) will be reduced to half, subject to continuation of certificate inforce, with no claims of at least 5 years and up to date contribution. The deductible amount will revert to original amount if there is any claims made afterwards.	
<b>Other Benefits (RM)</b>			
16	<b>Ambulance Fees</b>	As Charged, subject to Medical Limit, terms and conditions.	
17	<b>Organ Transplant</b> (limit to once per lifetime as receiver)		
18	<b>Daily-Cash Allowance at Malaysian Government Hospital</b> (Per day, for unlimited number of days)	<b>150</b>	<b>200</b>
19	<b>Intraocular Lens</b>	Up to <b>1,000</b> per eye and maximum of <b>2,000</b> per lifetime	
20	<b>Daily Guardian*</b> (Per day, subject to a maximum of 180 days in a certificate year)	Not Applicable	<b>200</b>
21	<b>Outpatient General Practitioner Consultation</b>	Unlimited In accordance with the benefit provisions in Outpatient TeleConsult	
22	<b>Supreme Assist</b> (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement	
23	<b>Executive Second Opinion</b>	In accordance with benefit provisions in Executive Second Opinion	
24	<b>Malaysian Tax</b>	Service tax and/or other tax(es) incurred on Covered Benefits, for which a claim is payable; not subject to Overall Annual Limit	
<b>Overall Limits (RM)</b>			
25	<b>Overall Medical Limit for Items (1) to (20) (OML)</b> (Based on paid amount)	<b>100,000</b>	<b>200,000</b>
		*10% increase of initial OML every 2 years, subject to no claim (Up to maximum 20 times of increment)	
26	<b>Overall Annual Limit (OAL)</b>	No Annual limit (20% co-takaful apply for claim exceeding OML)	
27	<b>Overall Lifetime Limit (OLL)</b>	No Lifetime limit	

Terms and conditions apply.

# Schedule of Benefits

## i-Medi Shield Booster Rider

Item	Covered Benefits	i-Medi Shield Booster Rider
<b>Outpatient Benefit (RM)</b>		
1	<b>Outpatient Emergency Accidental Treatment</b> (Limit per certificate year, subject to a maximum of 30 days from the date of accident)	As charged, subject to the Overall Medical Limit during a certificate year.
<b>Other Benefits (RM)</b>		
2	<b>Maternity Specified Complication</b>	Up to RM10,000 per annum
3	<b>Mental Care Treatment / Psychiatrist Consultation Fees</b>	Up to RM5,000 per annum
4	<b>Post-Hospitalisation Complementary Treatment</b> (within 120 days after hospital discharge)	Up to RM1,500 per annum
5	<b>Intraocular Lens</b>	Up to <b>4,000</b> per eye and maximum of <b>8,000</b> per lifetime
<b>Overall Limits (RM)</b>		
6	<b>Overall Medical Limit for Items (1) to (20) (OML) under the i-Medi Shield Rider's schedule of benefits</b> (Based on paid amount)	Additional RM2,000,000
		Additional of RM2 million on top of the OML of the primary i-Medi Shield Rider. The incremental of OML by 10% will only be based on the initial OML under the primary i-Medi Shield Rider plan.
7	<b>Overall Annual Limit (OAL)</b>	No Annual limit (20% co-takaful apply for claim exceeding OML)
8	<b>Overall Lifetime Limit (OLL)</b>	No Lifetime limit

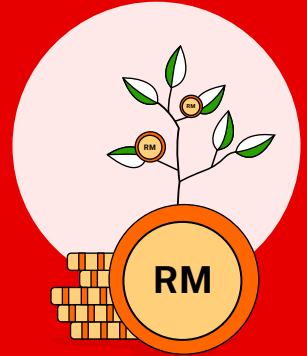
Terms and conditions apply.

# Get Rewarded

## Enjoy underwriting surplus and investment profit

With **i-Medi Shield Rider**, **i-Medi Shield Step Up Rider**, or **i-Medi Shield Booster 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.



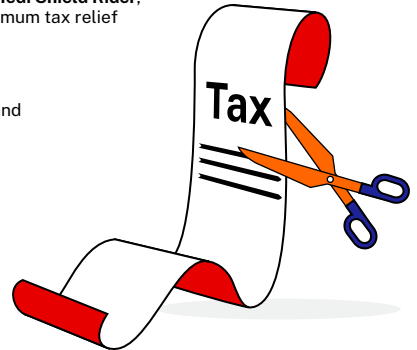
### Note:

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.

## Tax Relief Eligibility

You will be eligible for personal tax relief when you attached either **i-Medi Shield Rider**, **i-Medi Shield Step Up Rider**, or **i-Medi Shield Booster 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 age at entry?

**A** The minimum and maximum age at entry is as follows:

## i-Medi Shield Rider with Level Contribution and i-Medi Shield Booster Rider

		Minimum	Maximum	Maturity/Expiry age
		Entry age		
Person Covered	Child	14 days old attained age	15 years next birthday	25 / 70 / 80 years next birthday
	Adult	16 years next birthday	60 years next birthday	70 / 80 years next birthday
70 years next birthday			80 years next birthday	
Participant		19 years next birthday	NIL	NIL

## i-Medi Shield Step Up Rider (with Step Up Contribution)

		Minimum	Maximum	Maturity/Expiry age
		Entry age		
Person Covered		14 days old attained age	5 years next birthday	25 years next birthday
Participant		19 years next birthday	NIL	NIL

**Q** Do I need a medical examination?

**A** In general, medical examination is not required. However, as the Takaful Operator, we reserve the 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 Deductible, Room & Board, age, gender, and occupation class. Please refer to the Appendix to know the estimated contribution amount.

**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).



### How do I make my contribution?



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.



### What are the fees and charges?



#### Upfront Charge

Upfront Charge is the amount deducted upfront from the Participant's Individual Account (as a percentage of Contribution paid less Service Tax and/or other taxes, if any), which consist of:

- i. the direct distribution cost including intermediary's commission and
- ii. the management expenses for administration of your Certificate, including stamp duty of RM10.

#### i-Medi Shield Rider with Level Contribution

Contribution Year	Upfront Charge % According to Contribution Payment Term										
	10	11	12	13	14	15	16	17	18	19	≥20
1	40%	43%	46%	49%	50%	50%	50%	50%	50%	50%	50%
2	25%	27%	29%	31%	33%	35%	37%	39%	41%	43%	45%
3	32%	34%	35%	36%	37%	39%	40%	41%	42%	44%	45%
4	30%	31%	32%	33%	34%	35%	36%	37%	38%	39%	40%
5	30%	31%	31%	32%	32%	33%	33%	34%	34%	35%	35%
6	20%	21%	21%	22%	22%	23%	23%	24%	24%	25%	25%
7	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
8	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
9	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
10	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
11		10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
12			10%	10%	10%	10%	10%	10%	10%	10%	10%
13				10%	10%	10%	10%	10%	10%	10%	10%
14					10%	10%	10%	10%	10%	10%	10%
15						10%	10%	10%	10%	10%	10%
16							10%	10%	10%	10%	10%
17								10%	10%	10%	10%
18									10%	10%	10%
19										10%	10%
≥20											0%

#### i-Medi Shield Step Up Rider (with Step Up Contribution)

Contribution Year	Upfront Charge % According to Contribution Payment Term
1 - 20	36%
≥21	20%

## i-Medi Shield Booster Upfront charge rates

Contribution Year	Upfront Charge % According to Contribution Payment Term											
	10	11	12	13	14	15	16	17	18	19	≥20	
1	40%	43%	46%	49%	50%	50%	50%	50%	50%	50%	50%	50%
2	25%	27%	29%	31%	33%	35%	37%	39%	41%	43%	44%	45%
3	32%	34%	35%	36%	37%	39%	40%	41%	42%	44%	44%	45%
4	30%	31%	32%	33%	34%	35%	36%	37%	38%	39%	39%	40%
5	30%	31%	31%	32%	32%	33%	33%	34%	34%	35%	35%	35%
6	20%	21%	21%	22%	22%	23%	23%	24%	24%	25%	25%	25%
7	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
8	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
9	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
10	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
11		10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
12			10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
13				10%	10%	10%	10%	10%	10%	10%	10%	10%
14					10%	10%	10%	10%	10%	10%	10%	10%
15						10%	10%	10%	10%	10%	10%	10%
16							10%	10%	10%	10%	10%	10%
17								10%	10%	10%	10%	10%
18									10%	10%	10%	10%
19										10%	10%	10%
≥20												10%

### Tabarru'

Tabarru' is deducted monthly at the beginning of each Certificate month from Participant's Individual Account and it varies by Deductibles, R&B, attained age, gender and occupation class 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.

Q

### What are the key exclusions under the Certificate?

A

The Takaful Operator will not pay any benefit under these plans as a result of, including of any of the following whether directly or indirectly:

1. Pre-existing Illness;
2. Specified Illnesses occurring within the first 120 days from the Plan Effective Date;
3. Any medical or physical conditions arising within the Waiting Period except for Injury;

4. Plastic/cosmetic Treatment, ritual circumcision (for religious purpose), eye examination, glasses, contact lens and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik), farsightedness, astigmatism and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus/implant, implantable pacemakers, implantable cardiac defibrillator, or any form of implantable cardiac devices, replacement of battery-depleted devices, neurostimulators, implantable electrodes/leads (except for pacemakers, implantable cardio-defibrillator, hearing aid and artificial limbs as provided under Medical Appliances, if applicable) 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 Dentist;
6. Private nursing (with the exception to the benefits provided under Home Nursing Care), rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related Diseases, and any communicable diseases required quarantine by law except for COVID-19 disease for Person Covered who is Fully Vaccinated or Ineligible Unvaccinated;
7. Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions;
8. Pregnancy and its complication, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility (with the exception to the benefits as provided under Maternity Complications, if applicable). 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 a Person Covered and cost of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications infertility (with the exception to the benefits as provided under Organ Transplant if applicable);
14. Investigations and treatment of sleep and snoring disorders, hyperhidrosis treatment, hormone replacement therapy, stem cell 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 or from either sources in respect of Injury or Illness or Disease for which the claim is made;
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;
18. Sickness or Injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to 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 plans;
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 charges which are incurred for Hospitalisation, pre-hospitalisation and/or post-hospitalisation after the Expiry Date;
23. In addition to the terms, conditions and exclusions in these plans, the Takaful Operator shall not pay any benefit under these plans if the disability of the Person Covered 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.

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# Important Notice

1. **i-Medi Shield Rider** is a level contribution paying Medical and Health Takaful rider covering hospitalisation and surgical expenses attachable to selected regular contribution Term Family Takaful Plans.
2. **i-Medi Shield Step Up Rider** is a step up contribution paying Medical and Health Takaful rider covering hospitalisation and surgical expenses attachable to selected regular contribution Term Family Takaful Plans.
3. **i-Medi Shield Booster Rider** is an optional level contribution paying Medical and Health Takaful rider that provides additional benefits and overall limit to Term Family Takaful Plans where i-Medi Shield Rider (with level contribution) is attached.
4. All age stated in this brochure refers to age next birthday (ANB).
5. You should satisfy yourself that the rider will best serve your needs and that the contribution payable until the end of the rider's term is an amount you can afford.
6. You may stop paying contributions and still enjoy protection as long as there is 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.
7. When the rider is terminated or laid-off or upon expiry, no benefit will be paid from the Tabarru' Fund.
8. A "Free-Look Period" of 15 days from the delivery date of the Certificate is given for you to review the suitability of this Medical and Health Takaful rider. 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).
9. 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.

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This brochure merely provides general information only and is not a plan 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 Shield Rider, i-Medi Shield Step Up Rider, and i-Medi Shield Booster Rider** are Shariah-compliant products.

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

# Appendix

## i-Medi Shield Rider annual contribution rates (RM) according to deductibles

Contribution Rates for RM500 Deductible

RM500 Deductible, Expiry age 80							RM500 Deductible, Expiry 70							RM500 Deductible, Expiry 25						
Entry ANB	Male			Female			Entry ANB	Male			Female			Entry ANB	Male			Female		
	R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300
1 - 5	2,952	3,528	4,344	2,952	3,528	4,344	1 - 5	2,952	3,528	4,308	2,952	3,528	4,308	1 - 5	2,952	3,528	4,308	2,952	3,528	4,308
6 - 10	1,620	1,932	2,364	1,500	1,788	2,196	6 - 10	1,620	1,932	2,340	1,500	1,788	2,172	6 - 10	1,620	1,932	2,340	1,500	1,788	2,172
11 - 15	1,584	1,872	2,292	1,524	1,776	2,136	11 - 15	1,584	1,872	2,268	1,452	1,728	2,088	11 - 15	1,584	1,872	2,268	1,452	1,728	2,088
16 - 20	1,764	2,052	2,484	1,716	2,004	2,424	16 - 20	1,680	1,968	2,376	1,548	1,812	2,196							
21 - 25	1,992	2,316	2,796	1,956	2,280	2,748	21 - 25	1,728	2,028	2,448	1,680	1,956	2,316							
26 - 30	2,268	2,628	3,168	2,244	2,604	3,144	26 - 30	1,920	2,244	2,700	1,908	2,208	2,616							
31 - 35	2,616	3,036	3,720	2,616	3,036	3,708	31 - 35	2,196	2,556	3,084	2,208	2,568	3,096							
36 - 40	3,096	3,600	4,380	3,072	3,576	4,356	36 - 40	2,592	3,024	3,636	2,592	3,012	3,636							
41 - 45	3,684	4,284	5,208	3,624	4,212	5,136	41 - 45	3,120	3,624	4,356	3,072	3,576	4,284							
46 - 50	4,404	5,136	6,228	4,284	4,992	6,048	46 - 50	3,816	4,440	5,316	3,684	4,296	5,148							
51 - 55	5,364	6,252	7,560	5,124	5,976	7,248	51 - 55	4,668	5,448	6,504	4,380	5,112	6,108							
56 - 60	6,660	7,764	9,384	6,360	7,416	8,976	56 - 60	5,928	6,912	8,232	5,496	6,432	7,668							
61 - 65	9,228	10,752	12,996	8,952	10,428	12,600														
66 - 70	12,372	14,388	17,376	12,228	14,232	17,184														

Contribution Rates for RM1,000 Deductible

RM1,000 Deductible, Expiry 80							RM1,000 Deductible, Expiry 70							RM1,000 Deductible, Expiry 25						
Entry ANB	Male			Female			Entry ANB	Male			Female			Entry ANB	Male			Female		
	R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300
1 - 5	2,652	3,156	3,780	2,652	3,156	3,780	1 - 5	2,652	3,156	3,780	2,652	3,156	3,780	1 - 5	2,652	3,156	3,720	2,652	3,156	3,720
6 - 10	1,488	1,776	2,088	1,380	1,632	1,944	6 - 10	1,488	1,776	2,088	1,380	1,632	1,944	6 - 10	1,488	1,776	2,052	1,380	1,632	1,908
11 - 15	1,512	1,764	2,076	1,464	1,716	1,980	11 - 15	1,488	1,752	2,076	1,368	1,620	1,932	11 - 15	1,488	1,752	2,040	1,368	1,620	1,896
16 - 20	1,692	1,968	2,268	1,656	1,920	2,208	16 - 20	1,620	1,896	2,232	1,500	1,752	2,064							
21 - 25	1,908	2,220	2,544	1,884	2,184	2,508	21 - 25	1,668	1,956	2,292	1,608	1,872	2,160							
26 - 30	2,172	2,520	2,892	2,160	2,508	2,868	26 - 30	1,848	2,160	2,520	1,836	2,124	2,436							
31 - 35	2,508	2,916	3,420	2,508	2,916	3,420	31 - 35	2,112	2,448	2,844	2,124	2,460	2,844							
36 - 40	2,964	3,444	4,020	2,952	3,432	4,008	36 - 40	2,496	2,892	3,336	2,496	2,892	3,336							
41 - 45	3,528	4,104	4,776	3,468	4,044	4,716	41 - 45	2,988	3,480	3,996	2,940	3,420	3,936							
46 - 50	4,224	4,908	5,724	4,104	4,776	5,556	46 - 50	3,660	4,260	4,884	3,528	4,116	4,728							
51 - 55	5,124	5,976	6,936	4,908	5,724	6,648	51 - 55	4,476	5,220	5,976	4,200	4,896	5,604							
56 - 60	6,360	7,416	8,592	6,084	7,092	8,220	56 - 60	5,664	6,612	7,548	5,256	6,144	7,020							
61 - 65	8,820	10,272	11,904	8,556	9,972	11,556														
66 - 70	11,820	13,752	15,912	11,688	13,596	15,756														

The above contribution rates are based on Occupation Classes 1 and 2. They are non-guaranteed and may be revised on certificate anniversary by us giving 30 days advance written notice.

## i-Medi Shield Rider annual contribution rates (RM) according to deductibles

Contribution Rates for RM2,000 Deductible

RM2,000 Deductible, Expiry 80							RM2,000 Deductible, Expiry 70							RM2,000 Deductible, Expiry 25						
Entry ANB	Male			Female			Entry ANB	Male			Female			Entry ANB	Male			Female		
	R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300
1 - 5	2,028	2,424	2,964	2,028	2,424	2,964	1 - 5	2,028	2,424	2,964	2,028	2,424	2,964	1 - 5	2,028	2,424	2,904	2,028	2,424	2,904
6 - 10	1,236	1,440	1,704	1,188	1,392	1,620	6 - 10	1,188	1,416	1,704	1,104	1,308	1,584	6 - 10	1,188	1,416	1,668	1,104	1,308	1,548
11 - 15	1,380	1,608	1,860	1,344	1,560	1,812	11 - 15	1,296	1,524	1,812	1,200	1,404	1,668	11 - 15	1,272	1,488	1,752	1,164	1,380	1,632
16 - 20	1,536	1,788	2,076	1,512	1,752	2,016	16 - 20	1,476	1,728	2,052	1,368	1,596	1,896							
21 - 25	1,740	2,028	2,328	1,716	1,992	2,292	21 - 25	1,524	1,788	2,100	1,476	1,716	1,980							
26 - 30	1,980	2,304	2,640	1,968	2,280	2,616	26 - 30	1,680	1,956	2,304	1,668	1,944	2,232							
31 - 35	2,292	2,664	3,120	2,292	2,652	3,120	31 - 35	1,932	2,244	2,592	1,944	2,244	2,604							
36 - 40	2,700	3,144	3,672	2,688	3,120	3,648	36 - 40	2,280	2,640	3,060	2,280	2,640	3,048							
41 - 45	3,204	3,732	4,356	3,156	3,672	4,296	41 - 45	2,724	3,168	3,648	2,688	3,120	3,600							
46 - 50	3,840	4,464	5,208	3,732	4,344	5,052	46 - 50	3,324	3,876	4,452	3,216	3,744	4,308							
51 - 55	4,656	5,436	6,312	4,452	5,196	6,036	51 - 55	4,068	4,752	5,448	3,816	4,464	5,100							
56 - 60	5,772	6,744	7,836	5,520	6,444	7,476	56 - 60	5,148	6,012	6,864	4,776	5,592	6,396							
61 - 65	8,004	9,336	10,824	7,764	9,060	10,512														
66 - 70	10,728	12,480	14,472	10,608	12,348	14,316														

Contribution Rates for RM5,000 Deductible

RM5,000 Deductible, Expiry 80							RM5,000 Deductible, Expiry 70							RM5,000 Deductible, Expiry 25						
Entry ANB	Male			Female			Entry ANB	Male			Female			Entry ANB	Male			Female		
	R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300
1 - 5	804	912	1,032	792	888	1,032	1 - 5	804	864	972	792	840	972	1 - 5	696	756	972	696	756	972
6 - 10	912	1,068	1,176	888	1,032	1,140	6 - 10	816	948	1,080	792	924	1,056	6 - 10	600	708	768	564	648	720
11 - 15	1,056	1,224	1,344	1,032	1,188	1,308	11 - 15	948	1,104	1,284	912	1,056	1,212	11 - 15	780	912	1,008	732	852	948
16 - 20	1,188	1,368	1,512	1,152	1,344	1,464	16 - 20	1,164	1,344	1,560	1,080	1,248	1,452							
21 - 25	1,332	1,548	1,788	1,308	1,524	1,764	21 - 25	1,188	1,380	1,584	1,140	1,320	1,500							
26 - 30	1,512	1,764	2,040	1,500	1,740	2,016	26 - 30	1,296	1,500	1,716	1,296	1,488	1,680							
31 - 35	1,752	2,028	2,340	1,752	2,028	2,328	31 - 35	1,488	1,728	2,016	1,500	1,728	2,028							
36 - 40	2,052	2,388	2,736	2,040	2,376	2,724	36 - 40	1,752	2,028	2,352	1,740	2,028	2,352							
41 - 45	2,424	2,832	3,264	2,388	2,784	3,204	41 - 45	2,076	2,412	2,796	2,052	2,388	2,760							
46 - 50	2,892	3,372	3,888	2,808	3,288	3,780	46 - 50	2,532	2,952	3,396	2,484	2,856	3,324							
51 - 55	3,504	4,092	4,680	3,348	3,912	4,476	51 - 55	3,072	3,600	4,140	2,880	3,372	3,888							
56 - 60	4,332	5,100	5,868	4,128	4,836	5,520	56 - 60	3,864	4,536	5,196	3,588	4,212	4,836							
61 - 65	6,000	7,008	8,016	5,820	6,804	7,776														
66 - 70	8,028	9,372	10,692	7,932	9,264	10,572														

The above contribution rates are based on Occupation Classes 1 and 2. They are non-guaranteed and may be revised on certificate anniversary by us giving 30 days advance written notice.

## i-Medi Shield Step Up Rider annual contribution rates (RM) according to deductibles

Contribution Rates for RM500, RM1,000 and RM2,000 Deductible

RM500 Deductible, Expiry 25					RM1,000 Deductible, Expiry 25					RM2,000 Deductible, Expiry 25				
Attained ANB	Male		Female		Attained ANB	Male		Female		Attained ANB	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		R&B 150	R&B 200	R&B 150	R&B 200
1 - 5	2,640	3,156	2,640	3,156	1 - 5	2,364	2,832	2,364	2,832	1 - 5	1,812	2,160	1,812	2,160
6 - 10	1,452	1,728	1,344	1,596	6 - 10	1,332	1,584	1,224	1,464	6 - 10	1,068	1,272	984	1,176
11 - 15	1,416	1,668	1,308	1,536	11 - 15	1,332	1,572	1,224	1,452	11 - 15	1,140	1,332	1,044	1,236
16 - 20	1,500	1,764	1,380	1,620	16 - 20	1,452	1,692	1,332	1,560	16 - 20	1,320	1,548	1,224	1,428
21 - 24	1,548	1,812	1,428	1,680	21 - 24	1,488	1,740	1,380	1,620	21 - 24	1,368	1,596	1,260	1,476

\* i-Medi Step Up Rider is only applicable for Person Covered age 1 - 5.

The above contribution rates are based on Occupation Classes 1 and 2. They are non-guaranteed and may be revised on certificate anniversary by us giving 30 days advance written notice.

## i-Medi Shield Booster Rider annual contribution rates (RM)

Expiry age 80			Expiry age 70			Expiry age 25		
Entry ANB	Male	Female	Entry ANB	Male	Female	Entry ANB	Male	Female
1 - 5	312	312	1 - 5	312	312	1 - 5	312	312
6 - 10	312	312	6 - 10	312	312	6 - 10	312	312
11 - 15	312	312	11 - 15	312	312	11 - 15	312	312
16 - 20	324	348	16 - 20	324	348			
21 - 25	324	360	21 - 25	324	360			
26 - 30	336	372	26 - 30	336	372			
31 - 35	336	372	31 - 35	336	372			
36 - 40	336	384	36 - 40	336	384			
41 - 45	384	420	41 - 45	372	420			
46 - 50	432	468	46 - 50	408	468			
51 - 55	504	492	51 - 55	456	468			
56 - 60	600	588	56 - 60	516	504			
61 - 65	720	708						
66 - 70	948	936						

# Pelan Fleksibel

Penuhi keperluan kesihatan dan bajet penjagaan kesihatan anda

## Langkah 1:

Pilih pelan berdasarkan caj bilik & penginapan yang dikenakan oleh hospital pilihan dan jenis caruman (berkala atau tetap) yang sesuai dengan keperluan kewangan anda

**i-Medi Shield Rider / i-Medi Shield Step Up Rider Pelan 150**

Perlindungan perubatan dengan Had Perubatan Keseluruhan **RM100,000**

atau

**i-Medi Shield Rider / i-Medi Shield Step Up Rider Pelan 200**

Perlindungan perubatan dengan Had Perubatan Keseluruhan **RM200,000**

atau

**i-Medi Shield Rider Pelan 300**

Perlindungan perubatan dengan Had Perubatan Keseluruhan **RM250,000**

Tiada had keseluruhan tahunan terpakai.

Bagi tuntutan yang melebihi Had Perubatan Keseluruhan, 20% takaful bersama akan dikenakan ke atas jumlah yang berlebihan.

Contohnya (dengan i-Medi Shield Rider Pelan 200):

Bil hospital	RM300,000
Deduktibel dibayar oleh peserta	RM1,000
Tuntutan dibayar oleh GETB	RM200,000

Kerana Had Perubatan Keseluruhan digunakan, baki bil akan dibayar oleh peserta dan GETB melalui Takaful bersama:

Baki bil hospital	RM99,000
20% dibayar oleh peserta	RM19,800
80% dibayar oleh GETB	RM79,200

## Langkah 2:

Pilih opsyen yang sepadan dengan komitmen anda



Pilih opsyen deduktibel yang paling rendah ini jika anda bersedia untuk membayar komitmen caruman yang lebih tinggi.

atau



Pilih opsyen deduktibel yang lebih tinggi untuk mendapatkan caruman yang lebih mampu milik dan anda perlu membayar amaun ini terlebih dahulu semasa urusan kemasukan ke hospital.

atau



Pilih opsyen ini sekiranya anda:

- Mencari kad perubatan tambahan untuk melengkapkan kad perubatan yang anda ada dengan had tahunan yang rendah
- Bersedia untuk membayar RM5,000 terlebih dahulu semasa kemasukan ke hospital

Opsyen ini adalah yang paling efektif untuk penjimatan kos yang mana akan memberi amaun caruman yang paling rendah.

\*Jumlah deduktibel akan dikurangkan separuh, tertakluk kepada tiada sebarang tuntutan selama sekurang-kurangnya 5 tahun berturut-turut dan pembayaran caruman rider adalah terkini.

Pelan 200, dengan caruman tetap hingga umur luput 80  
Peserta: Lelaki bukan perokok, umur penyertaan 20, kelas pekerjaan 1

Perbandingan caruman bulanan dengan opsyen-opsyen deduktibel:

Deduktibel	RM500	RM1,000	RM2,000	RM5,000
Caruman bulanan	RM171	RM164	RM149	RM114

Pelan 200, dengan caruman berkala hingga umur luput 25.  
Peserta: Lelaki bukan perokok, umur penyertaan 1, kelas pekerjaan 2

Perbandingan caruman bulanan dengan opsyen-opsyen deduktibel:

Deduktibel	RM500	RM1,000	RM2,000	RM5,000
Caruman Bulanan	RM263	RM236	RM180	-

### Optional:

Anda boleh menambah i-Medi Shield Booster Rider untuk Had perubatan keseluruhan tambahan sebanyak RM2,000,000 dan manfaat-manfaat lain

Infografik di atas adalah untuk tujuan ilustrasi sahaja.

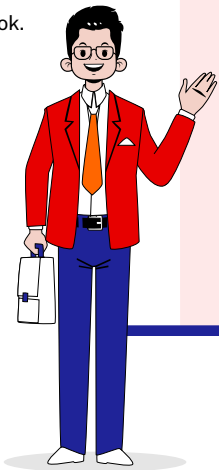
i-Medi Shield Step Up Rider tidak digunakan untuk Pelan 300, Deduktibel RM5,000 dan hanya boleh disertai oleh orang yang dilindungi berumur 1 - 5 tahun.

i-Medi Shield Booster hanya boleh dilampirkan bersama i-Medi Shield Rider dengan caruman tetap.

Tertakluk pada terma dan syarat.

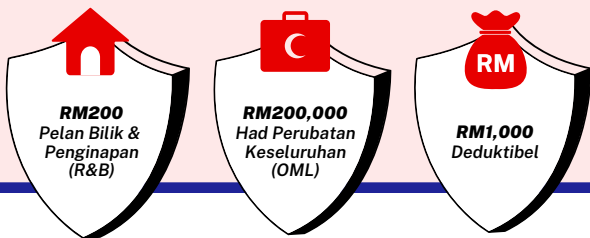
# Bagaimanakah Ia Berfungsi?

**Faris,**  
Eksekutif,  
30 tahun,  
Lelaki,  
Bukan perokok.



Faris mempertimbangkan **i-Medi Shield Rider** dengan opsyen untuk Pelan Bilik & Penginapan (R&B), Deduktibel dan Had Perubatan Keseluruhan (OML).

Pada Julai 2024, Faris menyertai Pelan 200.



Pada akhir **tahun sijil ke-2 dan ke-4**, OML akan meningkat kepada RM220,000 dan RM240,000\*.

▶ Tahun Sijil ke-2 ▶ Tahun Sijil ke-4



## Tahun Sijil ke-5

Pada akhir **tahun Sijil ke-5**, amaun Deduktibel rider akan dikurangkan kepada separuh, iaitu RM500, dan R&B juga meningkat ke RM240\*.

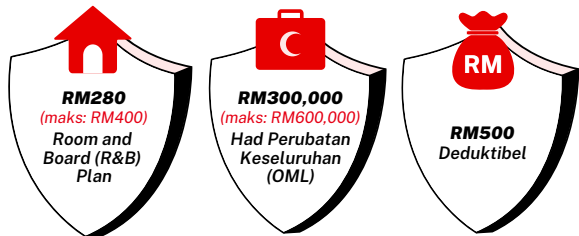


Penambahan bersambung\*

## Tahun Sijil ke-14

Pada akhir **tahun Sijil ke-14**, R&B dan OML beliau akan mencecah RM280 dan RM2,300,000 masing-masing, selepas tambah rider Booster. Deduktibel yang Faris akan membayar atas kemasukan hospital adalah RM500.

R&B akan meningkat setiap 5 tahun Sijil sehingga RM400 maksimum, manakala OML akan meningkat setiap 2 tahun Sijil sehingga ke RM600,000 maksimum semasa keluputan Sijil\*. Peningkatan OML akan berdasarkan i-Medi Shield Rider utama.



## Tahun Sijil ke-10

Faris memutuskan untuk mengambil **i-Medi Shield Booster Rider** supaya beliau boleh menikmati manfaat tambahan dan had perubatan tambahan (+ RM2,000,000).

Selain itu, peningkatan OML juga akan disambung semula pada akhir ulang tahun **Sijil ke-10**.



**September 2031**, Faris dimasukkan ke hospital kerana dijangkiti Keracunan Makanan Kronik.

### kesakitan lain

Bil hospital	RM4,000
Deduktibel dibayar oleh Faris	RM1,000
Dibayar oleh GETB	RM3,000



## Tahun Sijil ke-7

**September 2030**, Faris dimasukkan ke hospital kerana dijangkiti Influenza A.

Bil hospital	RM3,000
Deduktibel dibayar oleh Faris	RM500
Dibayar oleh GETB	RM2,500

**November 2030**, Faris dimasukkan ke hospital kerana dijangkiti Influenza A lagi.

Bil hospital	RM2,500
Dibayar sepenuhnya oleh GETB	RM2,500

Deduktibel kembali ke jumlah asal selepas tuntutan pada ulang tahun rider berikutnya, Julai 2031. Jika tiada tuntutan dibuat pada 5 tahun sijil berikutnya, jumlah deduktibel akan dikurangkan semula.



\* Perubahan dalam R&B, OML dan deduktibel akan berkuatkuasa jika tiada tuntutan dibuat dan tiada tunggakan caruman. Infografik di atas adalah untuk tujuan ilustrasi sahaja. Tertakluk pada terma dan syarat.



# Tanya Perunding Takaful Anda



Perunding  
Takaful

Apakah jenis perlindungan yang saya perlukan?

01

02

Berapakah jumlah perlindungan yang saya perlukan?

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?  
(Tambahan 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

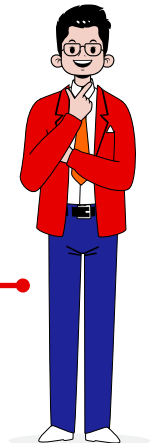
Berapa lamakah perlu saya tunggu sebelum perlindungan saya bermula?

Adakah saya mampu untuk membayar caruman ini?

09

10

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

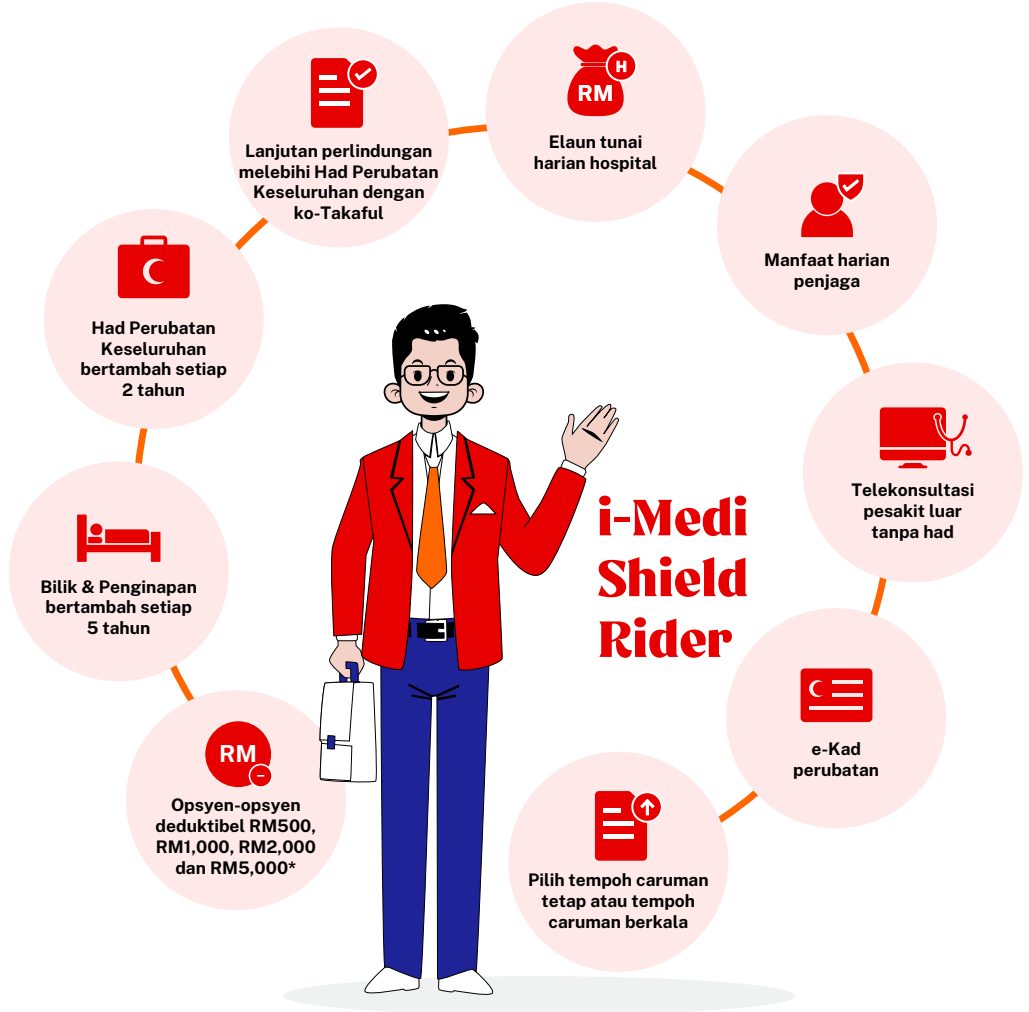


# Manfaat dan Ciri-ciri

Opsyen-opsyen deduktibel sesuai dengan kemampuan

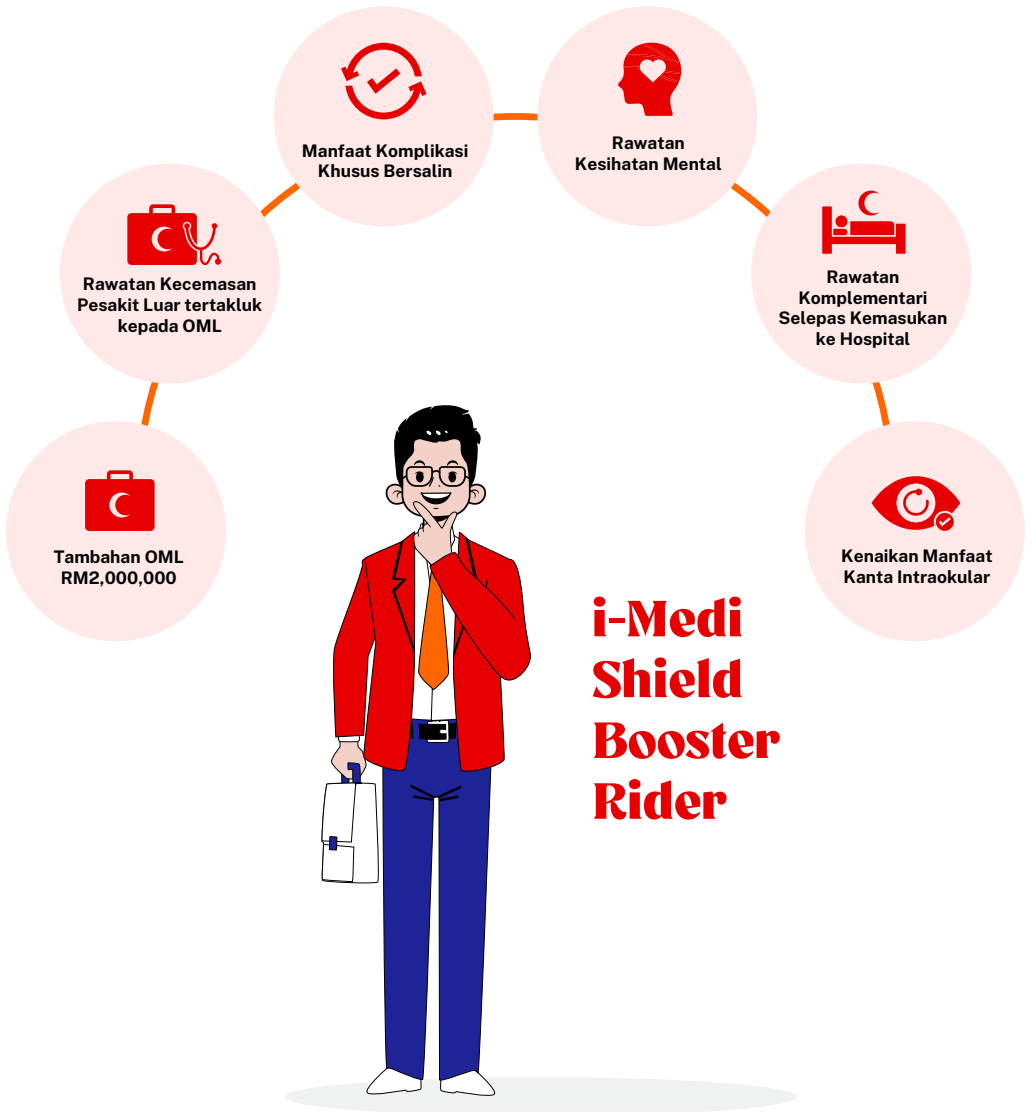
Bilik & Penginapan bertambah setiap 5 tahun dan Had Perubatan Keseluruhan bertambah setiap 2 tahun

Lanjutan perlindungan melebihi Had Perubatan Keseluruhan dengan ko-Takaful



\* Tidak boleh digunakan untuk i-Medi Shield Step Up Rider. Tertakluk pada terma dan syarat.

# Manfaat dan Ciri-ciri



Tertakluk pada terma dan syarat.

# Jadual Manfaat

i-Medi Shield Rider (Caruman tetap)

Perkara	Manfaat Yang Dilindungi	Had-had (RM)		
		i-Medi Shield Rider Pelan 150	i-Medi Shield Rider Pelan 200	i-Medi Shield Rider Pelan 300
	<b>AMAUN DEDUKTIBEL</b> (Setiap Hilang Upaya untuk perkara 1 - 7)		i. <b>RM500</b> ; atau ii. <b>RM1,000</b> ; atau iii. <b>RM2,000</b> ; atau iv. <b>RM5,000</b> .	
		Jumlah deduktibel bawah Sijil ini merujuk kepada jumlah deduktibel yang dipilih oleh Anda seperti yang dinyatakan dalam Illustirasi Manfaat dan Risalah Pemberitahuan Produk yang ditampilkan bersama Sijil.  Jumlah deduktibel (kecuali Deduktibel RM500) akan dikurangkan separuh, tertakluk kepada sijil yang berkuat kuasa, tanpa sebarang tuntutan selama sekurang-kurangnya 5 tahun dan caruman terkini dijelaskan. Jumlah deduktibel akan kembali kepada jumlah yang asal jika ada tuntutan dibuat selepas itu.  Untuk mengelakkan keraguan, Endorsmen akan dikeluarkan sekiranya Anda memutuskan untuk menukar Jumlah Deduktibel yang dipilih sebelum ini.		
<b>Manfaat Pesakit Dalam (RM)</b>				
1	<b>Bilik dan Penginapan Hospital (R&amp;B)*</b> (Had sehari, untuk bilangan hari tanpa had)	<b>150</b>	<b>200</b>	<b>300</b>
		*Peningkatan 20% daripada R&B permulaan setiap 5 tahun, jika tiada tuntutan (Sehingga maksimum 5 kali kenaikan)		
2	<b>Unit Rawatan Rapi (ICU)</b> (Had sehari, untuk bilangan hari tanpa had)	Seperti yang dicaj, tertakluk kepada Had Perubatan, terma dan syarat.		
3	<b>Bekalan dan Khidmat Hospital</b>			
4	<b>Bayaran Pembedahan</b>			
5	<b>Dewan Bedah</b>			
6	<b>Bayaran Pakar Bius</b>			
7	<b>Lawatan Pakar Perubatan Dalam Hospital</b> (2 lawatan sehari)			
<b>Manfaat Pesakit Luar (RM)</b>				
8	<b>Ujian Diagnosis Sebelum Kemasukan Hospital</b> (Dalam tempoh 120 hari sebelum Kemasukan Hospital)	Seperti yang dicaj, tertakluk kepada Had Perubatan, terma dan syarat.		
9	<b>Konsultasi Pakar Sebelum Kemasukan Hospital</b> (Dalam tempoh 120 hari sebelum Kemasukan Hospital)			
10	<b>Rawatan Selepas Kemasukan Hospital</b> (Dalam tempoh 180 hari selepas keluar hospital)			
11	<b>Pembedahan Harian Pesakit Luar</b>			
12	<b>Rawatan Kanser Pesakit Luar</b>			

# Jadual Manfaat

i-Medi Shield Rider (Caruman tetap)

Perkara	Manfaat Yang Dilindungi	Had-had (RM)		
		i-Medi Shield Rider Pelan 150	i-Medi Shield Rider Pelan 200	i-Medi Shield Rider Pelan 300
<b>Perlindungan Perubatan Primer</b>				
<b>Manfaat Pesakit Luar (RM)</b>				
13	<b>Rawatan Dialisis Buah Pinggang Pesakit Luar</b>	Seperti yang dicaj, tertakluk kepada Had Perubatan, terma dan syarat.		
14	<b>Rawatan Denggi Pesakit Luar</b>			
15	<b>Rawatan Kemalangan Kecemasan Pesakit Luar</b> (Had setiap tahun sijil, tertakluk kepada maksimum 30 hari dari tarikh kemalangan)	<b>5,000</b>		
<b>Manfaat-Manfaat Lain (RM)</b>				
16	<b>Bayaran Ambulans</b>	Seperti yang dicaj, tertakluk kepada Had Perubatan, terma dan syarat.		
17	<b>Pemindahan Organ</b>			
18	<b>Elaun Tunai Harian di Hospital Kerajaan Malaysia</b> Had sehari, untuk bilangan hari tanpa had)	<b>150</b>	<b>200</b>	<b>300</b>
19	<b>Kanta Intraokular</b>	Sehingga <b>1,000</b> setiap mata dan maksimum <b>2,000</b> untuk seumur hidup		
20	<b>Penjagaan Harian</b> (untuk Kemasukan Hospital kanak-kanak) (Sehari, tertakluk kepada maksimum 180 hari bagi setiap tahun sijil)	Tidak berkenaan	<b>200</b>	<b>300</b>
21	<b>Telekonsultasi Pesakit Luar</b>	Telekonsultasi <b>TANPA HAD</b> dengan Pengamal Perubatan Am, berdasarkan peruntukan manfaat dalam perjanjian Telekonsultasi		
22	<b>Supreme Assist</b> (Khidmat Bantuan Perubatan Kecemasan)	Berdasarkan peruntukan manfaat dalam perjanjian Supreme Assist		
23	<b>Pendapat Kedua Eksekutif (ESO)</b>	Berdasarkan peruntukan manfaat dalam perjanjian Pendapat Eksekutif Kedua		
24	<b>Cukai Malaysia</b>	Tuntutan yang boleh dibayar ke atas cukai perkhidmatan dan/atau cukai-cukai lain yang dikenakan bagi Manfaat yang Dilindungi; tidak tertakluk kepada Had Perubatan Keseluruhan.		
<b>Had Keseluruhan (RM)</b>				
25	<b>Had Perubatan Keseluruhan bagi Perkara (1) hingga (20) (OML)</b> (Based on paid amount)	<b>100,000</b>	<b>200,000</b>	<b>250,000</b>
		*Peningkatan 10% daripada OML permulaan setiap 2 tahun, jika tiada tuntutan (Sehingga maksimum 20 kali kenaikan)		
26	<b>Had Tahunan Keseluruhan</b>	<b>Tiada Had Tahunan</b> (20% daripada takaful bersama dikenakan untuk tuntutan yang melebihi OML)		
27	<b>Had Seumur Hidup Keseluruhan</b>	<b>Tiada Had Seumur Hidup</b>		

# Jadual Manfaat

i-Medi Shield Step Up Rider

Perkara	Manfaat yang Dilindungi	i-Medi Shield Step Up Rider Pelanggan 150	i-Medi Shield Step Up Rider Pelanggan 200
		Deduktibel setiap ketidakupayaan (perkara 1-7) : RM 500, RM1,000 atau RM 2,000	
<p>Jumlah deduktibel (kecuali Deduktibel RM500) akan dikurangkan separuh, tertakluk kepada sijil yang berkuatkuasa, tanpa sebarang tuntutan selama sekurang-kurangnya 5 tahun dan caruman terkini dijelaskan. Jumlah deduktibel akan kembali kepada jumlah yang asal jika ada tuntutan dibuat selepas itu.</p>			
Manfaat Pesakit Dalam (RM)			
1	<b>Bilik dan Penginapan Hospital*</b> (Had sehari, untuk bilangan hari tanpa had)	<b>150</b>	<b>200</b>
		*Peningkatan 20% daripada R&B permulaan setiap 5 tahun, jika tiada tuntutan. (Sehingga 5 kali kenaikan)	
2	<b>Unit Rawatan Rapi (ICU)</b> (Had sehari, untuk bilangan hari tanpa had)	Seperti yang dicaj, tertakluk kepada Had Perubatan, terma dan syarat.	
3	<b>Bekalan dan Khidmat Hospital</b>		
4	<b>Bayaran Pembedahan</b>		
5	<b>Dewan Bedah</b>		
6	<b>Bayaran Pakar Bius</b>		
7	<b>Lawatan Pakar Perubatan Dalam Hospital</b> (2 lawatan sehari)		
Manfaat Pesakit Luar (RM)			
8	<b>Ujian Diagnosis Sebelum Kemasukan Hospital</b> (Dalam tempoh 120 hari sebelum Kemasukan Hospital)	Seperti yang dicaj, tertakluk kepada Had Perubatan, terma dan syarat.	
9	<b>Konsultasi Pakar Sebelum Kemasukan Hospital</b> (Dalam tempoh 120 hari sebelum Kemasukan Hospital)		
10	<b>Rawatan Selepas Kemasukan Hospital</b> (Dalam tempoh 180 hari selepas keluar hospital)		
11	<b>Pembedahan Harian Pesakit Luar</b>		
12	<b>Rawatan Kanser Pesakit Luar</b>		
13	<b>Rawatan Dialisis Buah Pinggang Pesakit Luar</b>		
14	<b>Rawatan Denggi Pesakit Luar</b>		
15	<b>Rawatan Kemalangan Kecemasan Pesakit Luar</b> (Had setiap tahun sijil, tertakluk kepada maksimum 30 hari dari tarikh kemalangan)	<b>5,000</b>	

# Jadual Manfaat

i-Medi Shield Step Up Rider

Perkara	Manfaat yang Dilindungi	i-Medi Shield Step Up Rider Pelan 150	i-Medi Shield Step Up Rider Pelan 200
		<p>Deduktibel setiap ketidakupayaan (perkara 1-7) : RM 500, RM1,000 atau RM 2,000</p> <p>Jumlah deduktibel (kecuali Deduktibel RM500) akan dikurangkan separuh, tertakluk kepada sijil yang berkuatkuasa, tanpa sebarang tuntutan selama sekurangnya 5 tahun dan caruman terkini dijelaskan. Jumlah deduktibel akan kembali kepada jumlah yang asal jika ada tuntutan dibuat selepas itu.</p>	
Manfaat Lain (RM)			
16	Bayaran Ambulans	Seperti yang dicaj, tertakluk kepada Had Perubatan, terma dan syarat.	
17	Pemindahan Organ		
18	Elaun Tunai Harian di Hospital Kerajaan Malaysia Had sehari, untuk bilangan hari tanpa had)	150	200
19	Kanta Intraokular	Sehingga 1,000 setiap mata dan maksimum 2,000 untuk seumur hidup	
20	Penjagaan Harian (untuk Kemasukan Hospital kanak-kanak) (Sehari, tertakluk kepada maksimum 180 hari bagi setiap tahun sijil)	Tidak berkenaan	200
21	Telekonsultasi Pesakit Luar	Telekonsultasi TANPA HAD dengan Pengamal Perubatan Am, berdasarkan peruntukan manfaat dalam perjanjian Telekonsultasi	
22	Supreme Assist (Khidmat Bantuan Perubatan Kecemasan)	Berdasarkan peruntukan manfaat dalam perjanjian Supreme Assist	
23	Pendapat Kedua Eksekutif (ESO)	Berdasarkan peruntukan manfaat dalam perjanjian Pendapat Eksekutif Kedua	
24	Cukai Malaysia	Tuntutan yang boleh dibayar ke atas cukai perkhidmatan dan/atau cukai-cukai lain yang dikenakan bagi Manfaat yang Dilindungi; tidak tertakluk kepada Had Perubatan Keseluruhan.	
Had Keseluruhan (RM)			
25	Had Perubatan Keseluruhan bagi Perkara (1) hingga (20) (OML) (Based on paid amount)	100,000	200,000
		*Peningkatan 10% dari OML permulaan setiap 2 tahun, jika tiada tuntutan (Sehingga maksimum 20 kali kenaikan)	
26	Had Tahunan Keseluruhan	Tiada Had Tahunan (20% takaful bersama dikenakan untuk tuntutan melebihi OML)	
27	Had Seumur Hidup Keseluruhan	Tiada Seumur Hidup	

# Jadual Manfaat

i-Medi Shield Booster Rider

Perkara	Manfaat yang Dilindungi	i-Medi Shield Booster Rider
<b>Manfaat Pesakit Luar (RM)</b>		
1	<b>Rawatan Kemalangan Pesakit Luar</b> (Had setiap tahun sijil, tertakluk kepada maksimum 30 hari dari tarikh kemalangan)	Seperti yang dicaj, tertakluk kepada Had Perubatan pada tahun sijil
<b>Other Benefits (RM)</b>		
2	<b>Komplikasi Khusus Bersalin</b>	Sehingga RM10,000 setiap tahun
3	<b>Rawatan Penjagaan Mental / Yuran Konsultasi Psikiatri</b>	Sehingga RM5,000 setiap tahun
4	<b>Rawatan Pelengkap Selepas Hospitalisasi</b> (dalam 120 hari selepas pelepasan hospital)	Sehingga RM1,5000 setiap tahun
5	<b>Kanta Intraokular</b>	Sehingga <b>4,000</b> setiap mata dan maksimum <b>8,000</b> untuk seumur hidup
<b>Had Keseluruhan (RM)</b>		
6	<b>Had Perubatan Keseluruhan bagi Perkara (1) hingga (6) (OML) di bawah SOB i-Medi Shield Rider</b> (Berdasarkan jumlah yang dibayar)	Tambahan RM2,000,000
		Tambahan RM2 juta ke atas OML asal i-Medi Shield Rider. Kenaikan OML sebanyak 10% hanya dikenakan pada OML permulaan di bawah pelan i-Medi Shield Rider utama.
7	<b>Had Tahunan Keseluruhan</b>	Tiada Had Tahunan (20% daripada takaful bersama dikenakan pada tuntutan melebihi OML)
8	<b>Had Seumur Hidup Keseluruhan</b>	Tiada Had Seumur Hidup

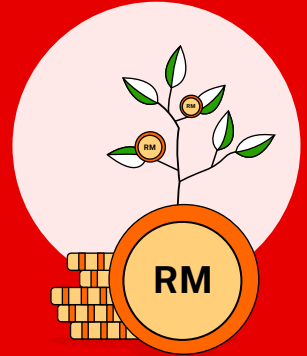


# Dapatkan Ganjaran

## Nikmati lebih pengunderaitan dan keuntungan pelaburan

Dengan **i-Medi Shield Rider**, **i-Medi Shield Step Up Rider**, atau **i-Medi Shield Booster Rider**, sebarang lebih pengunderaitan daripada Dana Tabarru' setelah melakukan penyetarasan 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.



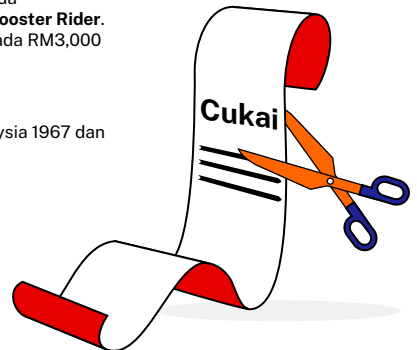
### Nota:

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 sama ada **i-Medi Shield Rider**, **i-Medi Shield Step Up Rider** atau **i-Medi Shield Booster 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 Shield Rider dengan caruman tetap dan i-Medi Shield Booster Rider**

		Minimum	Maksimum	Umur matang/luput
		Umur penyertaan		
Orang yang Dilindungi	Kanak-kanak	14 hari umur dicapai	15 tahun hari lahir berikutnya	25 / 70 / 80 tahun hari lahir berikutnya
	Dewasa	16 tahun hari lahir berikutnya	60 tahun hari lahir berikutnya	70 / 80 tahun hari lahir berikutnya
70 tahun hari lahir berikutnya			80 tahun hari lahir berikutnya	
Peserta		19 tahun hari lahir berikutnya	NIL	NIL

**i-Medi Shield Step Up Rider (dengan caruman yang meningkat secara berkala)**

		Minimum	Maksimum	Umur matang/luput
		Umur penyertaan		
Orang yang Dilindungi		14 hari umur dicapai	5 tahun hari lahir berikutnya	25 tahun hari lahir berikutnya
Peserta		19 tahun hari lahir berikutnya	NIL	NIL

Q

Adakah saya perlu menjalani pemeriksaan perubatan?

A

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

Q

Berapakah caruman yang perlu saya bayar?

A

Ini adalah rider dengan pembayaran caruman. Amaun caruman bergantung kepada Deduktibel, Bilik dan Penginapan yang anda pilih, umur, jantina, dan kelas pekerjaan. Sila rujuk pada Lampiran untuk mengetahui anggaran amaun caruman.

Q

Apakah Supreme Assist?

A

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



### Bagaimanakah saya boleh membuat caruman?



Anda boleh membuat caruman melalui GIRO/Autodebit, Kebenaran Debit Terus, Arahan Bank atau kad kredit secara tahunan, separuh tahunan, suku tahunan atau bulanan.



### Apakah yuran dan caj yang dikenakan?



#### 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:

- i. kos pengedaran langsung termasuk komisen pengantara, dan
- ii. perbelanjaan pengurusan bagi menguruskan sijil anda, termasuk duti setem sebanyak RM10.

#### i-Medi Shield Rider dengan caruman tetap

Tahun Caruman	Caj Pendahuluan % Berdasarkan Tempoh Pembayaran Caruman											
	10	11	12	13	14	15	16	17	18	19	≥20	
1	40%	43%	46%	49%	50%	50%	50%	50%	50%	50%	50%	50%
2	25%	27%	29%	31%	33%	35%	37%	39%	41%	43%	43%	45%
3	32%	34%	35%	36%	37%	39%	40%	41%	42%	44%	44%	45%
4	30%	31%	32%	33%	34%	35%	36%	37%	38%	39%	39%	40%
5	30%	31%	31%	32%	32%	33%	33%	34%	34%	35%	35%	35%
6	20%	21%	21%	22%	22%	23%	23%	24%	24%	25%	25%	25%
7	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
8	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
9	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
10	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
11		10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
12			10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
13				10%	10%	10%	10%	10%	10%	10%	10%	10%
14					10%	10%	10%	10%	10%	10%	10%	10%
15						10%	10%	10%	10%	10%	10%	10%
16							10%	10%	10%	10%	10%	10%
17								10%	10%	10%	10%	10%
18									10%	10%	10%	10%
19										10%	10%	10%
≥20											10%	10%

#### i-Medi Shield Step Up Rider (dengan caruman yang meningkat secara berkala)

Tahun Caruman	Caj Pendahuluan % Berdasarkan Tempoh Pembayaran Caruman
1 - 20	36%
≥21	20%

## i-Medi Shield Booster

Tahun Caruman	Caj Pendahuluan % Berdasarkan Tempoh Pembayaran Caruman											
	10	11	12	13	14	15	16	17	18	19	≥20	
1	40%	43%	46%	49%	50%	50%	50%	50%	50%	50%	50%	50%
2	25%	27%	29%	31%	33%	35%	37%	39%	41%	43%	44%	45%
3	32%	34%	35%	36%	37%	39%	40%	41%	42%	44%	44%	45%
4	30%	31%	32%	33%	34%	35%	36%	37%	38%	39%	39%	40%
5	30%	31%	31%	32%	32%	33%	33%	34%	34%	35%	35%	35%
6	20%	21%	21%	22%	22%	23%	23%	24%	24%	25%	25%	25%
7	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
8	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
9	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
10	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
11		10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
12			10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
13				10%	10%	10%	10%	10%	10%	10%	10%	10%
14					10%	10%	10%	10%	10%	10%	10%	10%
15						10%	10%	10%	10%	10%	10%	10%
16							10%	10%	10%	10%	10%	10%
17								10%	10%	10%	10%	10%
18									10%	10%	10%	10%
19										10%	10%	10%
≥20												10%

### Tabarru'

Tabarru' akan ditolak secara bulanan pada setiap awal bulan Sijil daripada Akaun Individu Peserta dan ia berbeza mengikut Deduktibel, R&B, umur dicapai, 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.

**Q**

**Apakah pengecualian utama di bawah Sijil ini?**

**A**

Kami tidak akan membayar sebarang manfaat di bawah rider-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 Tempoh Menunggu;

4. Rawatan plastik/kosmetik, upacara berkhatan (untuk tujuan keagamaan), pemeriksaan mata, bercermin mata, kanta lekap dan pembetulan penglihatan dekat serta jauh melalui pembiasaan atau pembedahan (Keratotomi Radial atau Lasik), silau mata dan penggunaan atau pemerolehan peralatan atau alatan luaran palsu seperti anggota palsu, alat pendengaran, peralatan/implan koklea, penukaran peranti kehabisan bateri, neurostimulator, elektrod/pemimpin implan (kecuali alat pacu jantung, implan merangsang denyutan jantung, alat pendengaran dan anggota palsu seperti yang disediakan di bawah Alat Perubatan, jika berkenaan) 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 kecuali untuk penyakit COVID-19 untuk Orang yang Dilindungi yang Divaksin Sepenuhnya atau Tidak Layak Tidak Divaksinasi;
7. Sebarang rawatan atau operasi pembedahan untuk Penyakit Kongenital atau kecacatan termasuk penyakit keturunan;
8. Kehamilan dan komplikasinya, kelahiran anak (termasuk kelahiran secara pembedahan dan sebarang prosedur bukan pembedahan terhadap sistem pembiakan perempuan 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. Ketidakfungsian 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 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;
15. Jagaan atau rawatan yang tidak dikenakan bayaran atau apabila ia adalah dibayar dengan insurans/takaful lain 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 atau Sakit atau Penyakit 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. Hidapan atau Kecederaan yang timbul daripada sebarang bentuk perlumbaan (kecuali perlumbaan dengan kaki), sukan berbahaya seperti, tetapi tidak terhad kepada payung terjun, terjun udara, luncur air, aktiviti dalam air yang memerlukan alatan pernafasan, sukan musim sejuk, Sukan Profesional dan aktiviti haram. Bagi mengelakkan keraguan, "Sukan Profesional" bermaksud terlibat dalam sebarang aktiviti fizikal secara profesional atau apabila Orang yang Dilindungi akan atau boleh menjana pendapatan atau ganjaran daripada penglibatan dalam aktiviti tersebut;
19. Penerbangan peribadi selain sebagai penumpang yang membayar tambang dalam mana-mana penerbangan komersil berjadual untuk mengangkut penumpang melalui laluan yang ditetapkan;
20. Perbelanjaan yang ditanggung untuk menukar jantina;
21. Sebarang rawatan Pesakit Luar yang tidak berkaitan dengan rawatan Pesakit Dalam, kecuali seperti disediakan di bawah Aneksur ini;
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 kecacatan bagi Orang yang Dilindungi disebabkan oleh kecederaan yang timbul:
  - i. dalam masa peperangan yang diisytiharkan atau tidak diisytiharkan;
  - ii. semasa di bawah perintah untuk peperangan seperti operasi;
  - iii. semasa di bawah pemulihan ketenteraman awam semasa mogok, rusuhan dan kekecohan awam;
  - iv. dari pekerjaan atau latihan Orang yang Dilindungi di mana-mana cawangan Tentera atau separa tentera Perkhidmatan Tentera, Laut atau organisasi 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.

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# Notis Penting

1. **i-Medi Shield Rider** adalah rider Takaful Perubatan dan Kesihatan meliputi perbelanjaan penghospitalan dan pembedahan dengan pembayaran caruman tetap yang dilampirkan pada pelan Takaful Keluarga bertempoh dengan caruman berkala yang terpilih.
2. **i-Medi Shield Step Up Rider** adalah rider Takaful Perubatan dan Kesihatan meliputi perbelanjaan penghospitalan dan pembedahan dengan pembayaran caruman bertambah yang dilampirkan pada pelan Takaful Keluarga bertempoh dengan caruman berkala yang terpilih.
3. **i-Medi Shield Booster Rider** adalah rider pilihan Takaful Perubatan dan Kesihatan yang menyediakan manfaat tambahan dan had keseluruhan dengan pembayaran caruman tetap pada pelan Takaful Keluarga apabila i-Medi Shield Rider caruman tetap juga disertakan.
4. Semua umur yang dinyatakan di dalam risalah ini merujuk kepada umur hari lahir berikutnya.
5. Anda seharusnya berpuas hati bahawa rider-rider ini akan memenuhi keperluan anda dengan sebaiknya dan caruman yang dibayar sehingga akhir tempoh Sijil rider ini adalah amaun yang anda mampu bayar.
6. 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.
7. Apabila rider ditamatkan, diberhentikan atau luput, tiada manfaat akan dibayar daripada Dana Tabarru'.
8. "Tempoh Rujukan Percuma" selama 15 hari daripada tarikh anda menerima Sijil diberikan kepada anda untuk meneliti kesesuaian 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).
9. 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.

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Risalah ini adalah untuk maklumat am sahaja dan bukanlah satu pelan 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.

**i-Medi Shield Rider, i-Medi Shield Step Up Rider dan i-Medi Shield Booster Rider** merupakan produk-produk yang patuh Syariah.

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

# Lampiran

## Kadar caruman tahunan (RM) berdasarkan deduktibel i-Medi Shield Rider

Kadar Caruman Deduktibel RM500

Deduktibel RM500, Umur luput 80							Deduktibel RM500, Umur luput 70							Deduktibel RM500, Umur luput 25						
Umur Penyertaan	Lelaki			Perempuan			Umur Penyertaan	Lelaki			Perempuan			Umur Penyertaan	Lelaki			Perempuan		
	R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300
1 - 5	2,952	3,528	4,344	2,952	3,528	4,344	1 - 5	2,952	3,528	4,308	2,952	3,528	4,308	1 - 5	2,952	3,528	4,308	2,952	3,528	4,308
6 - 10	1,620	1,932	2,364	1,500	1,788	2,196	6 - 10	1,620	1,932	2,340	1,500	1,788	2,172	6 - 10	1,620	1,932	2,340	1,500	1,788	2,172
11 - 15	1,584	1,872	2,292	1,524	1,776	2,136	11 - 15	1,584	1,872	2,268	1,452	1,728	2,088	11 - 15	1,584	1,872	2,268	1,452	1,728	2,088
16 - 20	1,764	2,052	2,484	1,716	2,004	2,424	16 - 20	1,680	1,968	2,376	1,548	1,812	2,196							
21 - 25	1,992	2,316	2,796	1,956	2,280	2,748	21 - 25	1,728	2,028	2,448	1,680	1,956	2,316							
26 - 30	2,268	2,628	3,168	2,244	2,604	3,144	26 - 30	1,920	2,244	2,700	1,908	2,208	2,616							
31 - 35	2,616	3,036	3,720	2,616	3,036	3,708	31 - 35	2,196	2,556	3,084	2,208	2,568	3,096							
36 - 40	3,096	3,600	4,380	3,072	3,576	4,356	36 - 40	2,592	3,024	3,636	2,592	3,012	3,636							
41 - 45	3,684	4,284	5,208	3,624	4,212	5,136	41 - 45	3,120	3,624	4,356	3,072	3,576	4,284							
46 - 50	4,404	5,136	6,228	4,284	4,992	6,048	46 - 50	3,816	4,440	5,316	3,684	4,296	5,148							
51 - 55	5,364	6,252	7,560	5,124	5,976	7,248	51 - 55	4,668	5,448	6,504	4,380	5,112	6,108							
56 - 60	6,660	7,764	9,384	6,360	7,416	8,976	56 - 60	5,928	6,912	8,232	5,496	6,432	7,668							
61 - 65	9,228	10,752	12,996	8,952	10,428	12,600														
66 - 70	12,372	14,388	17,376	12,228	14,232	17,184														

Kadar Caruman Deduktibel RM1,000

Deduktibel RM1,000, Umur luput 80							Deduktibel RM1,000, Umur luput 70							Deduktibel RM1,000, Umur luput 25						
Umur Penyertaan	Lelaki			Perempuan			Umur Penyertaan	Lelaki			Perempuan			Umur Penyertaan	Lelaki			Perempuan		
	R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300
1 - 5	2,652	3,156	3,780	2,652	3,156	3,780	1 - 5	2,652	3,156	3,780	2,652	3,156	3,780	1 - 5	2,652	3,156	3,720	2,652	3,156	3,720
6 - 10	1,488	1,776	2,088	1,380	1,632	1,944	6 - 10	1,488	1,776	2,088	1,380	1,632	1,944	6 - 10	1,488	1,776	2,052	1,380	1,632	1,908
11 - 15	1,512	1,764	2,076	1,464	1,716	1,980	11 - 15	1,488	1,752	2,076	1,368	1,620	1,932	11 - 15	1,488	1,752	2,040	1,368	1,620	1,896
16 - 20	1,692	1,968	2,268	1,656	1,920	2,208	16 - 20	1,620	1,896	2,232	1,500	1,752	2,064							
21 - 25	1,908	2,220	2,544	1,884	2,184	2,508	21 - 25	1,668	1,956	2,292	1,608	1,872	2,160							
26 - 30	2,172	2,520	2,892	2,160	2,508	2,868	26 - 30	1,848	2,160	2,520	1,836	2,124	2,436							
31 - 35	2,508	2,916	3,420	2,508	2,916	3,420	31 - 35	2,112	2,448	2,844	2,124	2,460	2,844							
36 - 40	2,964	3,444	4,020	2,952	3,432	4,008	36 - 40	2,496	2,892	3,336	2,496	2,892	3,336							
41 - 45	3,528	4,104	4,776	3,468	4,044	4,716	41 - 45	2,988	3,480	3,996	2,940	3,420	3,936							
46 - 50	4,224	4,908	5,724	4,104	4,776	5,556	46 - 50	3,660	4,260	4,884	3,528	4,116	4,728							
51 - 55	5,124	5,976	6,936	4,908	5,724	6,648	51 - 55	4,476	5,220	5,976	4,200	4,896	5,604							
56 - 60	6,360	7,416	8,592	6,084	7,092	8,220	56 - 60	5,664	6,612	7,548	5,256	6,144	7,020							
61 - 65	8,820	10,272	11,904	8,556	9,972	11,556														
66 - 70	11,820	13,752	15,912	11,688	13,596	15,756														

Kadar caruman di atas berdasarkan Kelas Pekerjaan 1 dan 2. Kadar caruman tidak dijamin dan mungkin disemak semula pada ulang tahun sivil dengan pemberitahuan notis bertulis 30 hari lebih awal dari kami.



## Kadar caruman tahunan (RM) berdasarkan deduktibel i-Medi Shield Rider

Kadar Caruman Deduktibel RM2,000

Deduktibel RM2,000, Umur luput 80							Deduktibel RM2,000, Umur luput 70							Deduktibel RM2,000, Umur luput 25						
Umur Penyertaan	Lelaki			Perempuan			Umur Penyertaan	Lelaki			Perempuan			Umur Penyertaan	Lelaki			Perempuan		
	R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300
1 - 5	2,028	2,424	2,964	2,028	2,424	2,964	1 - 5	2,028	2,424	2,964	2,028	2,424	2,964	1 - 5	2,028	2,424	2,904	2,028	2,424	2,904
6 - 10	1,236	1,440	1,704	1,188	1,392	1,620	6 - 10	1,188	1,416	1,704	1,104	1,308	1,584	6 - 10	1,188	1,416	1,668	1,104	1,308	1,548
11 - 15	1,380	1,608	1,860	1,344	1,560	1,812	11 - 15	1,296	1,524	1,812	1,200	1,404	1,668	11 - 15	1,272	1,488	1,752	1,164	1,380	1,632
16 - 20	1,536	1,788	2,076	1,512	1,752	2,016	16 - 20	1,476	1,728	2,052	1,368	1,596	1,896							
21 - 25	1,740	2,028	2,328	1,716	1,992	2,292	21 - 25	1,524	1,788	2,100	1,476	1,716	1,980							
26 - 30	1,980	2,304	2,640	1,968	2,280	2,616	26 - 30	1,680	1,956	2,304	1,668	1,944	2,232							
31 - 35	2,292	2,664	3,120	2,292	2,652	3,120	31 - 35	1,932	2,244	2,592	1,944	2,244	2,604							
36 - 40	2,700	3,144	3,672	2,688	3,120	3,648	36 - 40	2,280	2,640	3,060	2,280	2,640	3,048							
41 - 45	3,204	3,732	4,356	3,156	3,672	4,296	41 - 45	2,724	3,168	3,648	2,688	3,120	3,600							
46 - 50	3,840	4,464	5,208	3,732	4,344	5,052	46 - 50	3,324	3,876	4,452	3,216	3,744	4,308							
51 - 55	4,656	5,436	6,312	4,452	5,196	6,036	51 - 55	4,068	4,752	5,448	3,816	4,464	5,100							
56 - 60	5,772	6,744	7,836	5,520	6,444	7,476	56 - 60	5,148	6,012	6,864	4,776	5,592	6,396							
61 - 65	8,004	9,336	10,824	7,764	9,060	10,512														
66 - 70	10,728	12,480	14,472	10,608	12,348	14,316														

Kadar Caruman Deduktibel RM5,000

Deduktibel RM5,000, Umur luput 80							Deduktibel RM5,000, Umur luput 70							Deduktibel RM5,000, Umur luput 25						
Umur Penyertaan	Lelaki			Perempuan			Umur Penyertaan	Lelaki			Perempuan			Umur Penyertaan	Lelaki			Perempuan		
	R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300		R&B 150	R&B 200	R&B 300	R&B 150	R&B 200	R&B 300
1 - 5	804	912	1,032	792	888	1,032	1 - 5	804	864	972	792	840	972	1 - 5	696	756	972	696	756	972
6 - 10	912	1,068	1,176	888	1,032	1,140	6 - 10	816	948	1,080	792	924	1,056	6 - 10	600	708	768	564	648	720
11 - 15	1,056	1,224	1,344	1,032	1,188	1,308	11 - 15	948	1,104	1,284	912	1,056	1,212	11 - 15	780	912	1,008	732	852	948
16 - 20	1,188	1,368	1,512	1,152	1,344	1,464	16 - 20	1,164	1,344	1,560	1,080	1,248	1,452							
21 - 25	1,332	1,548	1,788	1,308	1,524	1,764	21 - 25	1,188	1,380	1,584	1,140	1,320	1,500							
26 - 30	1,512	1,764	2,040	1,500	1,740	2,016	26 - 30	1,296	1,500	1,716	1,296	1,488	1,680							
31 - 35	1,752	2,028	2,340	1,752	2,028	2,328	31 - 35	1,488	1,728	2,016	1,500	1,728	2,028							
36 - 40	2,052	2,388	2,736	2,040	2,376	2,724	36 - 40	1,752	2,028	2,352	1,740	2,028	2,352							
41 - 45	2,424	2,832	3,264	2,388	2,784	3,204	41 - 45	2,076	2,412	2,796	2,052	2,388	2,760							
46 - 50	2,892	3,372	3,888	2,808	3,288	3,780	46 - 50	2,532	2,952	3,396	2,484	2,856	3,324							
51 - 55	3,504	4,092	4,680	3,348	3,912	4,476	51 - 55	3,072	3,600	4,140	2,880	3,372	3,888							
56 - 60	4,332	5,100	5,868	4,128	4,836	5,520	56 - 60	3,864	4,536	5,196	3,588	4,212	4,836							
61 - 65	6,000	7,008	8,016	5,820	6,804	7,776														
66 - 70	8,028	9,372	10,692	7,932	9,264	10,572														

Kadar caruman di atas berdasarkan Kelas Pekerjaan 1 dan 2. Kadar caruman tidak dijamin dan mungkin disemak semula pada ulang tahun sivil dengan pemberitahuan notis bertulis 30 hari lebih awal dari kami.

## Kadar caruman tahunan (RM) berdasarkan deduktibel i-Medi Shield Step Up Rider

Kadar Caruman Deduktibel RM500, RM1,000 dan RM2,000

Deduktibel RM500, Umur luput 25					Deduktibel RM1,000, Umur luput 25					Deduktibel RM2,000, Umur luput 25				
Umur Dicapai	Lelaki		Perempuan		Umur Dicapai	Lelaki		Perempuan		Umur Dicapai	Lelaki		Perempuan	
	R&B 150	R&B 200	R&B 150	R&B 200		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	2,640	3,156	2,640	3,156	1 - 5	2,364	2,832	2,364	2,832	1 - 5	1,812	2,160	1,812	2,160
6 - 10	1,452	1,728	1,344	1,596	6 - 10	1,332	1,584	1,224	1,464	6 - 10	1,068	1,272	984	1,176
11 - 15	1,416	1,668	1,308	1,536	11 - 15	1,332	1,572	1,224	1,452	11 - 15	1,140	1,332	1,044	1,236
16 - 20	1,500	1,764	1,380	1,620	16 - 20	1,452	1,692	1,332	1,560	16 - 20	1,320	1,548	1,224	1,428
21 - 24	1,548	1,812	1,428	1,680	21 - 24	1,488	1,740	1,380	1,620	21 - 24	1,368	1,596	1,260	1,476

\* i-Medi Shield Step Up Rider hanya boleh disertai oleh orang yang dilindungi berumur 1 - 5 tahun.

Kadar caruman di atas berdasarkan Kelas Pekerjaan 1 dan 2. Kadar caruman tidak dijamin dan mungkin disemak semula pada ulang tahun sivil dengan pemberitahuan notis bertulis 30 hari lebih awal dari kami.

## Kadar caruman tahunan (RM) i-Medi Shield Booster Rider

Umur luput 80			Umur luput 70			Umur luput 25		
Umur Penyertaan	Lelaki	Perempuan	Umur Penyertaan	Lelaki	Perempuan	Umur Penyertaan	Lelaki	Perempuan
1 - 5	312	312	1 - 5	312	312	1 - 5	312	312
6 - 10	312	312	6 - 10	312	312	6 - 10	312	312
11 - 15	312	312	11 - 15	312	312	11 - 15	312	312
16 - 20	324	348	16 - 20	324	348			
21 - 25	324	360	21 - 25	324	360			
26 - 30	336	372	26 - 30	336	372			
31 - 35	336	372	31 - 35	336	372			
36 - 40	336	384	36 - 40	336	384			
41 - 45	384	420	41 - 45	372	420			
46 - 50	432	468	46 - 50	408	468			
51 - 55	504	492	51 - 55	456	468			
56 - 60	600	588	56 - 60	516	504			
61 - 65	720	708						
66 - 70	948	936						

### **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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