



**Life is full of fun,
knowing you are
fully PROTECTED.**

**保障完整的生活
总是充满乐趣。**



Annual Comprehensive **Health Screening**
年度综合性**健康检验**



24-Hour Emergency Worldwide Assistance
全球24小时紧急援助
USD1,000,000



High Protection up to **RM3,000,000**
with **Simple Application**
通过**简易申请**手续即可获高额保障达
RM3,000,000



Renewal Bonus up to **RM1,500,000**
更新红利高达**RM1,500,000**



Guaranteed Renewal up to **101 years old**
保证更新至**101岁**



Worldwide Coverage
全球保障

Program Manager:

Healthcare Partner:

Exclusively Distributed by:

Underwritten by:



MediSavers Management Sdn. Bhd. (1248537-X)
Registered Corporate Insurance Agency



MPI Generali Insurans Berhad (14730-X)

Summary of Personal Accident Insurance Benefits 个人意外保险利益概要

PROGRAM TYPE 配套类别	PASavers Plus A	PASavers Plus B	PASavers 1	PASavers 2#	PASavers 2A##
DESCRIPTION OF BENEFITS 利益说明					
1 Accidental Death 意外死亡	RM3,000,000	RM2,000,000	RM1,000,000	RM500,000	RM250,000
2 Permanent Disablement 永久残障	RM3,000,000	RM2,000,000	RM1,000,000	RM500,000	RM250,000
3 Renewal Bonus 更新红利	RM1,500,000	RM1,000,000	RM250,000	RM125,000	RM62,500
	Sum Assured increases by 10% each year, up to a maximum of 50% 保额每年提升10%，最高可提升50%		Sum Assured increases by 5% each year, up to a maximum of 25% 保额每年提升5%，最高可提升25%		
4 Additional Indemnity for Public Conveyance (due to Accidental Death) 乘搭公共交通工具的额外赔偿 (因意外死亡)	RM500,000	RM500,000	Not Applicable 不适用		
5 Child Education Fund (on Accidental Death only) 孩童教育基金 (仅限意外死亡)	RM50,000	RM50,000	Not Applicable 不适用		
6 Bereavement Allowance (due to Accident) 丧亲津贴 (因意外死亡)	RM10,000	RM10,000	RM10,000	RM10,000	RM5,000
7 Kidnap Benefit 绑架勒索利益 a) Expenses 费用 b) Rewards 奖赏	RM5,000 RM25,000	RM5,000 RM25,000	Not Applicable 不适用		
8 Snatch Theft (Worldwide) 抢劫盗窃 (全球)	RM500	RM500	Not Applicable 不适用		
9 Traditional Treatment (Medical Expenses due to Accident) 民俗传统疗法 (因意外导致的医疗费用)	RM50 per visit, up to RM500 maximum 每次看症RM50, 最高可达RM500	RM50 per visit, up to RM500 maximum 每次看症RM50, 最高可达RM500	Not Applicable 不适用		

SUMMARY OF MEMBERSHIP BENEFITS 会员配套利益概要

10 Annual Comprehensive 52-Test Health Screening* 年度综合性52项健康检验* (Worth 价值 RM220) 52 Tests: Diabetes Screening, Renal Function, Lipid Profile, Liver Function Tests, Serology, Haematology, Hepatitis B Screening, Thyroid Screening, Rheumatoid Arthritis Screening, Urine Examination 52项检验: 血糖检验, 肾脏检验, 类酯化合物检验, 肝脏检验, 血清检验, 血液研究分析, B型肝炎, 甲状腺检验, 风湿性关节炎因子, 尿液检验	✓	✓	✓	Not Applicable 不适用	Not Applicable 不适用
11 Annual Cancer Markers Screening* 年度肿瘤标志物检验* (Worth 价值 RM370) Male: 4 Tests - Screening for Liver Related Cancer (AFP), Screening for Cancer of the Colon (CEA), Screening for Cancer of the Stomach (CA19.9), Screening for Cancer of the Prostate (PSA) Female: 5 Tests - Screening for Liver Related Cancer (AFP), Screening for Cancer of the Colon (CEA), Screening for Cancer of the Stomach (CA19.9), Screening for Cancer of the Ovaries (CA125), Screening for Cancer of the Breast (CA15.3) 男性: 4项检验 - 肝胎蛋白质, 胚胎性癌抗原, 胃癌, 前列腺癌抗原 女性: 5项检验 - 肝胎蛋白质, 胚胎性癌抗原, 胃癌, 卵巢癌, 乳癌	✓	✓	Screening for Liver Related Cancer (AFP)	Not Applicable 不适用	Not Applicable 不适用
12 Blood Screening Discount Voucher 50 Tests (Discount 50% - Usual Price: RM203.52) 50项健康检验折扣券 (50%折扣 - 原价RM203.52)	Not Applicable 不适用	Not Applicable 不适用	Not Applicable 不适用	✓	✓
13 Arrangement of International & Domestic Emergency Medical Evacuation & Repatriation / Repatriation of Mortal Remains 提供海外及本地紧急医疗疏散及移送回国服务 / 从海外移送遗体回国服务	USD1,000,000	USD1,000,000	USD1,000,000	USD1,000,000	USD1,000,000
Membership Fee** - Annual Full Payment 会员费** - 年度全额付款	RM2,635.00	RM1,851.00	RM780.00	RM389.50	RM389.50
Membership Fee** - Easy Payment Plan (EPP) 会员费** - 简易付款计划 (EPP)	RM235.15 每月 per month	RM166.68 每月 per month	Not Applicable 不适用	Not Applicable 不适用	Not Applicable 不适用

All new applications and renewals of Class 3 Occupation / Housewife / Retiree shall be eligible for plan PASavers 2 only. 所有职业类别3/家庭主妇/退休人士的新会员籍申请及会员籍更新只以PASavers 2会员配套为准。

All new applications and renewals for age 30 days old to 18 years old, based on next birthday, and fulltime Student (any age) shall be eligible for plan PASavers 2A only. 所有年龄30天至下一个生日年龄18岁及全职学生(年龄不限)的新会员籍申请及会员籍更新只以PASavers 2A会员配套为准。

All renewals for age 76 years old to 101 years old, based on next birthday, shall be eligible for plan PASavers 2A only. 所有下一次生日年龄76岁至101岁的会员籍更新只以PASavers 2A会员配套为准。

* For Members who are subscribing to All THREE(3) Membership Programs of MediSavers, MediBooster & PASavers, the Annual 52-Test Health Screening & Cancer Marker Screening Voucher of PASavers shall be transferrable. Application to transfer must be done latest 180 days before the expiry date printed on the Voucher and the Voucher shall retain the original expiry date with no extension after the transfer. 已加入MediSavers, MediBooster及PASavers全三种会员配套的会员可将随PASavers会员配套附上的年度综合型52项健康检验及肿瘤标志物检验礼券转让。转让礼券的申请手续必须最迟在礼券上印有的有效日期的180天以前完成, 同时转让后的礼券也将保留原本的有效日期而不加以延长。

** Inclusive of 6% SST and Stamp Duty. 已包含6%销售与服务税及印花税。

This brochure is for general information only. For detailed important features and benefits, please refer to the sample of policy. 本册子仅作参考用途。欲知详尽特点与利益, 请参阅保单文件样本。

Program Manager: Healthcare Partner:

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