



Annual Family
**INSTANT
REBATE**



No Lifetime & Annual Limit

无年度限额及终身限额



Increasing Room & Board Limit And Per Disability Limit

自动上调的病房与膳食及每症赔付限额



No Alteration of Policy Benefits

无保单利益修改



Guaranteed Renewable

Up To Year 2115

保证更新至2115年



No Portfolio Withdrawal Conditions

无产品回撤条款



Provide **USD1,000,000** 24-Hour Worldwide Emergency Medical Evacuation & Repatriation Services

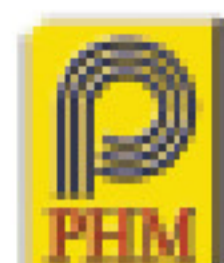
提供24小时全球紧急医疗疏散及移送回国服务

Program Manager:

Healthcare Partner:

Exclusively Distributed by:

Underwritten by:



Pathlab Health Management (M) Sdn. Bhd.
Registered Corporate Insurance Agency



LONPAC INSURANCE

HEALTHCARE BENEFITS & CLAIMS MANAGEMENT

保健利益与赔偿管理

Exclusive Bonus 独家利益*

a. Annual Comprehensive Health Screening 年度综合性健康检验

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

b. Annual Cancer Marker Screening# 年度癌症检验#

Male (4 Cancer Markers):

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 Cancer Markers):

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 项癌症检验 - 肝胎蛋白质, 胚胎性癌抗原, 胃癌, 前列腺癌抗原

女性 : 5 项癌症检验 - 肝胎蛋白质, 胚胎性癌抗原, 胃癌, 卵巢癌, 乳癌



HEALTH CHECK

* Only applicable to Members of age 19 years old and above. 只适用于年龄19岁或以上的会员。

Only applicable to MediSaversVIP 400-SP and MediSaversVIP 250-SP. 只适用于MediSaversVIP 400-SP 和 MediSaversVIP 250-SP 配套。

PROGRAM BENEFITS & DESCRIPTION 配套福利与会员利益



Pathlab Exclusive Discount on Blood Test Pathlab 健康检验特别优惠

Enjoy 50% Discount on Single Test & 20% Discount on Profile Test (Normal Price Only) at Pathlab Branches Nationwide

会员享有单项血液检验 50% 及综合检验 20% 折扣 (依据原价) 优惠于全国 Pathlab 分行



Pathlab Exclusive Discount on Health Supplement Pathlab 营养补足品特别优惠

Enjoy 20% Discount on Health Supplement (Normal Price Only) at Pathlab Branches Nationwide

会员享有营养补给品 20% 折扣 (依据原价) 优惠于全国 Pathlab 分行



Local Hospital Admission 本地入院程序

Provides Hassle-Free Local Admission Assistance 提供简易本地入院服务



Overseas Hospital Admission 海外入院程序

Provides Hassles-Free Overseas Hospital Admission Assistance 提供简易海外入院服务



Arrangement of International & Domestic Emergency Medical Evacuation & Repatriation

Maximum Cost of USD1,000,000 per Member / per Event

提供海外及本地紧急医疗疏散及移送回国服务每一位会员 / 每一场事故高达 1,000,000 美元



Arrangement of Repatriation of Mortal Remain from Overseas back to Malaysia USD1,000,000

提供从海外移送遗体回马来西亚服务 1,000,000 美元



Hospitalization & Surgical Claims Management 住院及手术管理

Provide Pre & Post Hospitalization Procedure Management and Claims Support

提供会员入院前及出院后程序管理及索偿支援

Healthcare Partner :



SUMMARY OF HOSPITALISATION & SURGICAL BENEFITS

住院与手术利益概要

PROGRAM TYPE 配套类别	MediSaversVIP			
	400 - SP	250 - SP	400	250
DESCRIPTION OF BENEFITS 利益说明				
1 Limit of Coverage 保障限额				
a. Hospital Room & Board, per day limit incurred during the policy period 病房与膳食, 保单有效期内所引致的每日限额	RM400*	RM250*	RM400	RM250
b. Per Disability Limit 每症赔付限额	RM1,160,000	RM1,100,000	RM160,000	RM100,000
c. Overall Annual Limit 综合年度限额	None 无限额	None 无限额	RM480,000	RM300,000
2 Before the patient is admitted to hospital or surgically treated in a hospital 病人住院或在医院进行手术之前				
a. Pre-Surgical Consultation & Diagnosis, incurred within 31 days prior to surgery 手术前 31 天之内所引致的咨询与诊断费				
b. Pre-Hospital Specialist Consultation & Diagnosis Tests, incurred within 31 days prior to hospital admission 住院前 31 天之内所引致的专科医生咨询与诊断费				
3 When the patient is being treated as a bed-paying patient in a hospital or is surgically treated 当病人住院接受治疗或在医院进行手术之时				
a. Intensive Care Unit 加护病房				
b. Hospital Supplies & Services 医院补给品与服务				
c. Surgical Fees (Including Anaesthetist & Operation Theatre Fees) 外科手术费用 (包括麻醉医师与手术室费用)				
d. In-Hospital Physician Visit not exceeding two visits a day 住院期间医生探视, 每日不超过两次				
4 After a patient is discharged from hospital for a non-surgical treatment 病人在接受手术以外的治疗而出院后				
a. Post Hospitalisation Treatment, incurred up to 60 days from the date of discharge from the hospital 出院起 60 天之内的复诊				
5 If the patient needs to be moved by road ambulance to an appropriate location for treatment or diagnosis 若病人需要利用救护车载送到适当的地点接受治疗或诊断				
a. Ambulance Fees 救护车费用				
6 If outpatient treatment is required for injury due to an accident 若病人因意外受伤而需要接受门诊治疗				
a. Emergency Accidental Outpatient Treatment including follow-up up to 31 days from the date of each accident 紧急意外门诊, 包括每宗意外当天起 31 天之内的复诊				
b. Emergency Dental Treatment including follow-up up to 31 days from the date of each accident 紧急牙科诊疗, 包括每宗意外当天起 31 天之内的复诊				
7 Specific Outpatient Treatments 特定门诊治疗				
a. Outpatient Cancer Treatment, per annum 癌症门诊治疗, 每年	RM40,000 +	RM25,000 +	RM40,000	RM25,000
b. Outpatient Kidney Dialysis, per annum 门诊洗肾, 每年	RM40,000 +	RM25,000 +	RM40,000	RM25,000
8 Other Benefits 其他利益				
a. Insured Child's Daily Guardian Benefit incurred during the policy period 保单生效期间监护人陪伴受保儿女所引致的费用	Payable 受保	Payable 受保	Payable 受保	Payable 受保
b. Goods and Services Tax 消费税				
c. Medical Report Fee, per disability 医药报告费用, 每症赔付	RM100	RM100	RM100	RM100

As Charged; Reasonable, customary and necessary expenses.
据单赔付; 合理, 惯常及医疗所必须的费用。

* Room & Board: RM500 Applicable only when total eligible claim has exceeded RM50,000 per disability.
病房与膳食: RM500 只在每症赔付金额达 RM50,000 后生效。

+ Additional RM120,000 per annum for Outpatient Cancer Treatment & Outpatient Kidney Dialysis. Applicable only when total eligible claim has exceeded RM50,000 per disability.
癌症门诊及门诊洗肾可获每年额外 RM120,000。只在每症赔付金额达 RM50,000 后生效。

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。

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Xtra Benefits (Optional) 附加利益 (选择性) :

GROUP GUARANTEED RENEWABLE TERM ASSURANCE PROGRAM* 保证更新集体定期保险计划*

DESCRIPTION OF BENEFITS 利益说明	MediSavers Life (Xtra)			
	SILVER 银	GOLD 黄金	PLATINUM 铂金	DIAMOND 钻石
Death or **Total Permanent Disability (Due to Accident) 因意外导致的死亡或**永久全残	SGD35,000	SGD70,000	SGD140,000	SGD210,000
Death or **Total Permanent Disability (Due to Non-Accident) 因其他因素导致的死亡或**永久全残	SGD17,500	SGD35,000	SGD70,000	SGD105,000
**36 Critical Illness **36 种严重疾病	SGD17,500	SGD35,000	SGD70,000	SGD105,000

* - Last entry age 60 years old and guaranteed renewable up to 80 years old. 最终加入年龄 60 岁及保证更新至 80 岁。

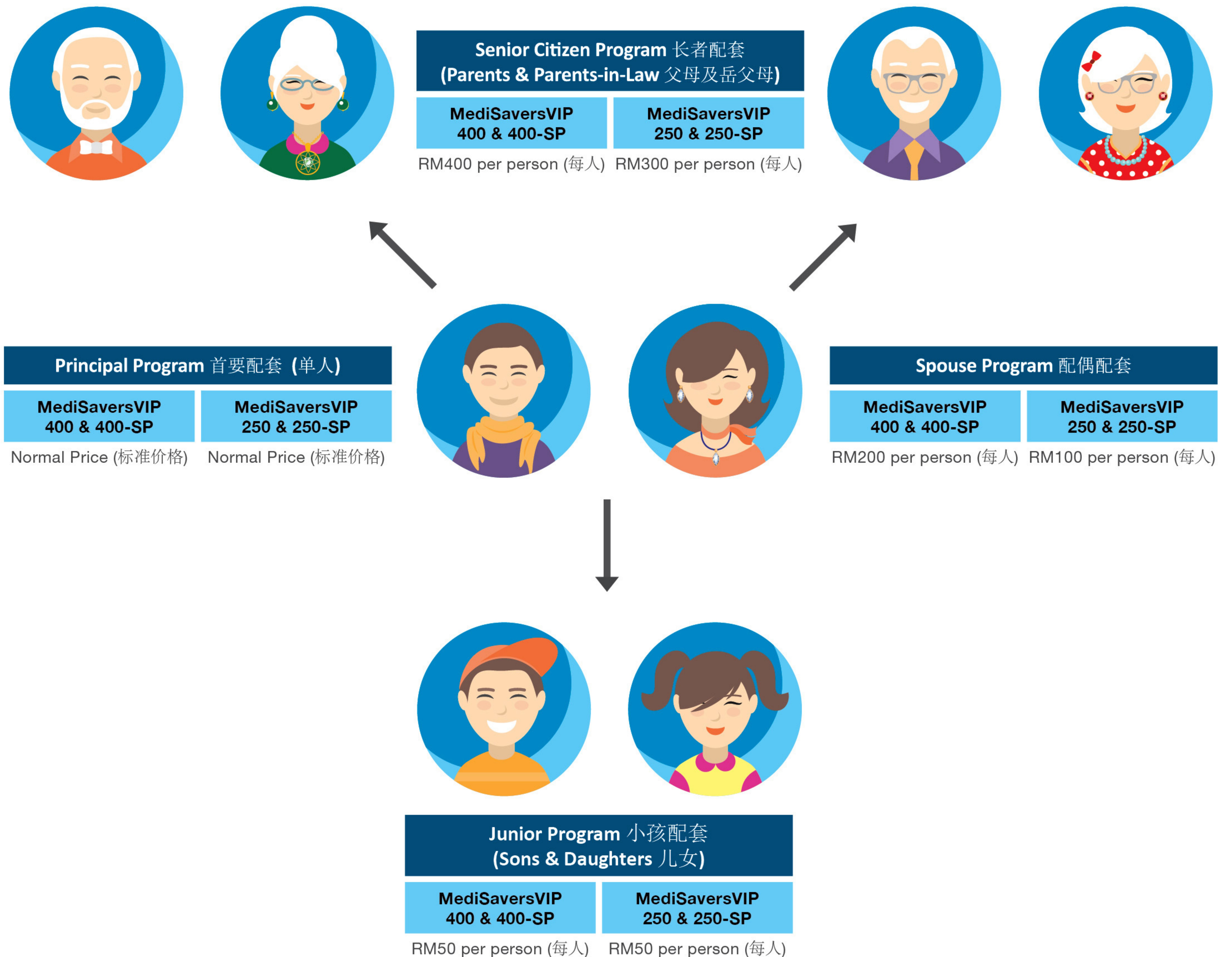
Any claim paid will accelerate the Basic Sum Assured. 任何所支付的索赔将从基本保额中扣除。

** - Total Permanent Disability & 36 Critical Illness benefits shall cease upon attaining age 65 years old. 永久全残及严重疾病利益将在 65 岁终止。

The above is for general information only and non-exhaustive. Please refer to the Policy Contract for more details. 上述清单未尽详尽, 请参阅保单契约以了解详情。

3 Generations Family Plan* 3代家庭计划*

Annual Family Instant Rebate 年度家庭即时回扣



* Terms & Conditions Apply 须符合守则与条款