

SUN MEDIMAX-i

Affordable medical plan that supplements your existing plan



The benefit(s) payable under eligible certificate/policy/contract is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit www.pidm.gov.my).

Escalating medical costs are a growing burden to you and your loved ones. It is important to have sufficient medical coverage to protect you and your family as you would not want to put aside other priorities in life such as enjoying your retirement or saving for your children's education fund.

Sun MediMax-i serves as an additional layer of coverage on top of your existing medical plan to maximise your level of protection.

Sun MediMax-i key features at a glance

Hospitalisation and surgical benefits with no lifetime limit



Family discount



Retirement option



Portability



Deductible and base plan period alignment



Tax relief



Key features of Sun MediMax-i

Hospitalisation and surgical benefits with no lifetime limit

- Comprehensive coverage for hospitalisation and surgical expenses, with six different levels of deductible¹ options available for selection, to suit your medical needs.
- High overall annual limit of up to RM3 million with no lifetime limit - you need not worry about maxing out your medical coverage when you need it the most.

Family discount²

- Enjoy protection for your immediate family and cost savings with the Family Package (i.e., includes your spouse and dependent children).
- You get to enjoy 10% discount from the original contribution for each person covered issued under the Family Package.
- Furthermore, protection can be extended to additional or new family members after contract inception as subsequent addition of dependent(s) is allowed.

Retirement option

- Between the age of 55 and 74 (based on age last birthday basis), you can opt to reduce the deductible amount to zero, without further underwriting, provided the contract has been in force for at least 5 years.
- With no deductible amount to worry about, you can continue to enjoy protection even after retirement.
- Upon exercising this option, a different set of contribution rate, wakalah fee rate and tabarru' rate will apply.

Portability

- We understand your needs might change at different stages of your life.
- Sun MediMax-i is an ideal plan as it caters to your changing needs, allowing you to have uninterrupted medical protection even after you move on to a new job or after you have retired.

Deductible and base plan period alignment

- Sun MediMax-i comes with the feature to align the deductible period with your existing medical plan (base plan) by adjusting the deductible anniversary.
- By aligning the deductible period with the deductible anniversary, Sun MediMax-i can truly complement your medical needs.

Tax relief

- The contribution amount paid under this plan is eligible for income tax relief, subject to the Inland Revenue Board's approval.

¹ *Deductible means the amount you have to pay before Sun MediMax-i comes in to cover the remaining medical expenses. If your existing medical coverage is high, opt for a higher deductible at a lower contribution. On the other hand, if you think your current coverage might not sustain a chronic health problem, the lower deductible plans may be the right fit.*

² *Terms and conditions apply.*

How Sun MediMax-i works?

AGE 30



- Medical coverage of existing medical plan: **RM50,000 (annual limit)**
- Sign up for **Sun MediMax-i plan 50k** (RM50,000 deductible with RM750,000 annual limit)

If you are diagnosed with liver cancer with a total treatment cost of RM150,000, RM50,000 will be covered by your existing medical plan. The remaining cost of RM100,000 shall be reimbursed through **Sun MediMax-i**.



* Plan 50K is one of the options available under Sun MediMax-i. Please refer to the schedule of benefits for the details.

More about Sun MediMax-i

Contribution term and payment

The contribution you have to pay varies by plan, occupational class and attained age. It is payable throughout the contract term.

Contract term

This plan covers up to contract anniversary following the 99th birthday of the person covered.

Eligibility (Age last birthday basis)

| | Person covered | | Contract holder |
|---------------------------|----------------|---------------|-----------------|
| | For child | For adult | |
| Minimum entry age | 30 days old | 18 years old* | 18 years old |
| Maximum entry age | 17 years old | 70 years old | No limit |
| Maximum expiry age | 99 years old | 99 years old | - |

* A child of a contract holder between the ages of 18 and 23 years old will be eligible to be categorised under the family package to enjoy the family discount if he/she is a full-time student at a recognised school, college, or university.

Fees and charges

• Tabarru' (Voluntary contribution)

The tabarru' will be deducted monthly from the participant's account into the participants' tabarru' fund (PTF) based on the attained age of the person covered.

• Wakalah fee

The wakalah fee is expressed as a percentage of the contribution and varies by attained age.

• Commissions

The commission payable is only 15% of every contribution paid and will be borne by the contract holder, which forms part of the wakalah fee.

• Surplus sharing

Tabarru' (voluntary contribution) collected will be allocated into the PTF. It will be used to help all participants who experience financial hardship and to pay the takaful benefit. At the end of each financial year, any surplus declared from the PTF after repayment of Qard (if any interest-free loan we provide in the event of a deficit in the PTF) will be shared 50:50 by eligible participants and us.

• Investment profit

The balance of contribution after deduction of wakalah fee shall be retained in the participant's account. The contract holder and we will share the investment profit (if any) arising from the participant's account in the proportion of 90% and 10% respectively at the end of each financial year. In the event of investment loss arising from the participant's account, there will be no investment profit sharing from the participant's account for that financial year.

Schedule of benefits

| Plan benefits | Plan 20K (RM) | Plan 30K (RM) | Plan 50K (RM) | Plan 75K (RM) | Plan 100K (RM) | Plan 200K (RM) |
|---|---------------|---------------|---------------|---------------|----------------|----------------|
| Deductible (per deductible year) | 20,000 | 30,000 | 50,000 | 75,000 | 100,000 | 200,000 |
| A) Hospital room and board | | | | | | |
| Hospital room and board (maximum 180 days per deductible year) | 200 | 200 | 250 | 250 | 350 | 500 |
| Intensive care unit (maximum 60 days per deductible year) | As charged | | | | | |
| B) Hospitalisation expenses | | | | | | |
| Hospital supplies and services | As charged | | | | | |
| C) Expenses for surgical cases | | | | | | |
| Surgical fees (subject to Surgical Schedule) | As charged | | | | | |
| Anaesthetist's fees | | | | | | |
| Operating theatre fees | | | | | | |
| Pre-hospital diagnostic services (within 90 days prior to hospital admission) | | | | | | |
| Post-hospital treatment (within 60 days after hospital discharge) | | | | | | |
| D) Expenses for non-surgical cases | | | | | | |
| In-hospital physician visit (maximum 120 days per deductible year and 2 visits per day) | As charged | | | | | |
| Pre-hospital specialist consultation (within 90 days prior to hospital admission) | | | | | | |
| Post-hospital treatment (within 60 days after hospital discharge) | | | | | | |
| Emergency accidental dental treatment (within 24 hours after the accident) | | | | | | |

Schedule of benefits

| Plan benefits | Plan 20K (RM) | Plan 30K (RM) | Plan 50K (RM) | Plan 75K (RM) | Plan 100K (RM) | Plan 200K (RM) |
|--|---------------|---------------|---------------|---------------|----------------|----------------|
| D) Expenses for non-surgical cases (cont'd.) | | | | | | |
| Emergency outpatient accidental treatment (within 24 hours after the accident) | As charged | | | | | |
| Day surgery procedure | | | | | | |
| Emergency outpatient sickness treatment (from 12 a.m. to 6 a.m. each day) | | | | | | |
| Ambulance fees | | | | | | |
| Major organ transplant* (once per lifetime) | | | | | | |
| Medical report fees | 100 | 100 | 100 | 100 | 100 | 100 |
| Outpatient cancer treatment | As charged | | | | | |
| Outpatient kidney dialysis treatment | | | | | | |
| Home nursing care (maximum per disability) | 500 | 500 | 1,000 | 1,000 | 1,500 | 2,000 |
| Daily guardian allowance (up to 45 days per deductible year for person covered below age 18) | 100 | 100 | 100 | 100 | 100 | 100 |
| Emergency evacuation/repatriation | As charged | | | | | |
| Government hospital allowance (maximum 180 days per deductible year) | 100 | 100 | 100 | 100 | 100 | 100 |
| Service tax | As charged | | | | | |
| Overall annual limit (per deductible year) | 300,000 | 450,000 | 750,000 | 1,125,000 | 1,500,000 | 3,000,000 |

* Covers the cost of major organ transplant of the person covered, as the recipient of the organ harvested and not the living donor.

Annual contribution

Occupation classes 1 and 2

| Attained age | Plan (RM) | | | | | |
|--------------|-----------|----------|----------|----------|-----------|-----------|
| | Plan 20K | Plan 30K | Plan 50K | Plan 75K | Plan 100K | Plan 200K |
| 0 to 5 | 510.00 | 460.00 | 381.00 | 366.00 | 338.00 | 312.00 |
| 6 to 9 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 10 to 14 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 15 to 19 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 20 to 24 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 25 to 29 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 30 to 34 | 634.00 | 402.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 35 to 39 | 634.00 | 402.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 40 to 44 | 909.00 | 511.00 | 435.00 | 389.00 | 355.00 | 297.00 |
| 45 to 49 | 1,062.00 | 598.00 | 509.00 | 389.00 | 355.00 | 297.00 |
| 50 to 54 | 1,105.00 | 754.00 | 568.00 | 450.00 | 419.00 | 316.00 |
| 55 to 59 | 1,329.00 | 899.00 | 568.00 | 450.00 | 419.00 | 316.00 |
| 60 | 1,461.00 | 988.00 | 624.00 | 495.00 | 460.00 | 347.00 |
| 61 | 1,607.00 | 1,086.00 | 686.00 | 544.00 | 506.00 | 381.00 |
| 62 | 1,767.00 | 1,194.00 | 754.00 | 598.00 | 556.00 | 419.00 |
| 63 | 1,943.00 | 1,274.00 | 816.00 | 657.00 | 607.00 | 460.00 |
| 64 | 1,984.00 | 1,274.00 | 816.00 | 657.00 | 607.00 | 492.00 |
| 65 | 2,182.00 | 1,401.00 | 897.00 | 722.00 | 667.00 | 522.00 |
| 66 | 2,400.00 | 1,541.00 | 986.00 | 794.00 | 721.00 | 545.00 |
| 67 | 2,564.00 | 1,695.00 | 1,084.00 | 864.00 | 754.00 | 568.00 |
| 68 | 2,564.00 | 1,722.00 | 1,117.00 | 907.00 | 788.00 | 592.00 |
| 69 | 2,564.00 | 1,722.00 | 1,117.00 | 952.00 | 824.00 | 618.00 |
| 70 | 2,820.00 | 1,894.00 | 1,228.00 | 999.00 | 861.00 | 644.00 |
| 71 | 3,102.00 | 2,083.00 | 1,350.00 | 1,049.00 | 901.00 | 672.00 |
| 72 | 3,412.00 | 2,290.00 | 1,482.00 | 1,101.00 | 942.00 | 700.00 |

Annual contribution

Occupation classes 1 and 2 (cont'd)

| Attained age | Plan (RM) | | | | | |
|--------------|-----------|----------|----------|----------|-----------|-----------|
| | Plan 20K | Plan 30K | Plan 50K | Plan 75K | Plan 100K | Plan 200K |
| 73 | 3,667.00 | 2,412.00 | 1,561.00 | 1,156.00 | 985.00 | 730.00 |
| 74 | 3,845.00 | 2,540.00 | 1,644.00 | 1,213.00 | 1,030.00 | 761.00 |
| 75 | 4,081.00 | 2,675.00 | 1,731.00 | 1,274.00 | 1,076.00 | 794.00 |
| 76 | 4,305.00 | 2,817.00 | 1,823.00 | 1,337.00 | 1,126.00 | 828.00 |
| 77 | 4,542.00 | 2,967.00 | 1,920.00 | 1,403.00 | 1,177.00 | 863.00 |
| 78 | 4,791.00 | 3,124.00 | 2,022.00 | 1,473.00 | 1,230.00 | 900.00 |
| 79 | 5,055.00 | 3,290.00 | 2,130.00 | 1,547.00 | 1,287.00 | 939.00 |
| 80 | 5,333.00 | 3,465.00 | 2,243.00 | 1,623.00 | 1,345.00 | 979.00 |
| 81 | 5,626.00 | 3,649.00 | 2,362.00 | 1,704.00 | 1,407.00 | 1,021.00 |
| 82 | 5,935.00 | 3,843.00 | 2,488.00 | 1,789.00 | 1,471.00 | 1,064.00 |
| 83 | 6,261.00 | 4,048.00 | 2,620.00 | 1,878.00 | 1,538.00 | 1,110.00 |
| 84 | 6,605.00 | 4,263.00 | 2,759.00 | 1,971.00 | 1,608.00 | 1,157.00 |
| 85 | 6,968.00 | 4,489.00 | 2,906.00 | 2,069.00 | 1,681.00 | 1,207.00 |
| 86 | 7,351.00 | 4,728.00 | 3,061.00 | 2,172.00 | 1,758.00 | 1,258.00 |
| 87 | 7,755.00 | 4,979.00 | 3,223.00 | 2,280.00 | 1,838.00 | 1,312.00 |
| 88 | 8,181.00 | 5,243.00 | 3,395.00 | 2,394.00 | 1,922.00 | 1,368.00 |
| 89 | 8,630.00 | 5,405.00 | 3,575.00 | 2,513.00 | 2,009.00 | 1,398.00 |
| 90 | 9,105.00 | 5,816.00 | 3,765.00 | 2,638.00 | 2,101.00 | 1,488.00 |
| 91 | 9,605.00 | 6,125.00 | 3,965.00 | 2,769.00 | 2,196.00 | 1,551.00 |
| 92 | 10,133.00 | 6,450.00 | 4,176.00 | 2,907.00 | 2,297.00 | 1,618.00 |
| 93 | 10,690.00 | 6,793.00 | 4,398.00 | 3,051.00 | 2,401.00 | 1,687.00 |
| 94 | 11,277.00 | 7,154.00 | 4,632.00 | 3,203.00 | 2,511.00 | 1,759.00 |
| 95 | 11,897.00 | 7,534.00 | 4,878.00 | 3,362.00 | 2,625.00 | 1,834.00 |
| 96 | 12,423.00 | 7,844.00 | 4,958.00 | 3,449.00 | 2,741.00 | 1,854.00 |
| 97 | 12,423.00 | 7,844.00 | 4,958.00 | 3,449.00 | 2,741.00 | 1,854.00 |
| 98 | 12,423.00 | 7,844.00 | 4,958.00 | 3,449.00 | 2,741.00 | 1,854.00 |
| 99 | 12,423.00 | 7,844.00 | 4,958.00 | 3,449.00 | 2,741.00 | 1,854.00 |

Annual contribution

Occupation class 3

| Attained age | Plan (RM) | | | | | |
|--------------|-----------|----------|----------|----------|-----------|-----------|
| | Plan 20K | Plan 30K | Plan 50K | Plan 75K | Plan 100K | Plan 200K |
| 0 to 5 | 637.00 | 575.00 | 477.00 | 458.00 | 423.00 | 390.00 |
| 6 to 9 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 10 to 14 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 15 to 19 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 20 to 24 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 25 to 29 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 30 to 34 | 792.00 | 502.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 35 to 39 | 792.00 | 502.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 40 to 44 | 1,137.00 | 639.00 | 544.00 | 486.00 | 444.00 | 371.00 |
| 45 to 49 | 1,327.00 | 748.00 | 636.00 | 486.00 | 444.00 | 371.00 |
| 50 to 54 | 1,381.00 | 942.00 | 710.00 | 563.00 | 524.00 | 396.00 |
| 55 to 59 | 1,662.00 | 1,123.00 | 710.00 | 563.00 | 524.00 | 396.00 |
| 60 | 1,828.00 | 1,235.00 | 781.00 | 619.00 | 576.00 | 435.00 |
| 61 | 2,010.00 | 1,358.00 | 859.00 | 680.00 | 633.00 | 478.00 |
| 62 | 2,211.00 | 1,493.00 | 944.00 | 748.00 | 696.00 | 525.00 |
| 63 | 2,432.00 | 1,593.00 | 1,019.00 | 822.00 | 759.00 | 577.00 |
| 64 | 2,480.00 | 1,593.00 | 1,019.00 | 822.00 | 759.00 | 616.00 |
| 65 | 2,728.00 | 1,752.00 | 1,120.00 | 904.00 | 834.00 | 654.00 |
| 66 | 3,000.00 | 1,927.00 | 1,232.00 | 994.00 | 901.00 | 682.00 |
| 67 | 3,204.00 | 2,119.00 | 1,355.00 | 1,080.00 | 942.00 | 711.00 |
| 68 | 3,204.00 | 2,153.00 | 1,397.00 | 1,134.00 | 985.00 | 742.00 |
| 69 | 3,204.00 | 2,153.00 | 1,397.00 | 1,190.00 | 1,030.00 | 773.00 |
| 70 | 3,524.00 | 2,368.00 | 1,536.00 | 1,249.00 | 1,077.00 | 806.00 |
| 71 | 3,876.00 | 2,604.00 | 1,689.00 | 1,312.00 | 1,126.00 | 841.00 |
| 72 | 4,263.00 | 2,862.00 | 1,853.00 | 1,377.00 | 1,177.00 | 877.00 |

Annual contribution

Occupation class 3 (cont'd)

| Attained age | Plan (RM) | | | | | |
|--------------|-----------|----------|----------|----------|-----------|-----------|
| | Plan 20K | Plan 30K | Plan 50K | Plan 75K | Plan 100K | Plan 200K |
| 73 | 4,584.00 | 3,014.00 | 1,951.00 | 1,445.00 | 1,231.00 | 914.00 |
| 74 | 4,807.00 | 3,174.00 | 2,055.00 | 1,517.00 | 1,287.00 | 953.00 |
| 75 | 5,102.00 | 3,343.00 | 2,164.00 | 1,593.00 | 1,346.00 | 994.00 |
| 76 | 5,382.00 | 3,521.00 | 2,279.00 | 1,672.00 | 1,407.00 | 1,036.00 |
| 77 | 5,678.00 | 3,708.00 | 2,400.00 | 1,755.00 | 1,471.00 | 1,080.00 |
| 78 | 5,990.00 | 3,905.00 | 2,528.00 | 1,842.00 | 1,538.00 | 1,126.00 |
| 79 | 6,319.00 | 4,113.00 | 2,662.00 | 1,934.00 | 1,608.00 | 1,174.00 |
| 80 | 6,666.00 | 4,331.00 | 2,804.00 | 2,030.00 | 1,682.00 | 1,224.00 |
| 81 | 7,032.00 | 4,562.00 | 2,953.00 | 2,131.00 | 1,758.00 | 1,277.00 |
| 82 | 7,419.00 | 4,804.00 | 3,110.00 | 2,236.00 | 1,838.00 | 1,331.00 |
| 83 | 7,826.00 | 5,059.00 | 3,275.00 | 2,348.00 | 1,922.00 | 1,388.00 |
| 84 | 8,256.00 | 5,328.00 | 3,449.00 | 2,464.00 | 2,010.00 | 1,447.00 |
| 85 | 8,710.00 | 5,612.00 | 3,633.00 | 2,587.00 | 2,101.00 | 1,509.00 |
| 86 | 9,189.00 | 5,910.00 | 3,826.00 | 2,715.00 | 2,197.00 | 1,573.00 |
| 87 | 9,693.00 | 6,224.00 | 4,029.00 | 2,850.00 | 2,297.00 | 1,641.00 |
| 88 | 10,226.00 | 6,555.00 | 4,243.00 | 2,992.00 | 2,402.00 | 1,711.00 |
| 89 | 10,788.00 | 6,757.00 | 4,469.00 | 3,141.00 | 2,511.00 | 1,747.00 |
| 90 | 11,380.00 | 7,270.00 | 4,706.00 | 3,297.00 | 2,626.00 | 1,860.00 |
| 91 | 12,006.00 | 7,657.00 | 4,956.00 | 3,461.00 | 2,746.00 | 1,939.00 |
| 92 | 12,665.00 | 8,064.00 | 5,220.00 | 3,633.00 | 2,871.00 | 2,022.00 |
| 93 | 13,361.00 | 8,492.00 | 5,497.00 | 3,814.00 | 3,002.00 | 2,108.00 |
| 94 | 14,095.00 | 8,944.00 | 5,789.00 | 4,003.00 | 3,138.00 | 2,198.00 |
| 95 | 14,870.00 | 9,419.00 | 6,097.00 | 4,202.00 | 3,281.00 | 2,292.00 |
| 96 | 15,529.00 | 9,805.00 | 6,198.00 | 4,312.00 | 3,426.00 | 2,317.00 |
| 97 | 15,529.00 | 9,805.00 | 6,198.00 | 4,312.00 | 3,426.00 | 2,317.00 |
| 98 | 15,529.00 | 9,805.00 | 6,198.00 | 4,312.00 | 3,426.00 | 2,317.00 |
| 99 | 15,529.00 | 9,805.00 | 6,198.00 | 4,312.00 | 3,426.00 | 2,317.00 |

Annual contribution

Occupation class 4

| Attained age | Plan (RM) | | | | | |
|--------------|-----------|----------|----------|----------|-----------|-----------|
| | Plan 20K | Plan 30K | Plan 50K | Plan 75K | Plan 100K | Plan 200K |
| 0 to 5 | 765.00 | 690.00 | 572.00 | 549.00 | 507.00 | 468.00 |
| 6 to 9 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 10 to 14 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 15 to 19 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 20 to 24 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 25 to 29 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 30 to 34 | 951.00 | 603.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 35 to 39 | 951.00 | 603.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 40 to 44 | 1,364.00 | 766.00 | 653.00 | 583.00 | 533.00 | 446.00 |
| 45 to 49 | 1,592.00 | 897.00 | 763.00 | 583.00 | 533.00 | 446.00 |
| 50 to 54 | 1,657.00 | 1,131.00 | 852.00 | 676.00 | 629.00 | 475.00 |
| 55 to 59 | 1,994.00 | 1,348.00 | 852.00 | 676.00 | 629.00 | 475.00 |
| 60 | 2,193.00 | 1,482.00 | 937.00 | 743.00 | 691.00 | 522.00 |
| 61 | 2,412.00 | 1,630.00 | 1,030.00 | 817.00 | 760.00 | 574.00 |
| 62 | 2,653.00 | 1,793.00 | 1,133.00 | 898.00 | 836.00 | 631.00 |
| 63 | 2,918.00 | 1,911.00 | 1,224.00 | 986.00 | 910.00 | 694.00 |
| 64 | 2,975.00 | 1,911.00 | 1,224.00 | 986.00 | 910.00 | 739.00 |
| 65 | 3,272.00 | 2,102.00 | 1,346.00 | 1,084.00 | 1,001.00 | 785.00 |
| 66 | 3,599.00 | 2,312.00 | 1,480.00 | 1,192.00 | 1,082.00 | 818.00 |
| 67 | 3,845.00 | 2,543.00 | 1,628.00 | 1,297.00 | 1,131.00 | 853.00 |
| 68 | 3,845.00 | 2,583.00 | 1,676.00 | 1,361.00 | 1,182.00 | 890.00 |
| 69 | 3,845.00 | 2,583.00 | 1,676.00 | 1,429.00 | 1,236.00 | 928.00 |
| 70 | 4,229.00 | 2,841.00 | 1,843.00 | 1,500.00 | 1,293.00 | 967.00 |
| 71 | 4,651.00 | 3,125.00 | 2,027.00 | 1,574.00 | 1,352.00 | 1,009.00 |
| 72 | 5,116.00 | 3,435.00 | 2,223.00 | 1,652.00 | 1,413.00 | 1,052.00 |

Annual contribution

Occupation class 4 (cont'd)

| Attained age | Plan (RM) | | | | | |
|--------------|-----------|-----------|----------|----------|-----------|-----------|
| | Plan 20K | Plan 30K | Plan 50K | Plan 75K | Plan 100K | Plan 200K |
| 73 | 5,501.00 | 3,617.00 | 2,342.00 | 1,735.00 | 1,478.00 | 1,097.00 |
| 74 | 5,768.00 | 3,809.00 | 2,466.00 | 1,821.00 | 1,545.00 | 1,143.00 |
| 75 | 6,122.00 | 4,012.00 | 2,597.00 | 1,911.00 | 1,615.00 | 1,192.00 |
| 76 | 6,458.00 | 4,225.00 | 2,735.00 | 2,006.00 | 1,689.00 | 1,243.00 |
| 77 | 6,813.00 | 4,450.00 | 2,881.00 | 2,106.00 | 1,766.00 | 1,296.00 |
| 78 | 7,188.00 | 4,686.00 | 3,034.00 | 2,211.00 | 1,846.00 | 1,351.00 |
| 79 | 7,583.00 | 4,935.00 | 3,195.00 | 2,320.00 | 1,930.00 | 1,409.00 |
| 80 | 7,999.00 | 5,198.00 | 3,365.00 | 2,436.00 | 2,018.00 | 1,469.00 |
| 81 | 8,439.00 | 5,474.00 | 3,544.00 | 2,557.00 | 2,110.00 | 1,532.00 |
| 82 | 8,902.00 | 5,765.00 | 3,732.00 | 2,684.00 | 2,207.00 | 1,597.00 |
| 83 | 9,391.00 | 6,071.00 | 3,930.00 | 2,817.00 | 2,307.00 | 1,666.00 |
| 84 | 9,908.00 | 6,394.00 | 4,139.00 | 2,957.00 | 2,412.00 | 1,737.00 |
| 85 | 10,452.00 | 6,734.00 | 4,359.00 | 3,104.00 | 2,522.00 | 1,811.00 |
| 86 | 11,026.00 | 7,091.00 | 4,591.00 | 3,258.00 | 2,637.00 | 1,888.00 |
| 87 | 11,632.00 | 7,468.00 | 4,835.00 | 3,420.00 | 2,757.00 | 1,969.00 |
| 88 | 12,271.00 | 7,865.00 | 5,092.00 | 3,590.00 | 2,883.00 | 2,053.00 |
| 89 | 12,945.00 | 8,108.00 | 5,362.00 | 3,769.00 | 3,014.00 | 2,097.00 |
| 90 | 13,657.00 | 8,724.00 | 5,647.00 | 3,956.00 | 3,152.00 | 2,232.00 |
| 91 | 14,407.00 | 9,187.00 | 5,948.00 | 4,153.00 | 3,295.00 | 2,327.00 |
| 92 | 15,199.00 | 9,675.00 | 6,264.00 | 4,359.00 | 3,445.00 | 2,427.00 |
| 93 | 16,034.00 | 10,190.00 | 6,597.00 | 4,576.00 | 3,602.00 | 2,530.00 |
| 94 | 16,915.00 | 10,731.00 | 6,947.00 | 4,803.00 | 3,767.00 | 2,638.00 |
| 95 | 17,844.00 | 11,302.00 | 7,317.00 | 5,042.00 | 3,938.00 | 2,751.00 |
| 96 | 18,635.00 | 11,766.00 | 7,438.00 | 5,174.00 | 4,112.00 | 2,781.00 |
| 97 | 18,635.00 | 11,766.00 | 7,438.00 | 5,174.00 | 4,112.00 | 2,781.00 |
| 98 | 18,635.00 | 11,766.00 | 7,438.00 | 5,174.00 | 4,112.00 | 2,781.00 |
| 99 | 18,635.00 | 11,766.00 | 7,438.00 | 5,174.00 | 4,112.00 | 2,781.00 |

Annual contribution

Notes:

- *Contribution amounts are based on standard risk and are subject to underwriting.*
- *The contribution you have to pay may vary depending on occupational class, plan, your attained age and health conditions.*
- *Contribution amount from attained ages 71 to 99 years old is for renewal only.*
- *The occupational class is determined based on our occupation listing.*
- *Contribution will remain level until the contract anniversary when the person covered enters into a new age band.*

Wakalah fee

The wakalah fee is expressed as a percentage of the contribution and varies by attained age.

For individual package

| Attained age | Plan | | | | | |
|--------------|----------|----------|----------|----------|-----------|-----------|
| | Plan 20K | Plan 30K | Plan 50K | Plan 75K | Plan 100K | Plan 200K |
| 0 to 5 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 6 to 9 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 10 to 14 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 15 to 19 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 20 to 24 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 25 to 29 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 30 to 34 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 35 to 39 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 40 to 44 | 40.00% | 45.00% | 55.00% | 60.00% | 65.00% | 65.00% |
| 45 to 49 | 40.00% | 45.00% | 55.00% | 60.00% | 65.00% | 65.00% |
| 50 to 54 | 40.00% | 45.00% | 55.00% | 60.00% | 65.00% | 65.00% |
| 55 to 59 | 40.00% | 45.00% | 45.00% | 55.00% | 60.00% | 60.00% |
| 60 to 64 | 40.00% | 45.00% | 45.00% | 55.00% | 60.00% | 60.00% |
| 65 to 69 | 40.00% | 45.00% | 45.00% | 55.00% | 60.00% | 60.00% |
| 70 to 74 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 75 to 79 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 80 to 84 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 85 to 89 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 90 to 94 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 95 to 98 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |

Note:

Family package is subject to a different set of wakalah fees.

Exclusions

(Note: This list is non-exhaustive. Please refer to the contract documents for further information on exclusions.)

This plan does not cover any hospitalisation, surgery, or charges resulting directly or indirectly, wholly or partly from, or as a result of the following:

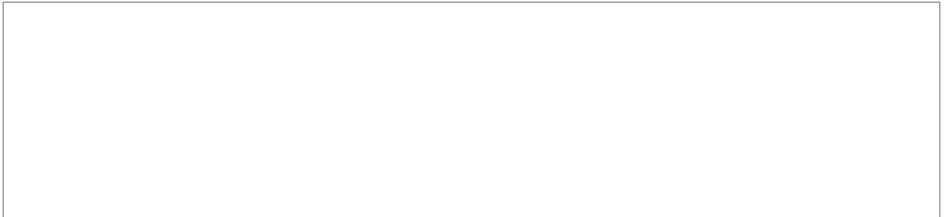
1. Pre-existing condition;
2. Specified illnesses occurring during the first 120 days of continuous cover;
Specified illnesses means the following disabilities and its related complications, occurring within the first 120 days from the contract commencement date. However, if there is break in coverage prior to the expiry date of the said 120 days, a fresh period of the said 120 days shall apply again from the date of reinstatement.
 - a. Hypertension, diabetes mellitus and cardiovascular disease;
 - b. All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
 - c. All ear, nose (including sinuses) and throat conditions, excluding flu and sore-throat;
 - d. Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
 - e. Endometriosis, including disease of the reproduction system; and
 - f. Vertebro-spinal disorders (including disc) and knee conditions.
3. Any medical or physical conditions arising within the first 30 days of the cover of the person covered from the contract commencement date or date of last reinstatement, except for accidental injuries;
4. Plastic/cosmetic surgery, circumcision, eye examination, glasses, and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, and prescriptions thereof;
5. Dental conditions, including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the contract year;
6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immuno-deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV-related diseases, and any communicable diseases requiring quarantine by law;
7. Any treatment or surgical operation for congenital abnormalities or deformities, including hereditary conditions;
8. Pregnancy, childbirth (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. Erectile dysfunction and tests or treatment related to impotence or sterilisation;

Exclusions

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. Any outpatient treatment unless specifically provided under this contract;
11. Suicide, attempted suicide, or intentionally self-inflicted injury while sane or insane;
12. 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;
13. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
14. Expenses incurred for donation of any body organ by a person covered and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
15. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy, and alternative therapy such as treatment, medical service, or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aromatherapy, or other alternative treatment;
16. Care or treatment for which payment is not required or to the extent which is payable by any other takaful/insurance or indemnity covering the person covered and disabilities arising out of duties of employment or profession that is covered under a workman's compensation takaful contract/insurance policy;
17. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
18. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
19. Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
20. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
21. Expenses incurred for sex change procedures.

Important notes

1. You should be satisfied that this plan will best serve your needs and ensure that the contribution payable under this plan is an amount you can afford.
2. A free-look period of 15 days is given for you to review the suitability of the plan. If you cancel the contract within this period, we will refund the contribution, less any expenses incurred for any medical underwriting required.
3. If you do not pay the contribution within 30 days of grace period, there is a possibility that, at any time, your participant's account value might be insufficient to support the contract and your plan will lapse.
4. The amount of contributions and/or wakalah fee and/or tabarru' is not guaranteed and may be revised by giving you at least 30 days' written notice and the revision will be effected on the next contract anniversary after the expiry of such notice period.
5. This brochure contains only a brief description of the product and is not exhaustive. You are advised to refer to the Product Disclosure Sheet before participating in this plan. For a detailed explanation of its benefits, exclusions, fees, and other terms and conditions, please refer to the contract document.
6. The information provided in this brochure is valid at the time of printing.
7. This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013.
8. This plan is distributed by:



Sun Life Malaysia Takaful Berhad

Registration No: 200501012215 (689263-M)

Member of PIDM

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur, Malaysia

Telephone (603) 2612 3600 Client Careline 1300-88-5055 wecare@sunlifemalaysia.com

 sunlifemalaysia.com  [@SunLifeMalaysia](https://www.facebook.com/SunLifeMalaysia)  [sunlifemalaysia_my](https://www.instagram.com/sunlifemalaysia_my)  [Sun Life Malaysia](https://www.youtube.com/SunLifeMalaysia)

A joint venture between Sun Life Assurance Company of Canada and Renggis Ventures Sdn Bhd



SUN MEDIMAX-i

Pelan perubatan berpatutan yang melengkapinya pelan sedia ada anda



Manfaat-manfaat yang dibayar di bawah sijil/polisi/kontrak yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans (TIPS) PIDM atau hubungi Sun Life Malaysia Takaful Berhad atau PIDM (layari www.pidm.gov.my).

Kos perubatan yang tinggi telah menjadi beban yang semakin meningkat kepada anda dan orang yang anda sayangi. Adalah penting untuk memiliki perlindungan perubatan yang mencukupi untuk anda dan keluarga anda kerana anda pasti tidak mahu mengeneipkan keutamaan lain dalam kehidupan seperti menikmati kehidupan persaraan atau menabung untuk dana pendidikan anak-anak anda.

Sun MediMax-i adalah satu pelan yang berfungsi sebagai lapisan perlindungan tambahan atas pelan perubatan yang sedia ada anda untuk memaksimumkan tahap perlindungan anda.

Ciri-ciri utama Sun MediMax-i secara ringkas

Manfaat kemasukan hospital dan pembedahan tanpa had seumur hidup



Diskaun keluarga



Pilihan persaraan



Kemudahan



Penyelarasan tempoh yang boleh ditolak dengan pelan asas



Pelepasan cukai



Ciri-ciri utama Sun MediMax-i

Manfaat kemasukan hospital dan pembedahan tanpa had seumur hidup

- Perlindungan komprehensif untuk perbelanjaan kemasukan hospital dan pembedahan, dengan enam tahap yang boleh ditolak¹ yang berlainan untuk dipilih, bagi memenuhi keperluan perubatan anda.
- Had tahunan keseluruhan yang tinggi sehingga RM3 juta tanpa had seumur hidup - anda tidak perlu bimbang untuk memaksimumkan perlindungan perubatan anda apabila anda memerlukannya.

Diskaun keluarga²

- Nikmati perlindungan untuk keluarga terdekat anda dan menjimatkan kos dengan pakej keluarga (iaitu, termasuk pasangan dan anak tanggungan anda).
- Anda dapat menikmati diskaun 10% daripada sumbangan asal bagi setiap orang yang dilindungi di bawah pakej keluarga.
- Tambahan lagi, perlindungan juga boleh dilanjutkan kepada ahli keluarga tambahan atau baru selepas kontrak dikeluarkan kerana tambahan tanggungan yang seterusnya adalah dibenarkan.

Pilihan persaraan

- Ketika anda berumur di antara 55 dan 74 tahun (berdasarkan umur pada hari jadi terakhir), anda boleh memilih untuk mengurangkan amaun yang boleh ditolak kepada sifar, tanpa memerlukan sebarang pengunderaitan, dengan syarat bahawa kontrak telah berkuatkuasa sekurang-kurangnya 5 tahun.
- Dengan tiada amaun yang boleh ditolak untuk dibimbangkan, anda boleh terus menikmati perlindungan walaupun selepas bersara.
- Sebaik sahaja pilihan ini terpakai, kadar sumbangan, kadar yuran wakalah dan kadar tabarru' yang berlainan akan dikenakan.

Kemudahan

- Kami memahami bahawa keperluan anda mungkin berubah mengikut peringkat kehidupan anda.
- Sun MediMax-i adalah satu pelan yang sesuai kerana ia dapat memenuhi perubahan keperluan anda, membolehkan anda memiliki perlindungan perubatan yang tidak terjejas walaupun selepas anda menukar pekerjaan atau selepas anda bersara.

¹ Yang boleh ditolak bermaksud amaun yang anda perlu bayar sebelum Sun MediMax-i menampung baki perbelanjaan perubatan anda. Jika perlindungan perubatan sedia ada anda adalah tinggi, anda boleh mendapatkan amaun yang boleh ditolak yang lebih tinggi dengan sumbangan yang lebih rendah. Sebaliknya, jika anda berpendapat perlindungan sedia ada anda mungkin tidak mencukupi untuk menangani masalah kesihatan kronik, pelan dengan amaun yang boleh ditolak yang lebih rendah mungkin lebih sesuai.

² Tertakluk kepada terma-terma dan syarat-syarat.

Ciri-ciri utama Sun MediMax-i

Penyelarasan tempoh yang boleh ditolak dengan pelan asas

- Sun MediMax-i menyediakan ciri-ciri penyelarasan tempoh yang boleh ditolak dengan pelan perlindungan perubatan sedia ada (pelan asas) dengan menyelaraskan ulangtahun yang boleh ditolak.
- Dengan penyelarasan tempoh yang boleh ditolak dengan ulangtahun yang boleh ditolak, Sun MediMax-i pasti boleh melengkapi keperluan perubatan anda.

Pelepasan cukai

- Sumbangan yang dibayar di bawah pelan ini adalah layak untuk pelepasan cukai, tertakluk kepada kelulusan Lembaga Hasil Dalam Negeri.

Bagaimana Sun MediMax-i berfungsi?

UMUR 30



- Perlindungan pelan perubatan yang sedia ada: **RM50,000 (had tahunan)**
- Menyertai **Sun MediMax-i pelan 50K** (RM50,000 yang boleh ditolak dengan RM750,000 had tahunan)

Jika anda didiagnosis dengan kanser hati dengan jumlah kos rawatan sebanyak RM150,000, RM50,000 akan dilindungi oleh pelan perubatan sedia ada anda. Baki kos sebanyak RM100,000 akan dibayar balik melalui **Sun MediMax-i**.



* Pelan 50k adalah salah satu pilihan yang disediakan di bawah Sun MediMax-i. Sila rujuk kepada jadual manfaat-manfaat untuk maklumat lanjut.

Ciri-ciri Sun MediMax-i

Tempoh dan bayaran sumbangan

Sumbangan yang anda perlu bayar berbeza mengikut pelan, kelas pekerjaan dan umur tercapai. Ia perlu dibayar sepanjang tempoh kontrak.

Tempoh kontrak

Pelan ini melindungi sehingga ulangtahun kontrak selepas umur hari jadi ke-99 orang yang dilindungi.

Kelayakan (berdasarkan umur pada hari jadi terakhir)

| | Orang yang dilindungi | | Pemegang kontrak |
|---------------------------------|-----------------------|--------------------|------------------|
| | Untuk kanak-kanak | Untuk orang dewasa | |
| Untuk kemasukan minimum | 30 hari | 18 tahun* | 18 tahun |
| Untuk kemasukan maksimum | 17 tahun | 70 tahun | Tiada had |
| Umur tamat maksimum | 99 tahun | 99 tahun | - |

* Kanak-kanak pemegang kontrak di antara umur 18 hingga 23 tahun layak dikategorikan di bawah pakej keluarga untuk menikmati diskaun keluarga jika dia adalah pelajar sepenuh masa di sekolah, kolej atau universiti diiktiraf.

Yuran-yuran dan caj-caj

- **Tabarru' (Sumbangan sukarela)**
Tabarru' akan ditolak setiap bulan dari akaun peserta ke dalam dana tabarru' peserta (PTF) berdasarkan umur tercapai orang yang dilindungi.
- **Yuran wakalah**
Yuran wakalah dinyatakan sebagai peratusan sumbangan dan berbeza mengikut umur tercapai.
- **Komisen**
Komisen yang perlu dibayar hanya 15% daripada setiap sumbangan dibayar dan akan ditanggung oleh pemegang kontrak, yang membentuk sebahagian daripada yuran wakalah.
- **Perkongsian lebihan**
Tabarru' (sumbangan sukarela) yang dikutip akan diperuntukkan ke dalam PTF. Ia akan digunakan untuk membantu semua orang yang dilindungi yang mengalami kesukaran kewangan dan untuk membayar manfaat takaful. Pada akhir setiap tahun kewangan, sebarang lebihan yang diperolehi dari PTF selepas pembayaran balik Qard (jika terdapat pinjaman tanpa faedah yang kami sediakan sekiranya berlaku defisit dalam PTF) akan dikongsi antara peserta yang layak dan kami pada nisbah 50:50.
- **Keuntungan pelaburan**
Baki sumbangan selepas ditolak yuran wakalah akan dikekalkan dalam akaun peserta. Pemegang kontrak dan kami akan berkongsi keuntungan pelaburan (jika ada) daripada akaun peserta, masing-masing pada nisbah 90% dan 10% pada akhir setiap tahun kewangan. Sekiranya berlaku kerugian pelaburan dalam akaun peserta, tiada perkongsian keuntungan pelaburan akan dibuat dari akaun peserta untuk tahun tersebut.

Jadual manfaat-manfaat

| Manfaat-manfaat pelan | Pelan 20K (RM) | Pelan 30K (RM) | Pelan 50K (RM) | Pelan 75K (RM) | Pelan 100K (RM) | Pelan 200K (RM) |
|--|----------------------------|----------------|----------------|----------------|-----------------|-----------------|
| Yang boleh ditolak (setiap tahun yang boleh ditolak) | 20,000 | 30,000 | 50,000 | 75,000 | 100,000 | 200,000 |
| A) Bilik dan penginapan hospital | | | | | | |
| Bilik dan penginapan hospital (maksimum 180 hari setiap tahun yang boleh ditolak) | 200 | 200 | 250 | 250 | 350 | 500 |
| Unit rawatan rapi (maksimum 60 hari setiap tahun yang boleh ditolak) | Seperti caj yang dikenakan | | | | | |
| B) Perbelanjaan hospital | | | | | | |
| Bekalan dan perkhidmatan hospital | Seperti caj yang dikenakan | | | | | |
| C) Perbelanjaan pembedahan | | | | | | |
| Yuran pembedahan (tertakluk kepada Jadual Pembedahan) | Seperti caj yang dikenakan | | | | | |
| Yuran pakar bius | | | | | | |
| Yuran bilik pembedahan | | | | | | |
| Perkhidmatan diagnosis sebelum kemasukan hospital (dalam tempoh 90 hari sebelum kemasukan hospital) | | | | | | |
| Rawatan selepas kemasukan hospital (dalam tempoh 60 hari selepas keluar hospital) | | | | | | |
| D) Perbelanjaan bukan pembedahan | | | | | | |
| Lawatan pakar perubatan dalam hospital (maksimum 120 hari setiap tahun yang boleh ditolak dan 2 lawatan setiap hari) | Seperti caj yang dikenakan | | | | | |
| Rundingan pakar sebelum kemasukan hospital (dalam tempoh 90 hari sebelum kemasukan hospital) | | | | | | |
| Rawatan selepas kemasukan hospital (dalam tempoh 60 hari selepas keluar hospital) | | | | | | |
| Rawatan kecemasan kemalangan pergigian (dalam tempoh 24 jam selepas kemalangan) | | | | | | |

Jadual manfaat-manfaat

| Manfaat-manfaat pelan | Pelan 20K (RM) | Pelan 30K (RM) | Pelan 50K (RM) | Pelan 75K (RM) | Pelan 100K (RM) | Pelan 200K (RM) |
|---|----------------------------|----------------|----------------|----------------|-----------------|-----------------|
| D) Perbelanjaan bukan pembedahan (samb.) | | | | | | |
| Rawatan kecemasan kemalangan pesakit luar (dalam tempoh 24 jam selepas kemalangan) | Seperti caj yang dikenakan | | | | | |
| Prosedur pembedahan harian | | | | | | |
| Rawatan kecemasan pesakit luar (dari pukul 12 pagi hingga 6 pagi setiap hari) | | | | | | |
| Yuran ambulans | | | | | | |
| Pemindahan organ utama* (sekali seumur hidup) | | | | | | |
| Yuran laporan perubatan | 100 | 100 | 100 | 100 | 100 | 100 |
| Rawatan kanser pesakit luar | Seperti caj yang dikenakan | | | | | |
| Rawatan dialisis buah pinggang pesakit luar | | | | | | |
| Penjagaan rawatan rumah (maksimum untuk setiap hilang upaya) | 500 | 500 | 1,000 | 1,000 | 1,500 | 2,000 |
| Elaun harian penjaga (sehingga 45 hari setiap tahun yang boleh ditolak, untuk orang yang dilindungi yang berumur di bawah 18 tahun) | 100 | 100 | 100 | 100 | 100 | 100 |
| Pemindahan perubatan kecemasan dan penghantaran balik | Seperti caj yang dikenakan | | | | | |
| Elaun tunai harian di hospital kerajaan (maksimum 180 hari setiap tahun yang boleh ditolak) | 100 | 100 | 100 | 100 | 100 | 100 |
| Cukai perkhidmatan | Seperti caj yang dikenakan | | | | | |
| Had tahunan keseluruhan (setiap tahun yang boleh ditolak) | 300,000 | 450,000 | 750,000 | 1,125,000 | 1,500,000 | 3,000,000 |

* Merangkumi kos untuk pemindahan organ utama orang yang dilindungi, sebagai penerima organ dan bukannya sebagai penderma organ.

Sumbangan tahunan

Kelas pekerjaan 1 dan 2

| Umur tercapai | Pelan (RM) | | | | | |
|---------------|------------|-----------|-----------|-----------|------------|------------|
| | Pelan 20K | Pelan 30K | Pelan 50K | Pelan 75K | Pelan 100K | Pelan 200K |
| 0 hingga 5 | 510.00 | 460.00 | 381.00 | 366.00 | 338.00 | 312.00 |
| 6 hingga 9 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 10 hingga 14 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 15 hingga 19 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 20 hingga 24 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 25 hingga 29 | 503.00 | 363.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 30 hingga 34 | 634.00 | 402.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 35 hingga 39 | 634.00 | 402.00 | 316.00 | 309.00 | 287.00 | 268.00 |
| 40 hingga 44 | 909.00 | 511.00 | 435.00 | 389.00 | 355.00 | 297.00 |
| 45 hingga 49 | 1,062.00 | 598.00 | 509.00 | 389.00 | 355.00 | 297.00 |
| 50 hingga 54 | 1,105.00 | 754.00 | 568.00 | 450.00 | 419.00 | 316.00 |
| 55 hingga 59 | 1,329.00 | 899.00 | 568.00 | 450.00 | 419.00 | 316.00 |
| 60 | 1,461.00 | 988.00 | 624.00 | 495.00 | 460.00 | 347.00 |
| 61 | 1,607.00 | 1,086.00 | 686.00 | 544.00 | 506.00 | 381.00 |
| 62 | 1,767.00 | 1,194.00 | 754.00 | 598.00 | 556.00 | 419.00 |
| 63 | 1,943.00 | 1,274.00 | 816.00 | 657.00 | 607.00 | 460.00 |
| 64 | 1,984.00 | 1,274.00 | 816.00 | 657.00 | 607.00 | 492.00 |
| 65 | 2,182.00 | 1,401.00 | 897.00 | 722.00 | 667.00 | 522.00 |
| 66 | 2,400.00 | 1,541.00 | 986.00 | 794.00 | 721.00 | 545.00 |
| 67 | 2,564.00 | 1,695.00 | 1,084.00 | 864.00 | 754.00 | 568.00 |
| 68 | 2,564.00 | 1,722.00 | 1,117.00 | 907.00 | 788.00 | 592.00 |
| 69 | 2,564.00 | 1,722.00 | 1,117.00 | 952.00 | 824.00 | 618.00 |
| 70 | 2,820.00 | 1,894.00 | 1,228.00 | 999.00 | 861.00 | 644.00 |
| 71 | 3,102.00 | 2,083.00 | 1,350.00 | 1,049.00 | 901.00 | 672.00 |
| 72 | 3,412.00 | 2,290.00 | 1,482.00 | 1,101.00 | 942.00 | 700.00 |

Sumbangan tahunan

Kelas pekerjaan 1 dan 2 (samb.)

| Umur tercapai | Pelan (RM) | | | | | |
|---------------|------------|-----------|-----------|-----------|------------|------------|
| | Pelan 20K | Pelan 30K | Pelan 50K | Pelan 75K | Pelan 100K | Pelan 200K |
| 73 | 3,667.00 | 2,412.00 | 1,561.00 | 1,156.00 | 985.00 | 730.00 |
| 74 | 3,845.00 | 2,540.00 | 1,644.00 | 1,213.00 | 1,030.00 | 761.00 |
| 75 | 4,081.00 | 2,675.00 | 1,731.00 | 1,274.00 | 1,076.00 | 794.00 |
| 76 | 4,305.00 | 2,817.00 | 1,823.00 | 1,337.00 | 1,126.00 | 828.00 |
| 77 | 4,542.00 | 2,967.00 | 1,920.00 | 1,403.00 | 1,177.00 | 863.00 |
| 78 | 4,791.00 | 3,124.00 | 2,022.00 | 1,473.00 | 1,230.00 | 900.00 |
| 79 | 5,055.00 | 3,290.00 | 2,130.00 | 1,547.00 | 1,287.00 | 939.00 |
| 80 | 5,333.00 | 3,465.00 | 2,243.00 | 1,623.00 | 1,345.00 | 979.00 |
| 81 | 5,626.00 | 3,649.00 | 2,362.00 | 1,704.00 | 1,407.00 | 1,021.00 |
| 82 | 5,935.00 | 3,843.00 | 2,488.00 | 1,789.00 | 1,471.00 | 1,064.00 |
| 83 | 6,261.00 | 4,048.00 | 2,620.00 | 1,878.00 | 1,538.00 | 1,110.00 |
| 84 | 6,605.00 | 4,263.00 | 2,759.00 | 1,971.00 | 1,608.00 | 1,157.00 |
| 85 | 6,968.00 | 4,489.00 | 2,906.00 | 2,069.00 | 1,681.00 | 1,207.00 |
| 86 | 7,351.00 | 4,728.00 | 3,061.00 | 2,172.00 | 1,758.00 | 1,258.00 |
| 87 | 7,755.00 | 4,979.00 | 3,223.00 | 2,280.00 | 1,838.00 | 1,312.00 |
| 88 | 8,181.00 | 5,243.00 | 3,395.00 | 2,394.00 | 1,922.00 | 1,368.00 |
| 89 | 8,630.00 | 5,405.00 | 3,575.00 | 2,513.00 | 2,009.00 | 1,398.00 |
| 90 | 9,105.00 | 5,816.00 | 3,765.00 | 2,638.00 | 2,101.00 | 1,488.00 |
| 91 | 9,605.00 | 6,125.00 | 3,965.00 | 2,769.00 | 2,196.00 | 1,551.00 |
| 92 | 10,133.00 | 6,450.00 | 4,176.00 | 2,907.00 | 2,297.00 | 1,618.00 |
| 93 | 10,690.00 | 6,793.00 | 4,398.00 | 3,051.00 | 2,401.00 | 1,687.00 |
| 94 | 11,277.00 | 7,154.00 | 4,632.00 | 3,203.00 | 2,511.00 | 1,759.00 |
| 95 | 11,897.00 | 7,534.00 | 4,878.00 | 3,362.00 | 2,625.00 | 1,834.00 |
| 96 | 12,423.00 | 7,844.00 | 4,958.00 | 3,449.00 | 2,741.00 | 1,854.00 |
| 97 | 12,423.00 | 7,844.00 | 4,958.00 | 3,449.00 | 2,741.00 | 1,854.00 |
| 98 | 12,423.00 | 7,844.00 | 4,958.00 | 3,449.00 | 2,741.00 | 1,854.00 |
| 99 | 12,423.00 | 7,844.00 | 4,958.00 | 3,449.00 | 2,741.00 | 1,854.00 |

Sumbangan tahunan

Kelas pekerjaan 3

| Umur tercapai | Pelan (RM) | | | | | |
|---------------|------------|-----------|-----------|-----------|------------|------------|
| | Pelan 20K | Pelan 30K | Pelan 50K | Pelan 75K | Pelan 100K | Pelan 200K |
| 0 hingga 5 | 637.00 | 575.00 | 477.00 | 458.00 | 423.00 | 390.00 |
| 6 hingga 9 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 10 hingga 14 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 15 hingga 19 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 20 hingga 24 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 25 hingga 29 | 629.00 | 454.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 30 hingga 34 | 792.00 | 502.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 35 hingga 39 | 792.00 | 502.00 | 396.00 | 386.00 | 359.00 | 335.00 |
| 40 hingga 44 | 1,137.00 | 639.00 | 544.00 | 486.00 | 444.00 | 371.00 |
| 45 hingga 49 | 1,327.00 | 748.00 | 636.00 | 486.00 | 444.00 | 371.00 |
| 50 hingga 54 | 1,381.00 | 942.00 | 710.00 | 563.00 | 524.00 | 396.00 |
| 55 hingga 59 | 1,662.00 | 1,123.00 | 710.00 | 563.00 | 524.00 | 396.00 |
| 60 | 1,828.00 | 1,235.00 | 781.00 | 619.00 | 576.00 | 435.00 |
| 61 | 2,010.00 | 1,358.00 | 859.00 | 680.00 | 633.00 | 478.00 |
| 62 | 2,211.00 | 1,493.00 | 944.00 | 748.00 | 696.00 | 525.00 |
| 63 | 2,432.00 | 1,593.00 | 1,019.00 | 822.00 | 759.00 | 577.00 |
| 64 | 2,480.00 | 1,593.00 | 1,019.00 | 822.00 | 759.00 | 616.00 |
| 65 | 2,728.00 | 1,752.00 | 1,120.00 | 904.00 | 834.00 | 654.00 |
| 66 | 3,000.00 | 1,927.00 | 1,232.00 | 994.00 | 901.00 | 682.00 |
| 67 | 3,204.00 | 2,119.00 | 1,355.00 | 1,080.00 | 942.00 | 711.00 |
| 68 | 3,204.00 | 2,153.00 | 1,397.00 | 1,134.00 | 985.00 | 742.00 |
| 69 | 3,204.00 | 2,153.00 | 1,397.00 | 1,190.00 | 1,030.00 | 773.00 |
| 70 | 3,524.00 | 2,368.00 | 1,536.00 | 1,249.00 | 1,077.00 | 806.00 |
| 71 | 3,876.00 | 2,604.00 | 1,689.00 | 1,312.00 | 1,126.00 | 841.00 |
| 72 | 4,263.00 | 2,862.00 | 1,853.00 | 1,377.00 | 1,177.00 | 877.00 |

Sumbangan tahunan

Kelas pekerjaan 3 (samb.)

| Umur tercapai | Pelan (RM) | | | | | |
|---------------|------------|-----------|-----------|-----------|------------|------------|
| | Pelan 20K | Pelan 30K | Pelan 50K | Pelan 75K | Pelan 100K | Pelan 200K |
| 73 | 4,584.00 | 3,014.00 | 1,951.00 | 1,445.00 | 1,231.00 | 914.00 |
| 74 | 4,807.00 | 3,174.00 | 2,055.00 | 1,517.00 | 1,287.00 | 953.00 |
| 75 | 5,102.00 | 3,343.00 | 2,164.00 | 1,593.00 | 1,346.00 | 994.00 |
| 76 | 5,382.00 | 3,521.00 | 2,279.00 | 1,672.00 | 1,407.00 | 1,036.00 |
| 77 | 5,678.00 | 3,708.00 | 2,400.00 | 1,755.00 | 1,471.00 | 1,080.00 |
| 78 | 5,990.00 | 3,905.00 | 2,528.00 | 1,842.00 | 1,538.00 | 1,126.00 |
| 79 | 6,319.00 | 4,113.00 | 2,662.00 | 1,934.00 | 1,608.00 | 1,174.00 |
| 80 | 6,666.00 | 4,331.00 | 2,804.00 | 2,030.00 | 1,682.00 | 1,224.00 |
| 81 | 7,032.00 | 4,562.00 | 2,953.00 | 2,131.00 | 1,758.00 | 1,277.00 |
| 82 | 7,419.00 | 4,804.00 | 3,110.00 | 2,236.00 | 1,838.00 | 1,331.00 |
| 83 | 7,826.00 | 5,059.00 | 3,275.00 | 2,348.00 | 1,922.00 | 1,388.00 |
| 84 | 8,256.00 | 5,328.00 | 3,449.00 | 2,464.00 | 2,010.00 | 1,447.00 |
| 85 | 8,710.00 | 5,612.00 | 3,633.00 | 2,587.00 | 2,101.00 | 1,509.00 |
| 86 | 9,189.00 | 5,910.00 | 3,826.00 | 2,715.00 | 2,197.00 | 1,573.00 |
| 87 | 9,693.00 | 6,224.00 | 4,029.00 | 2,850.00 | 2,297.00 | 1,641.00 |
| 88 | 10,226.00 | 6,555.00 | 4,243.00 | 2,992.00 | 2,402.00 | 1,711.00 |
| 89 | 10,788.00 | 6,757.00 | 4,469.00 | 3,141.00 | 2,511.00 | 1,747.00 |
| 90 | 11,380.00 | 7,270.00 | 4,706.00 | 3,297.00 | 2,626.00 | 1,860.00 |
| 91 | 12,006.00 | 7,657.00 | 4,956.00 | 3,461.00 | 2,746.00 | 1,939.00 |
| 92 | 12,665.00 | 8,064.00 | 5,220.00 | 3,633.00 | 2,871.00 | 2,022.00 |
| 93 | 13,361.00 | 8,492.00 | 5,497.00 | 3,814.00 | 3,002.00 | 2,108.00 |
| 94 | 14,095.00 | 8,944.00 | 5,789.00 | 4,003.00 | 3,138.00 | 2,198.00 |
| 95 | 14,870.00 | 9,419.00 | 6,097.00 | 4,202.00 | 3,281.00 | 2,292.00 |
| 96 | 15,529.00 | 9,805.00 | 6,198.00 | 4,312.00 | 3,426.00 | 2,317.00 |
| 97 | 15,529.00 | 9,805.00 | 6,198.00 | 4,312.00 | 3,426.00 | 2,317.00 |
| 98 | 15,529.00 | 9,805.00 | 6,198.00 | 4,312.00 | 3,426.00 | 2,317.00 |
| 99 | 15,529.00 | 9,805.00 | 6,198.00 | 4,312.00 | 3,426.00 | 2,317.00 |

Sumbangan tahunan

Kelas pekerjaan 4

| Umur tercapai | Pelan (RM) | | | | | |
|---------------|------------|-----------|-----------|-----------|------------|------------|
| | Pelan 20K | Pelan 30K | Pelan 50K | Pelan 75K | Pelan 100K | Pelan 200K |
| 0 hingga 5 | 765.00 | 690.00 | 572.00 | 549.00 | 507.00 | 468.00 |
| 6 hingga 9 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 10 hingga 14 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 15 hingga 19 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 20 hingga 24 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 25 hingga 29 | 755.00 | 544.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 30 hingga 34 | 951.00 | 603.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 35 hingga 39 | 951.00 | 603.00 | 475.00 | 463.00 | 431.00 | 402.00 |
| 40 hingga 44 | 1,364.00 | 766.00 | 653.00 | 583.00 | 533.00 | 446.00 |
| 45 hingga 49 | 1,592.00 | 897.00 | 763.00 | 583.00 | 533.00 | 446.00 |
| 50 hingga 54 | 1,657.00 | 1,131.00 | 852.00 | 676.00 | 629.00 | 475.00 |
| 55 hingga 59 | 1,994.00 | 1,348.00 | 852.00 | 676.00 | 629.00 | 475.00 |
| 60 | 2,193.00 | 1,482.00 | 937.00 | 743.00 | 691.00 | 522.00 |
| 61 | 2,412.00 | 1,630.00 | 1,030.00 | 817.00 | 760.00 | 574.00 |
| 62 | 2,653.00 | 1,793.00 | 1,133.00 | 898.00 | 836.00 | 631.00 |
| 63 | 2,918.00 | 1,911.00 | 1,224.00 | 986.00 | 910.00 | 694.00 |
| 64 | 2,975.00 | 1,911.00 | 1,224.00 | 986.00 | 910.00 | 739.00 |
| 65 | 3,272.00 | 2,102.00 | 1,346.00 | 1,084.00 | 1,001.00 | 785.00 |
| 66 | 3,599.00 | 2,312.00 | 1,480.00 | 1,192.00 | 1,082.00 | 818.00 |
| 67 | 3,845.00 | 2,543.00 | 1,628.00 | 1,297.00 | 1,131.00 | 853.00 |
| 68 | 3,845.00 | 2,583.00 | 1,676.00 | 1,361.00 | 1,182.00 | 890.00 |
| 69 | 3,845.00 | 2,583.00 | 1,676.00 | 1,429.00 | 1,236.00 | 928.00 |
| 70 | 4,229.00 | 2,841.00 | 1,843.00 | 1,500.00 | 1,293.00 | 967.00 |
| 71 | 4,651.00 | 3,125.00 | 2,027.00 | 1,574.00 | 1,352.00 | 1,009.00 |
| 72 | 5,116.00 | 3,435.00 | 2,223.00 | 1,652.00 | 1,413.00 | 1,052.00 |

Sumbangan tahunan

Kelas pekerjaan 4 (samb.)

| Umur tercapai | Pelan (RM) | | | | | |
|---------------|------------|-----------|-----------|-----------|------------|------------|
| | Pelan 20K | Pelan 30K | Pelan 50K | Pelan 75K | Pelan 100K | Pelan 200K |
| 73 | 5,501.00 | 3,617.00 | 2,342.00 | 1,735.00 | 1,478.00 | 1,097.00 |
| 74 | 5,768.00 | 3,809.00 | 2,466.00 | 1,821.00 | 1,545.00 | 1,143.00 |
| 75 | 6,122.00 | 4,012.00 | 2,597.00 | 1,911.00 | 1,615.00 | 1,192.00 |
| 76 | 6,458.00 | 4,225.00 | 2,735.00 | 2,006.00 | 1,689.00 | 1,243.00 |
| 77 | 6,813.00 | 4,450.00 | 2,881.00 | 2,106.00 | 1,766.00 | 1,296.00 |
| 78 | 7,188.00 | 4,686.00 | 3,034.00 | 2,211.00 | 1,846.00 | 1,351.00 |
| 79 | 7,583.00 | 4,935.00 | 3,195.00 | 2,320.00 | 1,930.00 | 1,409.00 |
| 80 | 7,999.00 | 5,198.00 | 3,365.00 | 2,436.00 | 2,018.00 | 1,469.00 |
| 81 | 8,439.00 | 5,474.00 | 3,544.00 | 2,557.00 | 2,110.00 | 1,532.00 |
| 82 | 8,902.00 | 5,765.00 | 3,732.00 | 2,684.00 | 2,207.00 | 1,597.00 |
| 83 | 9,391.00 | 6,071.00 | 3,930.00 | 2,817.00 | 2,307.00 | 1,666.00 |
| 84 | 9,908.00 | 6,394.00 | 4,139.00 | 2,957.00 | 2,412.00 | 1,737.00 |
| 85 | 10,452.00 | 6,734.00 | 4,359.00 | 3,104.00 | 2,522.00 | 1,811.00 |
| 86 | 11,026.00 | 7,091.00 | 4,591.00 | 3,258.00 | 2,637.00 | 1,888.00 |
| 87 | 11,632.00 | 7,468.00 | 4,835.00 | 3,420.00 | 2,757.00 | 1,969.00 |
| 88 | 12,271.00 | 7,865.00 | 5,092.00 | 3,590.00 | 2,883.00 | 2,053.00 |
| 89 | 12,945.00 | 8,108.00 | 5,362.00 | 3,769.00 | 3,014.00 | 2,097.00 |
| 90 | 13,657.00 | 8,724.00 | 5,647.00 | 3,956.00 | 3,152.00 | 2,232.00 |
| 91 | 14,407.00 | 9,187.00 | 5,948.00 | 4,153.00 | 3,295.00 | 2,327.00 |
| 92 | 15,199.00 | 9,675.00 | 6,264.00 | 4,359.00 | 3,445.00 | 2,427.00 |
| 93 | 16,034.00 | 10,190.00 | 6,597.00 | 4,576.00 | 3,602.00 | 2,530.00 |
| 94 | 16,915.00 | 10,731.00 | 6,947.00 | 4,803.00 | 3,767.00 | 2,638.00 |
| 95 | 17,844.00 | 11,302.00 | 7,317.00 | 5,042.00 | 3,938.00 | 2,751.00 |
| 96 | 18,635.00 | 11,766.00 | 7,438.00 | 5,174.00 | 4,112.00 | 2,781.00 |
| 97 | 18,635.00 | 11,766.00 | 7,438.00 | 5,174.00 | 4,112.00 | 2,781.00 |
| 98 | 18,635.00 | 11,766.00 | 7,438.00 | 5,174.00 | 4,112.00 | 2,781.00 |
| 99 | 18,635.00 | 11,766.00 | 7,438.00 | 5,174.00 | 4,112.00 | 2,781.00 |

Sumbangan tahunan

Nota-nota:

- *Amaun sumbangan adalah berdasarkan risiko standard dan tertakluk kepada pengunderaitan.*
- *Sumbangan yang perlu anda bayar mungkin berbeza mengikut kelas pekerjaan, pelan, umur tercapai anda dan keadaan kesihatan.*
- *Amaun sumbangan dari umur tercapai 71 hingga 99 tahun adalah untuk pembaharuan sahaja.*
- *Kelas pekerjaan akan merujuk kepada senarai pekerjaan kami.*
- *Sumbangan akan tetap tidak berubah sehingga ulangtahun kontrak apabila orang yang dilindungi memasuki ke dalam kumpulan umur baru.*

Yuran wakalah

Yuran wakalah dinyatakan sebagai peratusan sumbangan dan berbeza mengikut umur tercapai.

Untuk pakej individu

| Umur tercapai | Pelan | | | | | |
|---------------|-----------|-----------|-----------|-----------|------------|------------|
| | Pelan 20K | Pelan 30K | Pelan 50K | Pelan 75K | Pelan 100K | Pelan 200K |
| 0 hingga 5 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 6 hingga 9 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 10 hingga 14 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 15 hingga 19 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 20 hingga 24 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 25 hingga 29 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 30 hingga 34 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 35 hingga 39 | 50.00% | 57.50% | 60.00% | 65.00% | 65.00% | 65.00% |
| 40 hingga 44 | 40.00% | 45.00% | 55.00% | 60.00% | 65.00% | 65.00% |
| 45 hingga 49 | 40.00% | 45.00% | 55.00% | 60.00% | 65.00% | 65.00% |
| 50 hingga 54 | 40.00% | 45.00% | 55.00% | 60.00% | 65.00% | 65.00% |
| 55 hingga 59 | 40.00% | 45.00% | 45.00% | 55.00% | 60.00% | 60.00% |
| 60 hingga 64 | 40.00% | 45.00% | 45.00% | 55.00% | 60.00% | 60.00% |
| 65 hingga 69 | 40.00% | 45.00% | 45.00% | 55.00% | 60.00% | 60.00% |
| 70 hingga 74 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 75 hingga 79 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 80 hingga 84 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 85 hingga 89 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 90 hingga 94 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |
| 95 hingga 98 | 40.00% | 45.00% | 45.00% | 50.00% | 50.00% | 50.00% |

Nota:

Pakej keluarga adalah tertakluk kepada yuran wakalah yang berbeza.

Pengecualian-pengecualian

(Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kepada dokumen-dokumen kontrak untuk maklumat lanjut mengenai pengecualian-pengecualian.)

Pelan ini tidak melindungi sebarang kemasukan hospital, pembedahan atau caj-caj yang disebabkan secara langsung atau tidak langsung, keseluruhan atau sebahagian, atau akibat mana-mana satu yang berikut:

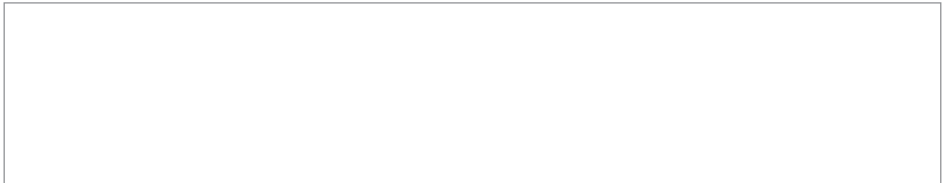
1. Keadaan sedia ada;
2. Penyakit tertentu yang berlaku dalam tempoh 120 hari bagi perlindungan berterusan; Penyakit-penyakit tertentu bermaksud hilang upaya yang berikut dan komplikasi yang berkaitan dengannya, berlaku dalam tempoh 120 hari pertama dari tarikh berkuatkuasa kontrak. Walau bagaimanapun, jika berlaku pemberhentian perlindungan dalam tempoh perlindungan sebelum tarikh tamat tempoh 120 hari tersebut, tempoh yang baru selama 120 hari akan dikenakan semula dari tarikh pengembalian semula.
 - a. Tekanan darah tinggi, kencing manis dan penyakit kardiovaskular;
 - b. Kesemua ketumbuhan, kanser, sista, nodul, polip, batu dalam sistem kencing dan sistem biliari;
 - c. Kesemua penyakit telinga, hidung (termasuk sinus) dan tekak kecuali selsema dan sakit-tekak;
 - d. Hernia, hemoroid, fistula, hidrosele, varikosele;
 - e. Endometriosis termasuk penyakit sistem pembiakan; dan
 - f. Gangguan spina vertebro (termasuk diska) dan keadaan lutut.
3. Sebarang keadaan perubatan atau fizikal yang wujud dalam tempoh 30 hari pertama dari tarikh berkuatkuasa kontrak atau tarikh pengembalian semula yang terakhir orang yang dilindungi, kecuali untuk kecederaan akibat kemalangan;
4. Pembedahan plastik/kosmetik, penyunatan, pemeriksaan mata, cermin mata dan pembiasan atau pembedahan pembetulan rabun dekat (Keratomi Radial atau Lasik) dan penggunaan atau pemerolehan peralatan prostetik luaran atau peralatan seperti tangan dan kaki palsu, alat bantuan pendengaran, alat perentak jantung yang diimplan dan preskripsinya;
5. Keadaan pergigian termasuk rawatan pergigian atau pembedahan oral kecuali disebabkan oleh kecederaan akibat kemalangan pada gigi asli yang berlaku sepenuhnya dalam tahun kontrak;
6. Penjagaan persendirian, pemulihan secara rehat atau penjagaan kebersihan, dadah yang tidak dibenarkan, keracunan, pensterilan, penyakit kelamin dan komplikasinya, AIDS (Sindrom Kurang Daya Tahan Penyakit) atau ARC (Kompleks berkaitan dengan AIDS) dan penyakit berkaitan dengan HIV, dan sebarang penyakit berjangkit yang memerlukan kuarantin oleh undang-undang;
7. Sebarang rawatan atau pembedahan bagi keabnormalan/kecacatan kongenital termasuk penyakit keturunan;
8. Kehamilan, kelahiran (termasuk kelahiran secara pembedahan), keguguran, pengguguran kandungan dan penjagaan sebelum lahir/selepas lahir dan kaedah-kaedah perancangan keluarga secara pembedahan, mekanikal atau kimia atau rawatan berkaitan dengan kemandulan. Mati pucuk dan ujian atau rawatan berhubung dengan impoten atau pensterilan;

Pengecualian-pengecualian

9. Kemasukan hospital yang bertujuan terutamanya untuk penyiasatan, diagnosis, pemeriksaan x-ray, pemeriksaan fizikal atau perubatan am, yang tidak berkaitan dengan rawatan atau diagnosis hilang upaya yang dilindungi atau sebarang rawatan yang tidak diperlukan dari segi perubatan dan sebarang rawatan pencegahan, ubat-ubatan atau pemeriksaan pencegahan yang dilakukan oleh pakar perubatan, dan rawatan yang khususnya untuk pengurangan atau penambahan berat badan;
10. Sebarang rawatan pesakit luar kecuali yang diperuntukkan secara khusus di bawah kontrak ini;
11. Bunuh diri, percubaan membunuh diri atau mencederakan diri sendiri dengan sengaja semasa waras atau tidak waras;
12. Peperangan atau tindakan peperangan, yang diisytiharkan atau tidak, aktiviti jenayah atau keganasan, berkhidmat secara aktif dalam mana-mana angkatan bersenjata, penyertaan secara langsung dalam tindakan, rusuhan dan kekecohan awam atau pemberontakan;
13. Radiasi pengionan atau pencemaran radioaktif dari sebarang bahan api nuklear atau sisa nuklear dari proses pembelahan nuklear atau daripada sebarang senjata nuklear;
14. Perbelanjaan yang ditanggung untuk pendermaan sebarang organ oleh orang yang dilindungi dan kos untuk mendapatkan organ termasuk semua kos yang ditanggung oleh penderma semasa pemindahan organ atau komplikasinya;
15. Penyiasatan dan rawatan bagi masalah tidur dan berdengkur, terapi penggantian hormon dan terapi alternatif seperti rawatan, perkhidmatan atau bekalan perubatan, termasuk tetapi tidak terhad kepada perkhidmatan kiropraktik, akupunktur, akupresur, refleksologi, pembetulan tulang, rawatan herba, terapi urutan atau aroma atau rawatan alternatif yang lain;
16. Penjagaan atau rawatan yang mana bayaran adalah tidak diperlukan atau sehingga yang akan dibayar oleh perlindungan takaful/insurans yang lain atau indemnitati yang melindungi orang yang dilindungi dan hilang upaya yang wujud akibat tugas pekerjaan atau profesion yang dilindungi di bawah kontrak takaful/polisi insurans pampasan pekerja;
17. Psikotik, gangguan mental atau saraf (termasuk sebarang neurosis dan manifestasi psikologikal atau psikomatik);
18. Kos/perbelanjaan bagi perkhidmatan bukan perubatan, seperti televisyen, telefon, perkhidmatan teleks, radio atau kemudahan seumpamanya, kit/pek kemasukan hospital dan sebarang barang-barang bukan perubatan yang tidak layak;
19. Penyakit atau kecederaan yang wujud akibat sebarang jenis perlumbaan (kecuali perlumbaan kaki), sukan berbahaya seperti dan tidak terhad kepada terjunan udara, ski air, aktiviti dalam air yang memerlukan peralatan pernafasan, sukan musim sejuk, sukan profesional dan aktiviti-aktiviti haram;
20. Penerbangan persendirian selain sebagai penumpang yang membayar tambang bagi sebarang penerbangan komersial berjadual yang dilesenkan untuk membawa penumpang mengikut laluan yang ditetapkan; atau
21. Perbelanjaan yang ditanggung untuk prosedur pertukaran jantina.

Nota-nota penting

1. Anda seharusnya berpuas hati bahawa pelan ini memenuhi keperluan anda dengan sebaiknya dan memastikan bahawa sumbangan yang perlu dibayar di bawah pelan ini adalah amaun yang anda mampu bayar.
2. 15 hari tempoh semakan akan diberi kepada anda untuk menyemak kesesuaian pelan ini. Jika anda membatalkan kontrak anda dalam tempoh 15 hari, kami akan memulangkan sumbangan ditolak sebarang perbelanjaan yang ditanggung untuk sebarang pengunderaitan perubahan yang diperlukan.
3. Sekiranya anda tidak membayar sumbangan dalam tempoh masa 30 hari, terdapat kemungkinan di mana pada bila-bila masa nilai akaun peserta anda tidak mencukupi untuk menyokong kontrak dan kontrak anda akan lupt.
4. Amaun sumbangan dan/atau yuran wakalah dan/atau tabarru' adalah tidak dijamin dan boleh disemak dengan memberi notis bertulis sekurang-kurangnya 30 hari kepada anda dan semakan tersebut akan dilaksanakan pada ulang tahun kontrak yang berikutnya selepas tamat tempoh notis tersebut.
5. Risalah ini hanya mengandungi huraian ringkas mengenai pelan ini dan risalah ini tidak mengandungi butiran yang menyeluruh. Sila rujuk kepada Dokumen Keterangan Produk sebelum menyertai pelan ini. Untuk maklumat lanjut tentang manfaat-manfaat, pengecualian-pengecualian, yuran-yuran dan terma-terma dan syarat-syarat lain pelan ini, sila rujuk kepada dokumen kontrak.
6. Maklumat dalam risalah ini adalah sah pada masa percetakan.
7. Pelan ini diuruskan oleh Sun Life Malaysia Takaful Berhad <Nombor Pendaftaran: 200501012215 (689263-M)>, pengendali Takaful yang dikawal selia oleh Bank Negara Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan Islam 2013.
8. Pelan ini diedarkan oleh:



Sun Life Malaysia Takaful Berhad
Nombor Pendaftaran: 200501012215 (689263-M)
Ahli PIDM



Aras 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur, Malaysia
Telefon (603) 2612 3600 Talian Khidmat Pelanggan 1300-88-5055 wecare@sunlifemalaysia.com
sunlifemalaysia.com @SunLifeMalaysia sunlifemalaysia_my Sun Life Malaysia

Usahasama di antara Sun Life Assurance Company of Canada dan Renggis Ventures Sdn Bhd