

International Exclusive - Benefit Schedule

Benefits				
Please note: benefit values are per person each year unless otherwise specified and are reduced each time you claim only by the net amount (less any deductible or co-insurance) we have actually paid. Please refer to the policy				
Plan	Plan 1	Plan 2	Plan 3	Plan 4 (In-patient only)
Yearly Maximum up to	RM 9,000,000	RM 7,000,000	RM 3,000,000	RM 3,000,000
Area of Cover	1. Worldwide 2. Worldwide excluding USA 3. Asia	1. Worldwide 2. Worldwide excluding USA 3. Asia	1. Worldwide 2. Worldwide excluding USA 3. Asia	1. Worldwide 2. Worldwide excluding USA 3. Asia
Outside Area of Cover	Emergency treatment only	Emergency treatment only	Emergency treatment only	Emergency treatment only
Level of Reimbursement	Reasonable and customary (R&C) charges	Reasonable and customary (R&C) charges	Reasonable and customary (R&C) charges	Reasonable and customary (R&C) charges
In-patient and daycare treatment (including surgery, consultations, consumables etc.)				
Daily Accommodation Charges	Standard single room	Standard single room	Standard single room	Standard single room
Parent Accommodation up to	RM 500 per night	RM 500 per night	RM 500 per night	RM 500 per night
Cash Benefit	RM 700 per night	RM 500 per night	RM 500 per night	RM 500 per night
Pre-hospitalisation Treatment	Included within the 'General Practitioner and Specialist Consultation Charges' benefit. Subject to the terms and conditions applied for 'General Practitioner and Specialist Consultation Charges' benefit.			Included for one consultation, prescribed investigations and essential medications received as an out-patient within 60 days prior to a hospitalisation.
Post-hospitalisation Treatment	Included within the 'General Practitioner and Specialist Consultation Charges' benefit. Subject to the terms and conditions applied for 'General Practitioner and Specialist Consultation Charges' benefit.			Included for follow-up out-patient consultation and treatment received within 90 days following the discharge from the hospital.
Out-patient treatment (including diagnostics, prescribed drugs, dressings etc.)				
General Practitioner and Specialist Consultation Charges	Included	Included	Included	Included if it is part of pre-hospitalisation treatment or post-hospitalisation treatment. Subject to the limitations applied for 'Pre-hospitalisation treatment' or 'Post-hospitalisation'
Courses of Chiropractic Treatment, Acupuncture, Homeopathy and Osteopathy up to	RM 3,600	RM 3,600	RM 3,600	No benefit
Traditional Chinese Medicine up to	RM 180 per visit up to 20 visits per year	RM 180 per visit up to 20 visits per year	RM 180 per visit up to 20 visits per year	No benefit
Courses of Physiotherapy	Included	Included	Included	Included if it is part of post-hospitalisation treatment and subject to the limitations applied for 'Post-hospitalisation treatment' benefit'
Other Benefits				
Health Screen up to	RM3,000 - available only after 12 months membership	No benefit	No benefit	No benefit
Pre-existing Conditions up to	Years 1 & 2: RM 7,000 Available only after 9 months membership Subsequent years: RM 14,000	Years 1 & 2: RM 7,000 Available only after 9 months membership Subsequent years: RM 14,000	RM 3500 Available only after 12 months membership	RM 3500 Available only after 12 months membership
Maintenance of Non Pre-existing Chronic Conditions	Included	Included	Included	No benefit
Oral and Maxillofacial Surgery	Included	Included	Included	Included
Ambulance Transport	Included	Included	Included	Included
International Emergency Medical Assistance	Included	Included	Included	Included
Psychiatric Treatment up to	RM 24,000	RM 14,000	RM 14,000	No benefit
Accidental Damage to Teeth	Included	Included	Included	Included
Pre and Post-natal Complications	Included - available only after 12 months membership	Included - available only after 12 months membership	Included - available only after 12 months membership	No benefit
Pregnancy and Delivery up to	RM43,000 - available only after 12 months membership	No benefit	No benefit	No benefit
Vaccination up to	RM 4,800	RM 3,800	RM 1,300	No benefit
Routine Dental Care up to	80% of eligible expenses incurred up to RM3,800	No benefit	No benefit	No benefit
Routine Optical Care up to	RM900	No benefit	No benefit	No benefit
Hospice and Palliative Care up to	RM 120,000 in a member's lifetime Available only after 12 months membership	RM 95,000 in a member's lifetime Available only after 12 months membership	RM 95,000 in a member's lifetime Available only after 12 months membership	RM 60,000 in a member's lifetime Available only after 12 months membership