

e-Medical Pass Takaful

**We will keep you smiling with
affordable medical cover**



Should you unexpectedly fall ill, Etiqa's e-Medical Pass Takaful will help with the costs through our affordable Fast & Easy offerings:



Unlimited Lifetime Cover

You never have to worry about insufficient medical cover during the tenure of the certificate, because there's no lifetime limit*.



Affordable

Get covered with no lifetime limit from as little as RM1.77 per day, and it is even more affordable if you choose a deductible plan.



Instant Approval

No medical check-up required. Simply answer 3 health questions for immediate cover.



Etiqa Healthcare App

Our GPS locator pinpoints an Etiqa panel hospital nearest to you with just a few taps.



Cashless Hospital Admission

Guarantee Letters provided with just one phone call to our 24/7 hotline so that you can be admitted to hospital without payment.

Note: The key benefits above are subject to terms and conditions.

*Subject to annual limit.

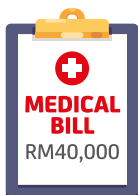
Benefits Illustrations

Choose one of the following to suit your medical coverage needs:

1. Invest in a plan that provides you medical coverage to help with increasing medical costs.



Fikri, age 30, is self-employed. He chose a plan without deductible option to get medical coverage until the age of 80.

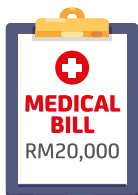


**Total eligible medical bill will be paid by Etiqa
(based on selected plan)**

2. Start an affordable medical coverage plan with a deductible option.



Melissa, age 25, has just started working. Her company only provides limited medical coverage. Therefore, she chose an affordable deductible option of RM1,000 to supplement her medical coverage needs until the age of 80.



**Melissa only pays the deductible amounts
of RM1,000 for her medical bills**

**Balance of eligible medical bill will be paid
by Etiqa (based on selected plan)**

Note: The scenarios above are used for illustrative purposes only. Terms and conditions apply.

Table of Benefits

Plan Type	Silver	Gold	Platinum
Overall Annual Limit	RM60,000	RM80,000	RM120,000
Overall Lifetime Limit	No Limit		
Section A - Inpatient & Day Care Surgery Benefits			
Hospital Room and Board Charges (RM per day limit)	RM100	RM150	RM200
Hospital Room and Board Charges (days per annum limit)	No Limit		
Intensive Care Unit Charges (no limit on days per annum)	As Charged (subject to overall annual limit)		
Surgical Fees			
Anaesthetist Fees			
Operating Theatre Fees			
Hospital Supplies & Services Charges			
In-Hospital Physician/ Specialist Visit Charges (limited to 2 visits per day)			
Day Care Surgery Fees			
Ambulance Fees			
Section B - Outpatient Benefits			
Pre-Hospital Diagnostic Tests Charges, or Specialist Consultation Fees (within 60 days prior to hospitalisation)	As Charged (subject to overall annual limit)		
Post-Hospitalisation Treatment Charges (within 90 days after discharge)			
Emergency Accidental Outpatient Treatment Charges			
Outpatient Kidney Dialysis Treatment Charges			
Outpatient Cancer Treatment Charges			

Plan Type	Silver	Gold	Platinum
Section C - Optional			
Choice of deductible amount	You can choose no deductible or a deductible amount as follows:		
	Option	Deductible Amount	
	Option 1	RM1,000	
	Option 2	RM3,000	
	Option 3	RM5,000	

- Notes:
1. For room and board upgrades, the customer only pays the rate difference.
 2. Section B: Outpatient benefits are not subject to RM1,000, RM3,000 or RM5,000 deductible amounts.

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Underwritten by:

Etiqua Family Takaful Berhad (266243-D)
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and regulated by Bank Negara Malaysia)

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