

**GROUP HOSPITALIZATION & SURGICAL INSURANCE SCHEME 2021/2022**

**SCHEDULE OF BENEFITS -SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**

| Basic Benefits  | Maximum Benefits Per Disability |               |               |               |
|---|---------------------------------|---------------|---------------|---------------|
|   | Plan                            |               |               |               |
|   | 1                               | 2             | 3             | 4             |
|   | (RM)                            | (RM)          | (RM)          | (RM)          |
| 1 Hospital Room & Board (HRB)<br>(inclusive of R&B & meal)  | 200                             | 150           | 120           | 100           |
| i. Daily max. up to 180 days per disability   | As charged                      | As charged    | As charged    | As charged    |
| ii. Intensive Care Unit (ICU) - up to 30 days per disability  | As charged                      | As charged    | As charged    | As charged    |
| 2 Hospital Supplies and Services  | As charged                      | As charged    | As charged    | As charged    |
| 3 In Hospital Physicians Visit<br>(daily max. up to 180 days per disability)  | As charged                      | As charged    | As charged    | As charged    |
| 4 Surgical Fees   | As charged                      | As charged    | As charged    | As charged    |
| 5 Anaesthetist Fees   | As charged                      | As charged    | As charged    | As charged    |
| 6 Operating Theatre Fees  | As charged                      | As charged    | As charged    | As charged    |
| 7 Pre-hospitalization Specialist Consultation<br>(Within 90 days prior to hospitalization)                                | As charged                      | As charged    | As charged    | As charged    |
| 8 Pre-hospitalization Diagnostic Tests<br>(Within 90 days prior to hospitalization)                                       | As charged                      | As charged    | As charged    | As charged    |
| 9 Post Hospitalization Treatment<br>(Within 60 Days After Discharge)  | As charged                      | As charged    | As charged    | As charged    |
| 10 Second Surgical Opinion  | As charged                      | As charged    | As charged    | As charged    |
| 11 Emergency Accidental Out-Patient Treatment<br>(Within 24 hours after the accident & follow-up treatment up to 60 days) | As charged                      | As charged    | As charged    | As charged    |
| 12 Emergency Accidental Dental Treatment<br>(Within 24 hours after the accident & follow-up treatment up to 14 days)      | As charged                      | As charged    | As charged    | As charged    |
| 13 Day Surgery  | As charged                      | As charged    | As charged    | As charged    |
| 14 Emergency Out-Patient Sickness Treatment<br>(between 9pm to 7am only)  | 100                             | 100           | 100           | 100           |
| 15 Ambulance Fees   | As charged                      | As charged    | As charged    | As charged    |
| 16 Government Hospital Daily Cash Allowance<br>(Daily maximum up to 180 days per disability)                              | 100                             | 100           | 80            | 80            |
| 17 Medical Report Fees  | 80                              | 80            | 80            | 80            |
| <b>OVERALL ANNUAL LIMIT PER PERSON COVERED (for items 1-17)</b>   | <b>45,000</b>                   | <b>32,000</b> | <b>25,000</b> | <b>15,000</b> |
| <b>Supplementary Benefits</b>   |                                 |               |               |               |
| 18 Outpatient Cancer Treatment (Annual Limit)   | 20,000                          | 15,000        | 12,000        | N/A           |
| 19 Outpatient Kidney Dialysis Treatment (Annual Limit)  | 20,000                          | 15,000        | 12,000        | N/A           |
| 20 Organ Transplant (Annual Limit)  | 40,000                          | 30,000        | 24,000        | N/A           |
| 21 Funeral Expenses   | 2,000                           | 2,000         | 2,000         | 1,000         |
| <b>Co-payment (Applicable for ALL ELIGIBLE EXPENSES)</b>  | <b>7%</b>                       | <b>7%</b>     | <b>7%</b>     | <b>7%</b>     |

Additional Conditions/Special Terms and Conditions

- Participation is compulsory for all eligible employees.
- Maximum entry age for employee and spouse is 70 years next birthday (expire at 71 years next birthday), child 18 years next birthday if not pursuing full-time higher education (expire at 19 years next birthday) or 23 years next birthday iff still pursuing full-time higher education (expire at 24 years next birthday).
- Pre-existing condition, specified illnesses and waiting period are waived for all covered members.
- The Outpatient Cancer Treatment is on per annum basis.
- The Organ Transplant is on per lifetime basis.
- The Outpatient Kidney Dialysis Treatment is on per annum basis.
- Co-payment refer to the amount calculated by multiplying Co-Payment % with the Eligible Expenses. The person Covered should be responsible for paying Co-Payment of his/her medical charges.
- Only 93% of the eligible bills incurred at private hospitals or privatised wing of government hospitals will be born by STMB. This is not applicable to admissions incurred at full government hospitals.