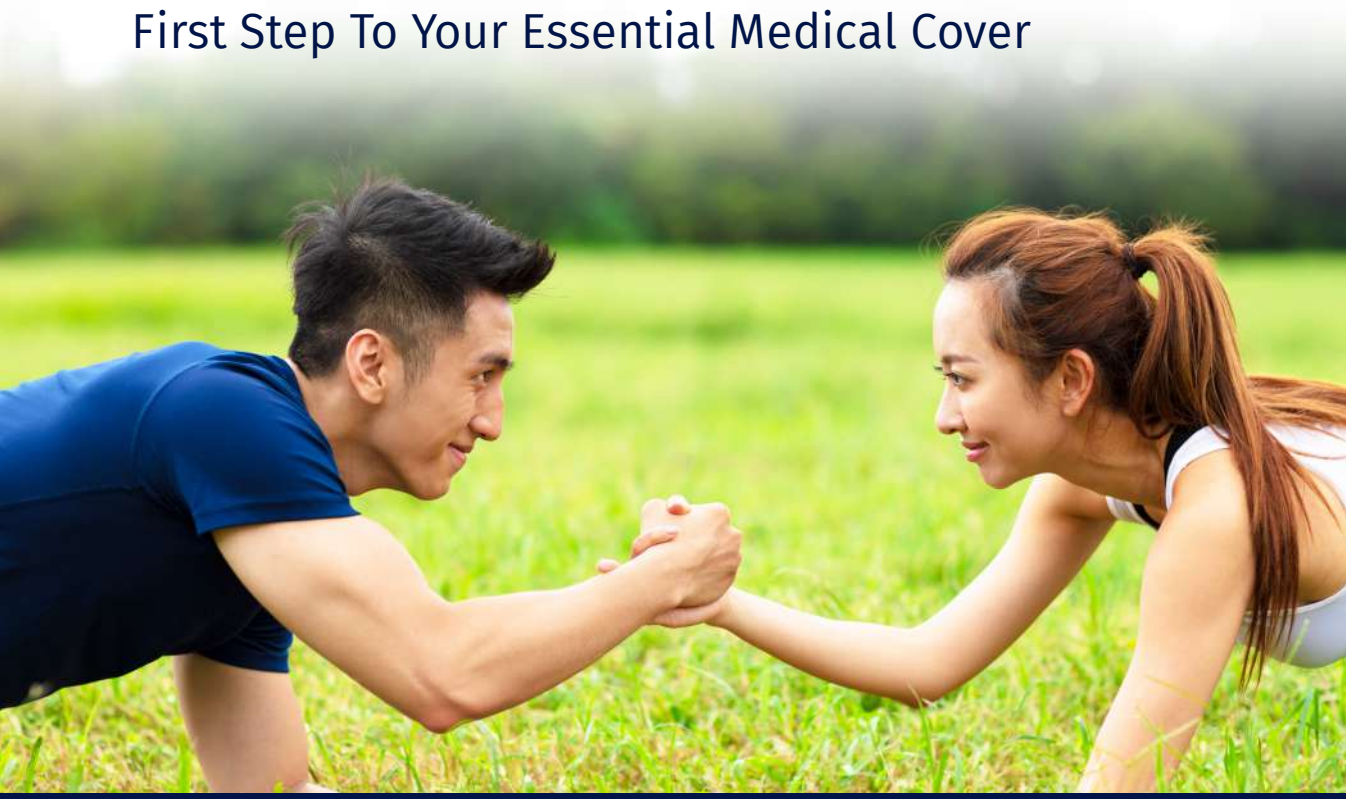
HongLeong Assurance

HLA MediStarter Rider

First Step To Your Essential Medical Cover



Hong Leong Assurance Berhad is a member of PIDM

The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure, contact Hong Leong Assurance Berhad or PIDM (visit www.pidm.gov.my).

For more information, please call 03-7650 1288
Log on to www.hla.com.my

HLA MediStarter Rider

First Step To Your Essential Medical Cover



How often do you find yourself saying, “In a minute”, or “I’ll get to it later” when it comes to getting medical coverage?

While you may hesitate in getting the coverage you need since you’re currently physically healthy, but the question remains – how well are you prepared if there is an unexpected medical emergency?

Purchasing medical insurance is not a big commitment. HLA MediStarter Rider is one that is designed to offer you a comprehensive medical and hospitalisation coverage that would certainly suit your affordability.

NOW is the time for you to get essential medical coverage, especially when you’re still healthy.

Benefits at a Glance

Comprehensive Coverage At Its Best

1. From hospitalisation, surgery and outpatient to Traditional Chinese Medicine and Chiropractic treatments, this is the one plan for all your healthcare needs.

2. High annual limit of RM 1 Million, and the best part is, there is no lifetime limit.

The full list of benefits covered is available on page 7, 8 and 9 in this brochure.

Lifetime Coverage

You are assured of a lifelong medical coverage as this rider will be automatically renewed every year up to age 99 without any hassle, provided that the premium due are duly paid.

Get Covered, Earn Rewards

1. Stay Healthy, Stay Rewarded

Now, you have more reasons to stay healthy! We'll give you cash reward amounting to 15% of the premium if you don't make any claim for the first 18 months and for every subsequent year.

2. Stay Prudent, Stay Rewarded

We'll even give you extra cash in hand! If you choose a room with lower charges, 80% of the unutilised room and board benefit will be refunded to you.

3. Stay Loyal, Stay Rewarded

Be worry-free knowing that the longer you stay with the plan, the higher your Hospital Room and Board limit will be! We'll auto-increase your Room and Board limit from the current limit of RM 180, by RM 50 every 10 years, up to 3 times, to cushion the rising room and board cost driven by inflation.

How The REWARDS Work

STEP 1

Alex purchases HLA MediStarter Rider with Room & Board benefit of RM 180.

STEP 2

He receives the first No Claims Incentive (NCI), 15% of premium after 18 months for not making any claims.

STEP 3

He stays healthy and continues to receive NCI every 12 months.

STEP 4

Unfortunately, he is hospitalised for 5 days due to injury from a serious accident. He stayed in a room that costs RM 100 per day with the unutilised amounted to RM 80 per day. So, in total RM 80 x 5 x 80% which is RM 320 will be paid out to him.

Within this 12-month cycle, he is not entitled to NCI.

STEP 5

He recovers and stays healthy again and thus continues to receive the NCI.

STEP 6

After 10 years of purchase, his Room and Board benefit entitlement is auto-increased to RM 230.

Earning rewards has never been easier. You will receive cash rewards for leading a healthy life and by not making any claims. Even if you do make claims, but you do not fully utilise your room benefits, we will offer you a cashback. Nonetheless, we will increase your room benefit entitlement if you continue to stay with the plan for a long period.

MORE CHOICES

We Provide, You Decide

We understand that being diagnosed with cancer can be a difficult time for anyone, and even more challenging if a decision has to be made to undergo cancer treatments.

We respect your decision and offer you the following options for these 5 cancer treatments.



Reimbursement for Chemotherapy, Radiotherapy, Targeted Therapy, Hormone Therapy or Immunotherapy

OR



Monthly cash of RM 3,000 for 12 months

Before you make any decision, you should consult your health care providers for advice.

Premium Structure

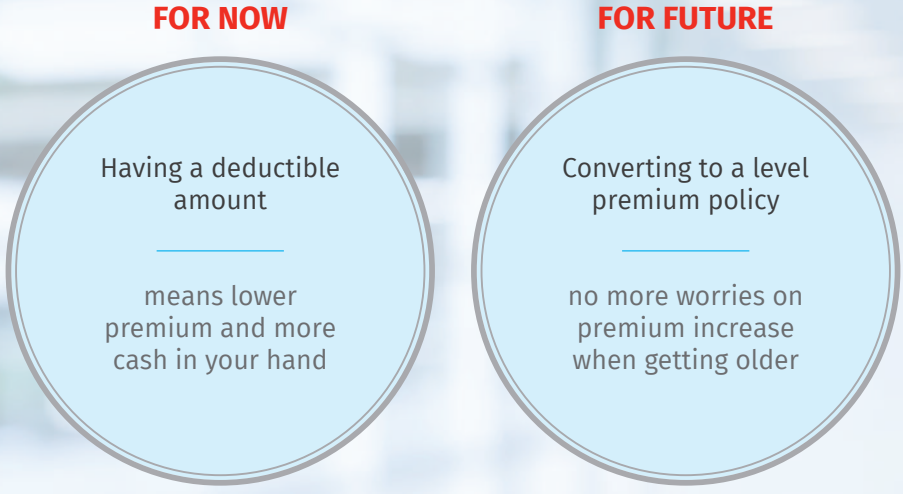
The premium is based on your gender, attained age, occupation class and deductible option chosen. Depending on your health status, a loading on premium may be applicable.

With the 5-years age-banded premium pattern, it offers you stability in funding your premium as your finances grow stronger when you age. This means you only need to pay low rates to enjoy the greater benefit now.

Like any other medical insurances, the premium is not guaranteed, and depend on the claim experience of the entire business portfolio.

For Greater Financial Freedom

No need to break the bank to own your medical coverage. At your choice, you could improve your financial freedom for **NOW** and **FUTURE**:



Deductible Option to Help Further Curb the Burden

By opting for a plan with deductible, we shall reimburse the amount of eligible claim in excess of the deductible amount up to the annual limit.

2 options for deductible amount are available for this plan, you may enjoy up to 60% discount on your premium depending on your chosen deductible amount.

Deductible Amount Per Rider Year (RM)	Premium Discount Compared to Plans without Deductible
2,500	50%
5,000	60%

For example, instead of opting for a plan without deductible, Alex has chosen a deductible amount of RM 5,000. At age 50, the annual premium that he needs to pay is only RM 1,703 instead of RM 4,258 after the 60% discount.



Sign up now to start earning cash rewards or set aside some savings to pay for future deductible.

If you are covered by your company's complimentary medical coverage, take advantage of it and start your plan with lower premium by applying this discount immediately.

On top of that, you have the flexibility to choose different deductible amount for pre- and post-retirement age of 60 that suits your budget and healthcare needs.

Conversion Option to Turn into A Level Premium Policy

You have the privilege to restructure your commitment into a new policy with level premium structure whenever you are ready and there is no hassle in doing so. However, for the sake of clarification, the level premium of this new policy shall not be construed as guaranteed level premium and it may vary depending on the type of new policy that is converted to.

This conversion option is subject to prior approval and the prevailing terms and conditions as determined by the Company.

Complete your medical coverage today with HLA MediStarter Rider!

"Don't gamble on the future, act now, without any delay."

Schedule of Benefits

Hospital & Surgical	Amount (RM)
Hospital Room & Board (up to 150 days per Rider Year) *I. Unutilized Hospital Room & Board Benefit:* *Refund of 80% of unutilized Room & Board benefit as daily cash allowance, up to 150 days per Rider Year* *II. Increasing Hospital Room & Board Benefit:* *Auto-increase in Room & Board benefit limit by RM 50 for every 10 years, up to maximum 3 times per lifetime* *Any levy imposed on Room & Board charges by the Government of Malaysia will be reimbursed in addition to this daily Room & Board limit*	180
Daily Cash as a result of Hospitalisation due to road accidents on a Malaysian Highway [1] (up to 150 days per Rider Year)	180
Intensive Care Unit (up to 75 days per Rider Year)	As charged, subject to Reasonable & Customary Charges [2]
Lodger Expenses (up to 150 days per Rider Year)	
Hospital Supplies & Services	
Surgical Fees (including pre-surgical assessment within 90 days prior to hospitalisation, Specialist's visits, medication and post-Surgery care within 90 days following discharge from Hospital)	
Anaesthetist and Operating Theatre Fees	
Organ Transplant	
Day Surgery (including pre-surgical assessment within 90 days prior to the date of Surgery, Specialist's visits, medication and post-Surgery care up to 90 days from the date of Surgery)	
Ambulance Fees	

Notes:

[1] *A Malaysian Highway shall mean highway or expressway as listed by the Malaysian Highway Authority.*

[2] *Charges for medical care which is medically necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar sickness, disease or injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Life Assured's medical condition.*

Schedule of Benefits

Hospital & Surgical	Amount (RM)
In-Hospital Physician Visit (up to 150 days per Rider Year)	As charged, subject to Reasonable and Customary Charges [2]
In-Hospital Physiotherapy Treatment Fees	
Pre-Hospitalisation (within 90 days prior to Hospitalisation) - Pre-Hospital Medication - Pre-Hospital Consultation - Pre-Hospital Diagnostic Tests	
Post-Hospitalisation (within 90 days following discharge from Hospital) - Post-Hospitalisation Treatment	
- Traditional Chinese Medicine & Chiropractic Treatment	Up to RM 180 per visit, subject to RM 10,000 per Rider Year
Outpatient Treatment - Emergency Accidental Outpatient Treatment (within 30 days following such emergency treatment) - Emergency Accidental Dental Treatment - Outpatient Physiotherapy Treatment (within 90 days from the date of Hospital discharge or Surgery) - Outpatient Cancer Treatment (inclusive of doctor's consultation and related examination, laboratory or diagnostic tests or any drugs prescribed) - Outpatient Kidney Dialysis Treatment (inclusive of doctor's consultation and related examination, laboratory or diagnostic tests or any drugs prescribed)	As charged, subject to Reasonable and Customary Charges [2]
- Outpatient Dengue Fever Treatment and Zika Virus Treatment (per Rider Year) (inclusive of doctor's consultation, diagnostic tests, treating medication/ fluids and monitoring)	2,000

Notes:

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[2] *Charges for medical care which is medically necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar sickness, disease or injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Life Assured's medical condition.*

Schedule of Benefits

Hospital & Surgical	Amount (RM)
Alternative Cancer Treatment Benefit (in lieu of radiotherapy, chemotherapy, targeted therapy, hormone therapy and immunotherapy during the benefit payment period) (Payable for 12 months, maximum claim up to 2 times per lifetime)	3,000 per month
Intraocular Lens (inclusive of multifocal lens)	Up to RM 3,000 per Surgery per eye and RM 6,000 per lifetime
Home Nursing Care (up to 180 days per lifetime)	60
Annual Limit (items above are subject to this limit)	1,000,000
	No Lifetime Limit
Emergency Evacuation & Repatriation (Limit per event)	1,000,000

Notes:

[1] *A Malaysian Highway shall mean highway or expressway as listed by the Malaysian Highway Authority.*

[2] *Charges for medical care which is medically necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar sickness, disease or injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Life Assured's medical condition.*

What do you need to know?

<table>
<tr><td>Entry Age</td><td>
<table>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>30 days old</td><td>70 years old</td></tr>
</table>
</td></tr>
<tr><td>Rider Term</td><td>HLA MediStarter Rider is a yearly renewable rider that will automatically renew at the end of each rider year. The last renewal age is age 99.</td></tr>
<tr><td>Premium Payment Term</td><td>Payable for entire rider term</td></tr>
<tr><td>Premium</td><td>(a) Premium payable based on your gender, attained age, occupation class and deductible option chosen. Depending on your health status, a loading on premium may be applicable.
(b) The premium rates are not guaranteed and may be revised from time to time with 90 days' prior written notice. Such revision will be effected on the next anniversary.</td></tr>
<tr><td>Terms and Conditions</td><td>(a) All applications are subject to underwriting approval.
(b) Please refer to the Product Disclosure Sheet for details on the waiting period, exclusions, and other term and conditions.</td></tr>
<tr><td>Tax Relief</td><td>This rider may qualify you for the personal tax relief under education and medical insurance up to RM 3,000, subject to the final decision of the Inland Revenue Board.</td></tr>
</table>

Annual Premium for HLA MediStarter Rider

Age	Pre-retirement deductible 0; Post-retirement deductible 0	
	Male (RM)	Female (RM)
0 – 4	2,369	2,043
5 – 9	1,535	1,564
10 – 14	1,345	1,445
15 – 19	1,350	1,449
20 – 24	1,372	1,466
25 – 29	1,376	1,470
30 – 34	1,499	1,573
35 – 39	1,769	1,757
40 – 44	2,417	2,074
45 – 49	3,166	2,598
50 – 54	4,258	3,476
55 – 59	6,016	4,464
60 – 64	8,453	5,471
65 – 69	11,319	7,201
70 – 74	14,829	9,447
75 – 79	19,792	12,996
80 – 84	24,343	17,409
85 – 89	29,394	22,551
90 – 94	34,327	28,851
95 – 99	39,866	35,461

Notes:

- *The table shows the premiums for a standard life with Occupation class 1 and 2. For presentation purposes, the premiums are rounded up to the next ringgit.*
- *The premium rates shown in the table above are not guaranteed and are subject to review and may vary depending on the claim experience of the entire business portfolio.*

IMPORTANT:

HLA MediStarter Rider is underwritten by Hong Leong Assurance Berhad which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. You should satisfy yourself that the selected policy will best serve your needs and that the premium payable under this policy is an amount that you can afford. To achieve this, we recommend that you speak to our friendly agents who will perform a needs analysis and assist you in making an informed decision. This material is intended to assist you to understand the basic and important features of this product so that you are able to make an informed decision before purchasing the product. Please refer to Product Disclosure Sheet and Sales Illustration (if any) before purchasing the policy and to the sample policy contract for details of the specific terms, conditions, and exclusions of coverage of the plan that you intend to purchase. You should ensure that important information regarding the plan is disclosed to you and that you understood the information disclosed. Please note that the information contained in this material may change without prior notice.

For further information, call your friendly HLA agent today:

HLA/Agency/HLA MediStarter Rider/11-2024/v3