

BENEFIT SCHEDULE		PLAN TYPE	
		PLATINUM	GOLD
SECTION A. HOSPITAL AND SURGICAL BENEFITS			
(a)	Daily Hospital Room & Board (no limit on number of days)	RM250 per day	RM150 per day
(b)	Hospital Intensive Care (no limit on number of days)	Reimbursement of Reasonable and Customary Charges	
(c)	Surgical Benefit		
(d)	Anaesthetist's Benefit		
(e)	Operation Theatre Benefit		
(f)	Attending Physician's Benefit		
(g)	Pre-Hospitalisation Benefit (60 days prior to Hospitalisation) <ul style="list-style-type: none"> Specialist Consultation Diagnostic X-Ray Laboratory Examination and Scans 		
(h)	Post-Hospitalisation Benefit (90 days after Hospitalisation) <ul style="list-style-type: none"> Outpatient Diagnostic X-Ray and Laboratory Examination Medical Expenses and Consultation 		
(i)	Hospital Miscellaneous Services		
(j)	Ambulance Fee		
SECTION B. OUTPATIENT AND EMERGENCY BENEFITS			
(k)	Day Surgery (including 90 days follow-up treatment)	Reimbursement of Reasonable and Customary Charges	
(l)	Outpatient Kidney Dialysis Treatment		
(m)	Outpatient Cancer Treatment		
(n)	Outpatient Dengue Treatment		
(o)	Emergency Accidental Injury Benefit (up to RM1,000 per injury)		
(p)	International Emergency Medical Evacuation (up to RM100,000 per lifetime)		
(q)	Emergency Assistance Services	Applicable	
SECTION C. OTHER BENEFITS			
(r)	Daily Government Hospital Cash Benefit	RM50 per day, up to 60 days per Disability	
(s)	Government Tax	Reimbursement of any applicable taxes incurred based on Reasonable and Customary Charges	
OVERALL ANNUAL LIMIT		RM250,000	RM150,000
OVERALL LIFETIME LIMIT		RM2,500,000	RM1,500,000