

HLA MediShield III Rider

Every Choice is A Reward



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

HLA MediShield III Rider

Every Choice is A Reward

Health is the greatest wealth and it is essential in the pursuit of passion and happiness in life. To enjoy life with peace of mind, you need the best health coverage possible. HLA MediShield III Rider is a comprehensive medical plan that goes beyond than just ensuring your hospitalisation and surgical costs are taken care of.

This unique plan also offers you cash reward for staying healthy and economical. Our aim is to provide you the best medical coverage and support at every choice made.

With HLA MediShield III Rider, every choice is indeed a reward!

IT'S ALL ABOUT REWARDS!



Stay Healthy, Stay Rewarded

No Claims Incentive (NCI) rewards you with **15%** of the insurance charge as cash reward for HLA MediShield III Rider (not including optional benefits). Now, you have more reasons to stay healthy!

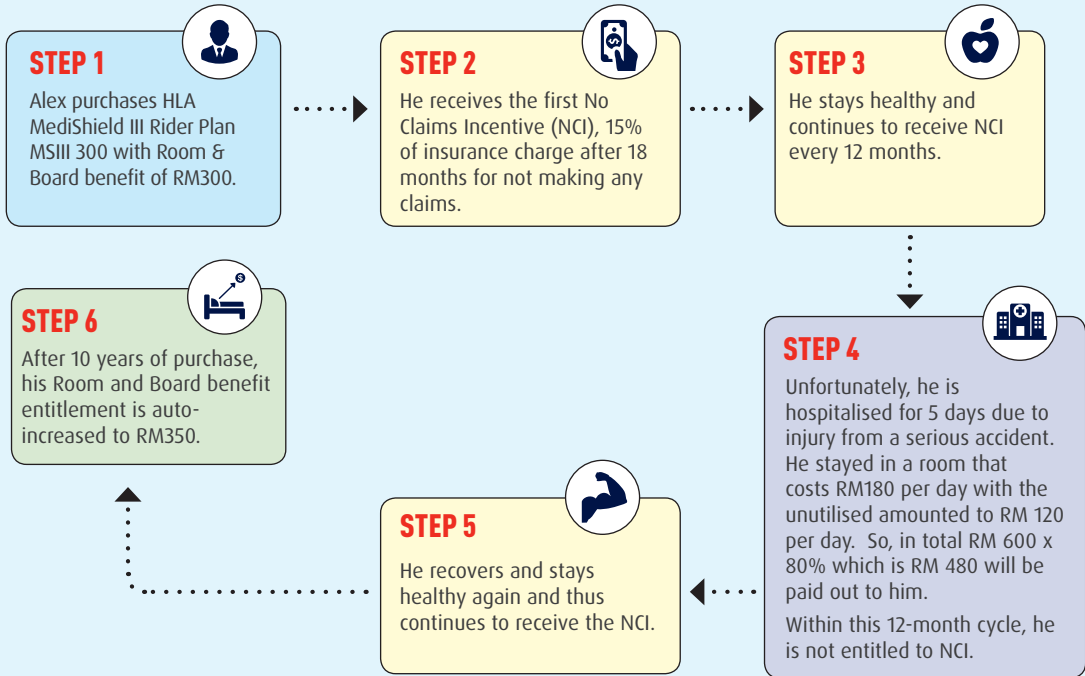
Stay Loyal, Stay Rewarded

Stay worry-free knowing that your Room and Board benefit limit auto-increases by **RM50 every 10 years** to cushion the rising Room and Board cost driven by inflation. The longer you stay with the plan, the higher your Hospital Room and Board limit will be!

Stay Economical, Stay Rewarded

If you choose a room with lower charges, **80%** of the unutilised Room and Board benefit will be refunded to you. That's extra cash in hand for you!

HOW THE **REWARDS** WORK

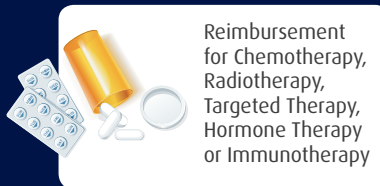


MORE CHOICES

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 options for these 5 cancer treatments.



OR



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

Smart Solutions for Your Medical Coverage

CUSTOMIZE YOUR MEDISHIELD III SMARTLY

STEP 1

Choose from 3 plans:

- MSIII 200
- MSIII 300
- MSIII 500

Refer to next page for details of plans.



STEP 2

Do you have any medical coverage (from employer or existing medical plan)?

- If No, go to Step 3.
- If Yes, pick a deductible option for insurance charge savings.



STEP 3

Boost your annual limit at a very affordable cost

+1.5mil
annual limit



STEP 4

Receive one-time

RM20,000

lump sum cash relief



STEP 5

Enhance coverage with overseas medical treatment

Gain access to medical treatment in

- Singapore
- Hong Kong
- China

for selected surgeries.



Schedule of Benefits

Designated Plan	MSIII 200	MSIII 300	MSIII 500
Hospital & Surgical	Amount (RM)		
Hospital Room & Board (up to 150 days per Rider Year) (a) Unutilized Hospital Room & Board Benefit: Refund of 80% of unutilized Room & Board benefit as daily cash allowance, up to 150 days per Rider Year. (b) 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. <i>Any levy imposed on Room & Board charges by the Government of Malaysia will be reimbursed in addition to this daily Room & Board limit.</i>	200	300	500
Daily Cash as a result of Hospitalisation due to road accidents on a Malaysian Highway ^[1] (up to 150 days per Rider Year)	200	300	500
Intensive Care Unit (up to 75 days per Rider Year)	As charged, subject to Reasonable and 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)			

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

Designated Plan	MSIII 200	MSIII 300	MSIII 500			
Hospital & Surgical	Amount (RM)					
Anaesthetist and Operating Theatre Fees	As charged, subject to Reasonable and Customary Charges ^[2]					
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						
In-Hospital Physician Visit (up to 150 days per Rider Year)						
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 200 per visit, subject to 12,000 per Rider Year	Up to 300 per visit, subject to 18,000 per Rider Year	Up to 500 per visit, subject to 30,000 per Rider Year

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

Designated Plan	MSIII 200	MSIII 300	MSIII 500
Hospital & Surgical	Amount (RM)		
Outpatient Treatment <ul style="list-style-type: none"> - 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	3,000	5,000
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	4,000 per month	5,000 per month
Intraocular Lens (inclusive of multifocal lens)	Up to RM3,000 per Surgery per eye and RM6,000 per lifetime		
Home Nursing Care (up to 180 days per lifetime)	60	80	120
Annual Limit (items above are subject to this limit)	1,000,000	1,500,000	2,000,000
	No Lifetime Limit		
Emergency Evacuation & Repatriation (Limit per event)	1,000,000	1,000,000	1,000,000

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.

How to customise your medical plan smartly to suit your affordability and needs?

STEP 1: Choose the medical plan that's right for you

Choose from MSIII 200, MSIII 300, or MSIII 500 depending on your Room & Board and annual limit needs.

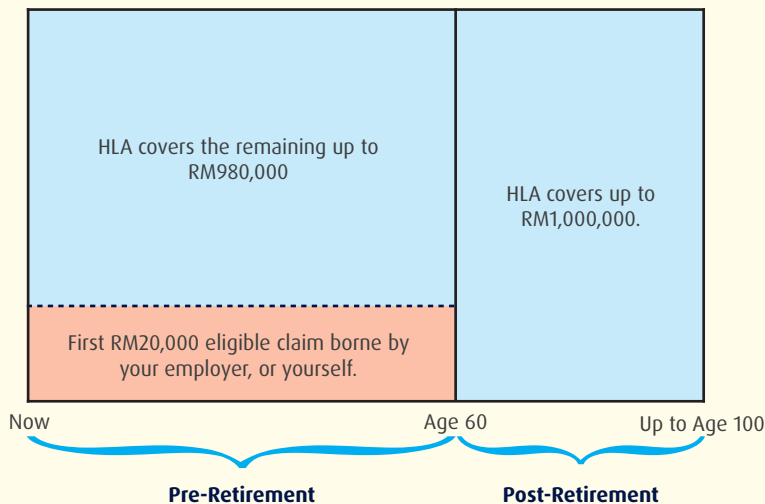
STEP 2: Pick your preferred deductible amount

You may enjoy up to 80% savings on your insurance charges depending on your chosen deductible amount.

Deductible Amount Per Rider Year (RM)	Insurance Charges Savings Compared To Plans Without Deductible
2,500	25%
5,000	40%
20,000	70%
75,000	80%

A deductible is the amount of eligible claim per any one rider year to be borne by your employer, or from your existing medical coverage, or even from your own pocket. HLA will pay the balance up to the annual limit. You may choose different levels of deductibles pre and post retirement age of 60.

Illustration of total eligible claims for Pre-retirement deductible of RM20,000 and Post-retirement deductible of RM0



Optional Benefits

With additional affordable insurance charge, you may enhance your medical coverage with following optional benefits.

STEP 3: Enhance your annual limit with an extra RM1.5 million

You can now enhance the annual limit for your medical coverage with the purchase of the Million Extra III optional benefit.

HLA MediShield III Rider Annual Limit (RM)		Adding Million Extra III Annual Limit (RM)	Total Annual Limit (RM)
MSIII 200	1.0 million	1.5 million	2.5 million
MSIII 300	1.5 million		3.0 million
MSIII 500	2.0 million		3.5 million

STEP 4: Receive cash for yourself in times of needs with MediCash Relief

You can now enhance your medical plan to receive one-time lump sum cash relief of RM 20,000 for your own use with MediCash Relief upon occurrence of any of the following Major Medical Conditions: -

Coverage up to age 85:

1. ICU admission of at least 5 consecutive days
2. Failure to perform 3 out of 6 ADL or unable to work in any occupation
3. Open surgery for major organs (heart, lung, brain, liver, kidney)
4. Major organ failure (heart, lung, brain, liver, kidney)
5. Surgery requiring general anesthesia leading to at least 15 days consecutive hospitalization

Coverage up to age 100:

6. Cancer
7. Heart Attack
8. Stroke
9. Deafness
10. Loss of Speech

The benefit will only be paid once and upon fulfilment of any one of the Major Medical Conditions.

STEP 5: Extend your coverage further with overseas treatment

You may enhance your medical coverage by extending your medical treatment to pre-authorized hospitals in Singapore, Hong Kong, and China with Overseas Treatment for Selected Surgeries II for these surgeries:

- (a) Surgery related to Cancer
- (b) Neurosurgery
- (c) Coronary Artery Bypass Surgery
- (d) Heart Valve Surgery
- (e) Organ Transplant (kidney, lung, liver, heart, pancreas and bone marrow)

The overall benefit pay-out is restricted to RM250,000 per Any One Disability and RM 250,000 per Rider Year capped at RM2.5 million in aggregate.

For Any One Disability of the Selected Surgeries that you choose to receive treatment in Malaysia, this optional benefit will offer you a cash allowance of RM8,000.

Once you obtain pre-authorisation from HLA, we shall cover all the benefits as shown in the Schedule of Benefits except for the following:

- | | |
|--|--|
| (a) Daily Cash amount for hospitalisation due to road accidents on a Malaysian Highway | (f) Emergency Accidental Dental Treatment |
| (b) Pre-Hospital Medication | (g) Outpatient Dengue Fever Treatment and Zika Virus Treatment |
| (c) Pre-Hospital Non-Specialist Consultation | (h) Alternative Cancer Treatment Benefit |
| (d) Traditional Chinese Medicine & Chiropractic Treatment | (i) Intraocular Lens |
| (e) Emergency Accidental Outpatient Treatment | (j) Emergency Evacuation & Repatriation |

What do you need to know?

	HLA MediShield III Rider	Million Extra III	Overseas Treatment for Selected Surgeries II	MediCash Relief	
Entry Age	Life Assured	Minimum	Maximum	Minimum	Maximum
	Unborn child	13 weeks of gestation	Before birth	30 days old	70 years old
	Others	30 days old	70 years old		
Rider Term	Up to age 100				
Terms and Conditions	<p>(a) The rates of insurance charges 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.</p> <p>(b) All applications are subject to underwriting approval.</p> <p>(c) Please refer to the Product Disclosure Sheet for details on the waiting period, exclusions, and other term and conditions.</p>				
Tax Relief	These Riders may qualify you for the personal tax relief under education and medical insurance up to RM3,000, subject to the final decision of the Inland Revenue Board.				
Insurance Charges	Insurance charge is deducted on monthly basis for the entire Rider term based on plan type & deductible option, attained age, sex, health status and occupation class of the Life Assured.			Insurance charge is deducted on monthly basis for the entire Rider term based on attained age, health status, smoker status and sex.	

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
0	1,661	2,222	3,260	1,324	1,736	2,538
1	1,484	1,988	2,916	1,227	1,623	2,372
2	1,302	1,748	2,563	1,138	1,520	2,222
3	1,179	1,588	2,328	1,080	1,460	2,134
4	1,086	1,467	2,150	1,021	1,398	2,042
5	994	1,348	1,974	969	1,343	1,962
6	920	1,253	1,834	921	1,290	1,885
7	864	1,178	1,724	877	1,236	1,805
8	811	1,105	1,617	847	1,193	1,742
9	762	1,039	1,519	819	1,153	1,684
10	762	1,039	1,519	819	1,153	1,684
11	762	1,039	1,519	819	1,153	1,684
12	762	1,039	1,519	819	1,153	1,684
13	762	1,039	1,519	819	1,153	1,684

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
14	762	1,039	1,519	819	1,153	1,684
15	762	1,040	1,519	819	1,153	1,684
16	762	1,040	1,519	819	1,153	1,684
17	762	1,040	1,519	819	1,153	1,684
18	762	1,040	1,519	819	1,153	1,684
19	778	1,060	1,550	831	1,170	1,709
20	778	1,060	1,550	831	1,170	1,709
21	778	1,060	1,550	831	1,170	1,709
22	778	1,060	1,550	831	1,170	1,709
23	778	1,060	1,550	831	1,170	1,709
24	778	1,060	1,550	831	1,170	1,709
25	778	1,060	1,550	831	1,170	1,709
26	778	1,060	1,550	831	1,170	1,709
27	778	1,060	1,550	831	1,170	1,709

Note:

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Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
28	778	1,060	1,550	831	1,170	1,709
29	789	1,066	1,558	843	1,175	1,718
30	808	1,073	1,564	856	1,182	1,726
31	827	1,099	1,602	870	1,189	1,735
32	848	1,129	1,646	891	1,194	1,738
33	870	1,163	1,696	911	1,220	1,774
34	894	1,199	1,750	931	1,249	1,817
35	923	1,244	1,815	951	1,279	1,861
36	953	1,288	1,881	971	1,308	1,904
37	994	1,344	1,963	993	1,336	1,945
38	1,037	1,402	2,048	1,019	1,364	1,987
39	1,106	1,493	2,181	1,045	1,392	2,027
40	1,196	1,613	2,357	1,073	1,423	2,073
41	1,287	1,733	2,534	1,116	1,476	2,152

Note:
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Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
42	1,374	1,851	2,708	1,177	1,560	2,275
43	1,456	1,965	2,874	1,231	1,642	2,395
44	1,535	2,075	3,036	1,281	1,724	2,516
45	1,614	2,184	3,197	1,333	1,810	2,641
46	1,696	2,296	3,361	1,390	1,900	2,774
47	1,785	2,412	3,533	1,459	1,999	2,918
48	1,884	2,537	3,716	1,542	2,108	3,078
49	1,993	2,675	3,918	1,638	2,227	3,252
50	2,114	2,829	4,145	1,743	2,355	3,441
51	2,249	3,005	4,405	1,854	2,493	3,643
52	2,398	3,208	4,703	1,969	2,640	3,858
53	2,562	3,441	5,045	2,084	2,794	4,084
54	2,742	3,701	5,427	2,199	2,952	4,317
55	2,940	3,985	5,845	2,312	3,112	4,552

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
56	3,156	4,290	6,293	2,424	3,270	4,783
57	3,391	4,612	6,766	2,533	3,422	5,006
58	3,645	4,947	7,260	2,638	3,565	5,216
59	3,914	5,293	7,769	2,741	3,701	5,416
60	4,196	5,647	8,290	2,842	3,831	5,608
61	4,485	6,007	8,819	2,942	3,957	5,794
62	4,779	6,369	9,353	3,041	4,082	5,977
63	5,091	6,785	9,964	3,240	4,349	6,367
64	5,401	7,200	10,573	3,437	4,614	6,756
65	5,725	7,631	11,207	3,643	4,890	7,161
66	6,062	8,080	11,867	3,857	5,178	7,583
67	6,412	8,548	12,554	4,079	5,477	8,021
68	6,753	9,002	13,221	4,296	5,768	8,447
69	7,121	9,493	13,942	4,530	6,082	8,908

Note:

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Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
70	7,502	10,002	14,690	4,772	6,408	9,385
71	7,898	10,529	15,465	5,023	6,746	9,880
72	8,308	11,076	16,269	5,284	7,096	10,394
73	8,866	11,821	17,363	5,639	7,572	11,092
74	9,444	12,592	18,496	6,049	8,124	11,901
75	10,044	13,392	19,670	6,480	8,702	12,748
76	10,665	14,221	20,889	6,911	9,281	13,596
77	11,311	15,081	22,153	7,350	9,871	14,461
78	11,788	15,718	23,088	7,808	10,487	15,363
79	12,272	16,363	24,037	8,276	11,116	16,285
80	12,762	17,018	24,998	8,786	11,801	17,290
81	13,258	17,678	25,969	9,319	12,517	18,338
82	13,765	18,355	26,963	9,860	13,244	19,404
83	14,305	19,076	28,022	10,403	13,973	20,471

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
84	14,882	19,845	29,152	10,958	14,718	21,564
85	15,476	20,637	30,315	11,526	15,482	22,683
86	16,087	21,452	31,514	12,112	16,269	23,837
87	16,717	22,293	32,748	12,716	17,081	25,026
88	17,237	22,985	33,766	13,410	18,014	26,393
89	17,766	23,692	34,804	14,132	18,983	27,814
90	18,306	24,411	35,861	14,866	19,970	29,259
91	18,862	25,153	36,951	15,600	20,956	30,704
92	19,435	25,917	38,073	16,343	21,954	32,168
93	20,025	26,704	39,230	17,093	22,961	33,643
94	20,633	27,515	40,422	17,844	23,971	35,123
95	21,260	28,351	41,650	18,593	24,978	36,598
96	21,906	29,212	42,915	19,337	25,976	38,062
97	22,571	30,100	44,219	20,090	26,989	39,546

Note:

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Annual Insurance Charges for HLA MediShield III Rider

Occupational Class 1 & 2

Age	Pre-retirement Deductible 0; Post-retirement Deductible 0					
	Male			Female		
	MSIII 200	MSIII 300	MSIII 500	MSIII 200	MSIII 300	MSIII 500
98	23,257	31,014	45,563	20,853	28,013	41,047
99	23,963	31,956	46,947	21,600	29,017	42,518
100	24,691	32,927	48,373	22,256	29,898	43,810

Note:

For presentation purposes, the insurance charges are rounded up to the next ringgit.

Important Notes

1. This brochure is intended to assist you to understand the basic and important features of a Medical and Health Insurance (MHI) product so that you are able to make an informed decision before purchasing the product. Please refer to the sample policy contract for details of the important health insurance features of the plan that you intend to purchase.
2. You should ensure that important information regarding the plan is disclosed to you and that you understood the information disclosed. Where there is ambiguity, please seek an explanation/clarification from the company or its intermediary. To find out more about the basics of health insurance, please refer to the consumer education booklet on medical and health insurance available at most branches of insurance and takaful companies. You may also log on to www.insuranceinfo.com.my for more information.
3. Prior to making a decision to purchase any Medical and Health Insurance (MHI) policy, you should be satisfied that this plan will best serve your needs and resources and the amount payable under the policy is an amount you can afford.

IMPORTANT:

This brochure is for general information only and is not intended to be construed as a contract of insurance. Please refer to the Product Disclosure Sheet and Sales Illustration before purchasing the policy and to the policy contract for specific terms, conditions, and exclusions of coverage. Do note that the information contained in the leaflet may change without prior notice.

Hong Leong Assurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

For further information, call your friendly HLA agent today: