



HongLeong Assurance

HLA FiT 3 Medi-Income

Daily Hospital Cash with
Health Rewards



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


HLA FIT 3 Medi-Income

Health is wealth and there is nothing more valuable than good health. When you are healthy, life is beautiful as you can cherish everything about living. What more if you can get rewarded for being in good shape. That will be a much-needed boost in your health journey.

HLA FIT 3 Medi-Income is a hospital income insurance plan that was designed with just that in mind. The plan rewards you generously for staying active and keeping fit.



Daily Hospital Cash with Health Rewards



However, no matter how healthy you are, there is always a possibility that you will get admitted into a hospital for critical illness or surgery. Unfortunately, one illness is all it takes to wipe out years of savings that was meant to realize your dreams. The last thing you want to worry about is whether you'll have any income coming in while you undergo treatment.

This is where HLA FiT 3 Medi-Income can come to your rescue. The plan provides daily income of up to RM2,000 when you're hospitalised to take care of your out-of-pocket expenses, so that you can recover without a worry in the world.

To top it all, this plan also provides benefit for Compassionate Allowance, Total & Permanent Disability or Old Age Disablement.

KEY BENEFITS

1

Daily Income of **RM200** if You're Hospitalised for All Causes

2

Daily Income of **RM400** if You're Hospitalised in ICU

3

Daily Income of **RM2,000** if You're Hospitalised for 18 Specific Conditions



Compassionate Allowance, Total Permanent Disability or Old Age Disablement Coverage



Get Rewarded on a Weekly Basis



Affordable Premium with No Increase for 10 Years



Auto Renewal for another 10 years **without underwriting** at prevailing premium

DAILY INCOME DURING HOSPITALISATION

You can now replace or supplement your income by receiving daily cash for each day you are hospitalised up to a maximum of 730 days.

BENEFIT	INCOME PER DAY
Hospitalisation (All Causes)	RM200
Intensive Care Unit (ICU)	RM400
Hospitalisation for 18 SPECIFIC CONDITIONS , including: <ul style="list-style-type: none">• Angioplasty and Other Invasive Treatment for Coronary Artery• Carcinoma in situ of specified organs treated with Radical Surgery• Coronary Artery By-Pass Surgery• Heart Valve Surgery	RM2,000 (maximum claim up to 30 days per policy year)

You should ask for a copy of Product Disclosure Sheet from your friendly agent for full list of Specific Conditions.

FINANCIAL RELIEF

Disabilities or death can occur anytime, whether you're in your prime or golden years. When it happens, you or your loved ones will receive a lump sum payment to move forward with life.

BENEFIT	LUMP SUM PAYMENT
Compassionate Allowance or Total Permanent Disability or Old Age Disablement	RM30,000

Furthermore, even after you have claimed for disability, your policy will still remain active – you can continue to enjoy income during hospitalisation even after claiming for either disability. Now, that's a plan you can count on!

STAY ACTIVE & BE REWARDED

Simply download and activate the HLA FIT app and sync it to your tracker. Start being active and accumulate rewards points now!

The more active you are, the lower your FIT age, the more points you can accumulate to bag exciting rewards on a weekly basis!

Redeem a **Fitness Tracker*** with your points or fast-track by topping up cash.

Check out our FIT Rewards on the HLA FIT app for fitness tracker redemption and more exciting rewards!

* Fitness Tracker and rewards redemption are subject to availability of sufficient points

What do you need to know?

Entry Age	Minimum : 20 years old Maximum : 60 years old																		
Annualised Premium	<table><thead><tr><th>Entry Age</th><th>Annual Premium (RM)</th></tr></thead><tbody><tr><td>20-24</td><td>660</td></tr><tr><td>25-29</td><td>720</td></tr><tr><td>30-34</td><td>900</td></tr><tr><td>35-39</td><td>1,080</td></tr><tr><td>40-44</td><td>1,200</td></tr><tr><td>45-49</td><td>1,380</td></tr><tr><td>50-54</td><td>1,560</td></tr><tr><td>55-60</td><td>2,280</td></tr></tbody></table>	Entry Age	Annual Premium (RM)	20-24	660	25-29	720	30-34	900	35-39	1,080	40-44	1,200	45-49	1,380	50-54	1,560	55-60	2,280
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Premium is guaranteed throughout the 10-year premium payment term.																			
The premium table above is not guaranteed. The renewal premium is determined based on the attained age of the Life Assured at the prevailing premium on the date of renewal. The premium will increase as you get older.																			
Payment Frequency	Annual, Semi-Annual, Quarterly & Monthly																		
Policy Term	10 years																		

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 Product Disclosure Sheet and 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.
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:

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:

