

**Smart Family Medic
Insurance Plan**



Talk to our Sales Representative now!

Call **1300 88 6688**, visit any **Maybank branch** or log on to **www.maybank2u.com.my** for more details, terms and conditions.

This plan is underwritten by Etiqa Life Insurance Berhad (201701025113), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa Life Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa Life Insurance Berhad is located at Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malayan Banking Berhad and the headquarters is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.

V1/23/SFM/BNMG



Protect yourself and
your loved ones

A Family Medical Plan
#ForYou



Underwritten by:

eTiqa
Life Insurance

Humanising Financial Services.

A plan for you and your family

Smart Family Medic is a medical plan that offers protection for you and your family in the event of hospitalisation or surgery. You will also get a fixed cash benefit upon diagnosis of covered communicable diseases.

Why should you get this plan?

1

Rising Medical Costs

2

Cashless Hospital Admission with Immediate Guarantee Letters

3

Access Over up to 140 Specialists & Hospitals Nationwide

Features



Unlimited Lifetime Coverage

No lifetime limit and annual limit up to RM250,000 for claims.



No Co-Payment¹

Your eligible medical bills will be paid by Etiqa.



Easy Application

A simplified underwriting process, with no medical examination.

Benefits

	Plan Type		
	Plan 1	Plan 2	Plan 3
Overall Annual Limit	RM150,000	RM200,000	RM250,000
Overall Lifetime Limit	No Limit		
Inpatient & Day Care Surgery Benefits			
Hospital Room & Board Charges (RM per day limit)	RM360		
Hospital Room & Board Charges (days per annum limit)	No Limit		
Intensive Care Unit Charges (no limit days per annum)			
Surgical Fees			
Anaesthetist Fees			
Operating Theatre Fees			
Hospital Supplies & Services Charges	As Charged*		
In-hospital Physician/Specialist Visit Charges (2 visits per day limit)			
Day Care Surgery Fees			
Ambulance Fees			
Outpatient Benefits²			
Pre-hospitalisation Diagnostic Test Charges (within 60 days prior to hospitalisation)			
Pre-hospitalisation Consultation Fees (within 60 days prior to hospitalisation-maximum of 2 general practitioner and 1 specialist consultations)	As Charged*		
Post-hospitalisation Treatment Charges (within 90 days after discharge)			
Emergency Accidental Outpatient Treatment Charges			
Outpatient Kidney Dialysis Treatment Charges			
Outpatient Cancer Treatment Charges			
Communicable Disease Cash Benefits³			
A lump sum cash benefit is payable upon diagnosis and hospitalisation within Malaysia for covered communicable diseases listed below:			
a. COVID-19	RM2,000	RM3,000	RM4,000
b. Malaria			
c. MERS-CoV			
d. SARS			
e. Zika virus			
f. Any communicable disease that requires quarantine by law			

* Subject to overall annual limit. Please refer to the product disclosure sheet and policy for more details of the product benefits, exclusion, terms and conditions.

Important notes:

¹ Upgrade of room & board, policy owner only pays the room and board rate differences.

² Outpatient Benefits is not subject to RM1,000 deductible.

³ Communicable Disease Cash Benefit is not subject to overall annual limit & RM1,000 deductible. Only maximum 3 claims, subject to 1 claim per policy year.

⁴ A deductible amount of RM1,000 per hospitalisation, applicable to Inpatient and Day Care Surgery Benefits.

Highlights



Communicable Disease Cash Benefits³

Fixed payout upon diagnosis of covered communicable diseases, including COVID-19.



5% Discount Each for up to 6 Family Members

Save more when you include your family.



Deductible Option⁴

Save more on your premiums.

Terms & conditions apply.

Contact a sales representative below

