



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.

MEDICAL COVERAGE, MADE EASY FOR YOU

Smart Easy Medic
Insurance Plan

Underwritten by Etiqa Life Insurance Berhad (201701025113)

eTiqa
Life Insurance

Humanising
Financial Services



Terms & conditions apply.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my).



FOCUS ON WHAT'S MOST IMPORTANT, YOUR HEALTH.

Smart Easy Medic insurance plan is a medical plan that offers hospital and surgical benefits. With guaranteed renewability until age 85, it ensures long-term health security. Tailored for individuals seeking comprehensive coverage, this plan simplifies your healthcare needs, giving you peace of mind.

WHY CHOOSE THIS PLAN?

1

Financial Protection
against high medical cost, reducing the burden to you and your family

2

Access to Quality Healthcare
Ensure you get the best possible care when you need it most

3

Peace of Mind
You can focus on recovery & well-being without worrying about the medical cost

FEATURES

UNLIMITED LIFETIME COVERAGE
Annual limit up to RM150,000 and no lifetime limit.

DEDUCTIBLE OPTIONS
Option of RM500 or RM1,000 per policy year. Save more on your premiums.

UNLIMITED NUMBER OF DAYS FOR ROOM & BOARD
No restriction on the duration of hospital stays.

CASHLESS ADMISSION
Guarantee Letters provided with just one call to our 24/7 hotline.

BENEFITS

No.	Benefits	Plan 1	Plan 2
1	Overall Annual Limit	RM100,000	RM150,000
2	Overall Lifetime Limit	No Limit	
Inpatient & Day Surgery Benefits			
3	Hospital Room & Board Charges (RM per day limit)	RM200	
4	Hospital Room & Board Charges (days per policy year limit)	No Limit	
5	Intensive Care Unit Charges (No limit on days per policy year)	As Charged (subject to overall annual limit)	
6	Surgical Fees		
7	Anaesthetist Fees		
8	Operating Theatre Fees		
9	Hospital Supplies & Services Charges		
10	In-Hospital Physician/Specialist Visit Charges (2 visits per day limit)		
11	Day Care Surgery Fees		
12	Ambulance Fees		
13	Medical Report Fees (RM per hospitalisation limit)	RM150	
Outpatient Benefits			
14	Pre-Hospitalisation or Pre-Surgical Diagnostic Tests Charges (within 60 days prior to Hospitalisation)	As Charged (subject to overall annual limit)	
15	Pre-Hospitalisation or Pre-Surgical Consultation Fee (within 60 days prior to Hospitalisation – maximum of 2 General Practitioner and 1 Specialist consultations)		
16	Post-Hospitalisation or Post-Surgery Treatment Charges (within 90 days after discharge)		
17	Emergency Accidental Outpatient Treatment Charges		
Cancer and Dialysis Treatments			
18	Outpatient Kidney Dialysis Treatment Charges	As Charged (subject to overall annual limit)	
19	Outpatient Cancer Treatment Charges		
Other Benefits			
20	Daily Cash Allowance at Government Hospital (RM per day limit)	RM200	
21	Daily Cash Allowance at Government Hospital (days per policy year limit)	No Limit	
Deductible			
22	Deductible Amount (RM per policy year limit, only applicable to Benefit item 3 to 16)	Option 1 : RM500 Option 2: RM1,000	

Notes:

- Only item 3 - 16 are subject to deductible.
- Upgrade of room & board, customer only pay the room and board rate differences.
- All eligible expenses incurred under the following circumstances are not subject to deductible:
 - Medical services in a Malaysian government healthcare facility;
 - Emergency treatment; or
 - Post-hospitalisation treatment for follow-up treatments for cancer or kidney dialysis.