Maybank

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 Family Takaful Berhad (199301011506), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa Family Takaful 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 Health Care
Takaful Plan

Underwritten by Etiqa Family Takaful Berhad (199301011506)

Etiqa Family Takaful

Takaful
Not just Takaful,
Etiqa Takaful

Humanising
Financial Services

Maybank Islamic

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 Family Takaful Berhad or PIDM (visit www.pidm.gov.my).

FOCUS ON WHAT'S MOST IMPORTANT, YOUR HEALTH.

Smart Health Care takaful 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 RM750,000 and no lifetime limit.

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

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**	RM300,000	RM750,000
2	**Overall Lifetime Limit**	No Limit	
	Inpatient & Day Surgery Benefits		
3	**Hospital Room & Board Charges** (RM per day limit)	RM250	RM350
4	**Hospital Room & Board Charges** (Days per certificate year limit)	No Limit	
5	**Intensive Care Unit Charges** (No limit on days per certificate 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 certificate year limit)	No Limit	
	Deductible		
22	**Deductible Amount** (RM per certificate year limit, only applicable to Benefit item 3 to 16)	**Option 1 : RM500** **Option 2: RM1,000**	

Notes:

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