

SCHEDULE OF BENEFITS			
PLAN NAME PLAN DESCRIPTION	PLAN 1 R&B200, OAL20,000 RM	PLAN 2 R&B250, OAL30,000 RM	PLAN 3 R&B300, OAL50,000 RM
DETAILS OF BENEFITS			
Room & Board			
a) Ordinary Daily maximum up to 120 days - Private Hosp. Daily maximum up to 120 days - Govt. Hosp.	200	250	300
b) ICU Daily maximum up to 30 days	200	250	300
Hospital Supplies & Services (Maximum per disability)	as charged	as charged	as charged
Surgical Fees (Maximum per disability)	as charged	as charged	as charged
Operating Theatre	as charged	as charged	as charged
Anaesthetist Fees	as charged	as charged	as charged
In-Hospital Physician Visit (<i>max of two (2) visits per day</i>) (Daily maximum up to 120 days)	as charged	as charged	as charged
Pre-Hospital Diagnostic Tests (Within 31 days to hospitalisation)	as charged	as charged	as charged
Pre-Hospitalisation Specialist Consultation (Within 31 days to hospitalisation)	as charged	as charged	as charged
Post-Hospitalisation Treatment (Follow up within 31 days of discharge)	as charged	as charged	as charged
Emergency Accidental Outpatient Treatment (within 24 hours after the accident & follow up within 14 days of first treatment)	as charged	as charged	as charged
Emergency Accidental Dental Treatment (within 24 hours after the accident & follow-up treatment up to 14 days)	as charged	as charged	as charged
Ambulance Fees	150	200	250
Government Hospital Cash Benefit Allowance (Daily maximum up to 120 days)	60	80	100
Day Care Procedure	as charged	as charged	as charged
Emergency Outpatient Sickness Treatment between 10 p.m to 8 a.m only (Maximum per disability)	100	100	100
Reimbursement of Medical Report Fees	50	50	50
Outpatient Cancer Treatment - Subject to Overall Annual Limit	10,000	15,000	25,000
Outpatient Kidney Dialysis Treatment - Subject to Overall Annual Limit	10,000	15,000	25,000
Reimbursement of tuition fees due to prolonged period of disability per semester & Compassionate visitation benefit	10,000	12,500	15,000
OVERALL MAXIMUM PER ANNUM PER PERSON	20,000	30,000	50,000
Funeral Expenses - All Causes (All members)	2,000	2,000	2,000
Accidental Death & Disablement	20,000	30,000	50,000
Emergency Medical Evacuation/ Repatriation Expenses	Up to 100,000	Up to 200,000	Up to 300,000

**GROUP OUTPATIENT BENEFIT
FOR EDUCATION MALAYSIA GLOBAL SERVICES (FOREIGN STUDENTS SCHEME)**

SCHEDULE OF BENEFITS			
PLAN NAME PLAN DESCRIPTION	Plan A	Plan B	Plan C
DETAILS OF BENEFIT	RM	RM	RM
Outpatient General Practitioner (GP) Care			
Consultation Medication Injection Diagnostic Lab/X-ray Outpatient Surgical Procedure	Cashless As Charged	Cashless As Charged	Cashless As Charged
Non Panel (Emergency Only)	As Charged Reimbursement	As Charged Reimbursement	As Charged Reimbursement
Overall Annual Limit for GP (per person)	RM500	RM750	RM1,250