

**GROUP HOSPITAL AND SURGICAL TAKAFUL
FOR EDUCATION MALAYSIA GLOBAL SERVICES (FOREIGN STUDENTS SCHEME)**

SCHEDULE OF BENEFITS

DETAILS OF BENEFITS	PLAN 1	PLAN 2	PLAN 3
	RM	RM	RM
Room & Board			
a) Ordinary	200	250	300
Daily maximum up to 120 days - Private Hosp.			
Daily maximum up to 120 days - Govt. Hosp.			
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>)	as charged	as charged	as charged
 (Daily maximum up to 120 days)			
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 (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	60	80	100
Day Care Procedure	as charged	as charged	as charged
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 &	10,000	12,500	15,000
Compassionate visitation benefit			
Emergency medical evacuation / repatriation	Up to RM100,000	Up to RM200,000	Up to RM300,000
Accidental death & disablement	20,000	30,000	50,000
OVERALL MAXIMUM PER ANNUM	20,000	30,000	50,000
 Funeral Expenses	2,000	2,000	2,000

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

SCHEDULE OF BENEFITS

PLAN NAME PLAN DESCRIPTION	PLAN 1	PLAN 2	PLAN 3
	RM	RM	RM
DETAILS OF BENEFIT			
Outpatient General Practitioner (GP) Care			
Consultation			
Medication			
Injection	Cashless	Cashless	Cashless
Diagnostic Lab/X-ray			
Outpatient Surgical Procedure			
Non Panel (Emergency Only)	As Charged Reimbursement	As Charged Reimbursement	As Charged Reimbursement
Overall Annual Limit for GP (Per Person)	RM500	RM750	RM1,250