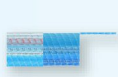


The 1st SME Healthcare & Medical Program with **3 Years Fixed Pricing Guaranteed***



Benefits of SME Solutions Program :



Easy Entry
11 to 250 Staff



3 Years Fixed Pricing Guaranteed*
First in the Market!



Activ8 Rewards Program
for Employees to Get Up To
2X Annual Limit*



No Medical Underwriting



No Past Year Claim Records**



Hassle-Free Hospital Admission



Hassle-Free Clinic Treatment



Traditional & Complimentary Medicine
(Malay, Chinese, Indian)



Outpatient Physiotherapy Treatment

* Only available for 3 years GHS program.
** New business only.

Disclaimer : MetaFin® users have the option to directly self-sign up for the SME Solutions Program in the MetaFin® Digital Platform. This program is underwritten by Tune Protect Ventures Sdn. Bhd. (Tune Protect Life) , and the enrollment process is facilitated by authorized distributor Harvestkorp IFA Solutions Sdn. Bhd. The information herein may not fully reflect the context of the product disclosure sheet and full terms of the policy. Please refer to the documents for a detailed description of the product's features and the conditions under which any claims are made. MetaFin® is not liable for misinterpretation of product benefits and claim conditions as described in the policy wording sheet and product disclosure sheet.

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SME Solutions Program

Enrole your staff to a comprehensive Healthcare Protection

The 1st Comprehensive Healthcare & Medical Coverage in Malaysia for SMEs

Introducing SME Solutions Program, a comprehensive and affordable yet rewarding SME medical program designed specifically to cater to the healthcare needs of small and medium-sized enterprises.



Activ8 Rewards Program

The success of a business does not come from one person and often, it is contributed by the whole team. Protecting your people has never been so easy and affordable! We understand the challenges you face. Leave the protection matters to us while you take care of the important decisions in your business.



Activ8 is a health-based rewards program designed to motivate employees to stay healthy and be the best version of themselves to achieve more in life. Business owners can also use this opportunity as an engagement program to encourage an active lifestyle among employees.

The health assessment will be based on the 4 biomarkers: Body Mass Index (BMI), Blood Pressure, Sugar Level (HbA1c) and Cholesterol Level

- * This program is tied to the 3 years fixed rate medical plan with **guaranteed renewal** for 2 years.
- * Rewards based on Criteria.
- * Last entry age 65 and renewal until age 70.
- * Wellness fees RM90.00 per employee (Yearly)

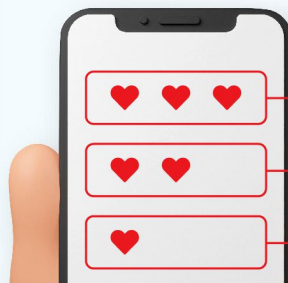


Rewards Criteria

An appointed service provider will conduct a simple health assessment (inclusive of blood test) annually for the first two years. On top of that, the provider will also provide access to health tools and health coaching program for your employees.

The healthier your employees are, the bigger the rewards! Employees will be graded based on their health assessment results and rewards will be based on their results. Employees may get up to 100% increase on their Overall Annual Limit.

Best of all, the reward comes at no extra cost for the employer.



Health Scoring Categories

- 100 points and above | +100% benefit limits
- 50 points and above | +50% benefit limits
- Less than 50 points | None

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Group Hospitalisation & Surgical Benefit

Hospitalisation & Surgical Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
Hospital Benefits						
Hospital Room & Board <i>(Per day up to maximum 180 days per disability)</i>	90	150	200	250	350	500
Intensive Care Unit <i>(Maximum 30 days per disability)</i>	As Charged					
Hospital Supplies and Services						
Surgical Benefits						
Surgical Fees	As Charged					
Anaesthetic Fees						
Operating Theatre Charges						
Non-Surgical Benefits						
In-hospital Physician Visit <i>(Maximum 2 visits per day, up to 180 days per disability)</i>	As Charged					
Pre-hospitalisation Diagnostic Tests <i>(Within 60 days prior to admission)</i>						
Pre-hospitalisation Consultation & Medication <i>(Within 60 days prior to admission)</i>						
Post-hospitalisation Treatment <i>(Within 90 days after discharge)</i>						
Second Surgical Opinion						
Outpatient Benefits						
Day Care Procedure & Surgery	As Charged					
Emergency Accidental Outpatient Treatment <i>(Within 24 hours after accident and follow-up treatment within 60 days)</i>						
Accidental Dental Treatment <i>(Within 24 hours after accident and follow-up treatment within 14 days)</i>						
Ambulance Fees <i>(Resulting in Hospitalisation)</i>						
Outpatient Kidney Dialysis Treatment						
Outpatient Cancer Treatment						
 Emergency Outpatient Sickness Treatment <i>(10pm-8am)</i>	Reimbursement up to RM100 per visit					
Other Benefits						
Government Hospital Daily Cash Allowance <i>(Maximum 180 days per disability)</i>	100	100	200	200	200	200
Medical Report Fees	Reimbursement up to RM100 per disability					
Overall Annual Limit	20,000	40,000	50,000	100,000	150,000	200,000
 Traditional & Complementary Medicine (T&CM) • Traditional Malay Medicine • Traditional Chinese Medicine • Traditional Indian Medicine • Homeopathy • Chiropractic Treatment • Osteopathy • Islamic Medical Practice <i>(Within 90 days after discharge)</i>	Reimbursement up to RM180 per visit RM10,000 per year					
 Outpatient Physiotherapy Treatment <i>(Within 90 days after discharge)</i>	Reimbursement up to RM5,000 per year					
Funeral Allowance <i>(All Causes)</i>	RM10,000 per life assured					

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Optional Add-On*

Death & Disability Benefits

Benefits	Sum Assured** (RM)						
	D25	D50	D100	D150	D200	D300	D500***
Death (All Causes)	25,000	50,000	100,000	150,000	200,000	300,000	500,000
Total and Permanent Disability (TPD) (All Causes on Acceleration Basis)							
Terminal Illness (All Causes on Acceleration Basis)							
Partial and Permanent Disability (PPD) (As per schedule of Sum Assured on Acceleration Basis)	Up to 25,000	Up to 50,000	Up to 100,000	Up to 150,000	Up to 200,000	Up to 300,000	Up to 500,000

* Optional Add-On is subject to approval and yearly renewable basis.

** This is the maximum limit payable in any one or combined event.

*** Only for monthly income RM10,000 and above.

Note : For D500 plan, proof of income is mandatory. In the absence of proof of income or the employee's monthly income does not entitle him/her for this plan, the benefit will be automatically downgraded to D300 plan.

Optional Add-On*

Group Outpatient Clinical Benefit

Benefits	Plan 1 (Reimbursement / Cashless)	Plan 2 (Reimbursement / Cashless)
Outpatient General Practitioner (GP)		
Panel Clinic : Consultation, Medication, Injection, Procedures, Diagnostic Lab/ X-Ray Procedures, Child Immunisation, Pap Smear (Maximum once a year)	As Charged	
Emergency Non-Panel Clinic		
Emergency Overseas Treatment Outpatient GP	Maximum RM60 per visit	
General Practitioner (GP) Overall Annual Limit	Unlimited	
Outpatient Specialist (SP)		
Outpatient Specialist (SP) : Consultation, Medication, Injection, Procedures, Diagnostic Lab/ X-Ray Procedures, Child Immunisation, Mammogram (Maximum once a year)	As Charged	
Emergency Overseas Treatment Outpatient SP	Maximum RM150 per visit	
Specialist Practitioner (SP) Overall Annual Limit	RM1,000	RM2,000

Headcounts

Companies that are legal entities registered in Malaysia with minimum number of 11 up to 250 full time permanent employees.

Age Eligibility

Categories	Group Term Life	Group Hospitalisation & Surgical	Group Outpatient Clinical
Entry Age (Next birthday)			
Employee	17 - 65 years old	17 - 65 years old	17 - 65 years old
Spouse	Not applicable	17 - 65 years old	17 - 65 years old
Child	Not applicable	15 days - 23 years old	15 days - 23 years old
Coverage Age (Next birthday)			
Employee	17 - 70 years old	17 - 70 years old	17 - 70 years old
Spouse	Not applicable	17 - 70 years old	17 - 70 years old
Child	Not applicable	15 days - 26 years old	15 days - 26 years old

Waiting Period

Categories	Group Term Life	Group Hospitalisation & Surgical	Group Outpatient Clinical
Non-accidental events	Not applicable	30 days	Not applicable
Specified Illnesses	Not applicable	120 days	Not applicable
Pre-existing conditions	Not applicable	120 days	Not applicable

Important Note : Please refer to the actual Policy contract for detailed benefits, exclusions, limitations, terms and conditions.

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How Much Does It Costs You In Total?

Categories		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
SME Solutions Group Hospitalisation & Surgical (Yearly)*							
Hospital Room & Board		90	150	200	250	350	500
Overall Annual Limit		20,000	40,000	50,000	100,000	150,000	200,000
Annual Membership Rates	Employee Only	384	545	780	940	1,250	1,774
	Employee & Spouse	885	1,288	1,770	2,170	2,825	4,015
	Employee & Child	885	1,288	1,770	2,170	2,825	4,015
	Employee & Family	1,386	2,030	2,760	3,400	4,400	6,256
 SME Solutions Group Hospitalisation & Surgical (3 Years Fixed Pricing Program)*							
Hospital Room & Board		90	150	200	250	350	500
Overall Annual Limit		20,000	40,000	50,000	100,000	150,000	200,000
Annual Membership Rates	Employee Only	417	595	846	1,022	1,355	1,923
	Employee & Spouse	969	1,411	1,935	2,375	3,088	4,389
	Employee & Child	969	1,411	1,935	2,375	3,088	4,389
	Employee & Family	1,520	2,228	3,024	3,728	4,820	6,854

* Excluding SST.

** Excluding Managed Care Organisation (MCO) fees and Activ8 Programme Fees.

Death & Disability Annual Rate (RM)

Age Band	D25	D50	D100	D150	D200	D300	D500**
17 - 20 years old	30	60	120	180	240	360	600
21 - 25 years old	30	60	120	180	240	360	600
26 - 30 years old	30	60	120	180	240	360	600
31 - 35 years old	30	60	120	180	240	360	600
36 - 40 years old	39	78	156	234	312	468	780
41 - 45 years old	64	128	256	384	512	768	1,280
46 - 50 years old	114	228	456	684	912	1,368	2,280
51 - 55 years old	229	458	916	1,374	1,832	2,748	4,580
56 - 60 years old	360	720	1,440	2,160	2,880	4,320	7,200
61 - 65 years old	611	1,222	2,444	3,666	4,888	7,332	12,220
66* - 70* years old	1,053	2,106	4,212	6,318	8,424	12,636	21,060

* Only for renewal.

1. Based on age next birthday, subject to change when moving to next age band.

Group Outpatient Clinical*

Rates (Per member)	Plan 1 (RM)	Plan 2 (RM)
Reimbursement	552	688
Cashless	690	860

* Excluding SST.

** Excluding Managed Care Organisation (MCO) fees.

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