



Protecting Your Business : SME Insurance Solutions

Your hard-built Small or Medium-sized Enterprise (SME) deserves the best. We're here with custom insurance solutions, crafted to shield your venture from the unexpected. With our SME insurance, you focus on growth while we handle the rest.



Easy Entry
Min 3 Staff



Cashless
Hospital Admission



Cashless
Clinic Treatment*



No
Medical Underwriting



Pre-existing Conditions
waiting Period
120 days



36 Critical
Illnesses Protection



Max. Entry Age
64 years old

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Underwritten By :

Digital Platform :



MediSavers Management Sdn. Bhd. (1248537-X)
Registered Corporate Insurance Agency



Group Hospitalisation & Surgical (GHS)

Benefits	Plan 6	Plan 5	Plan 4	Plan 3	Plan 2	Plan 1
	(RM)					
Overall Annual Limit	300,000	200,000	100,000	50,000	30,000	20,000
Hospital Room & Board	600	400	250	180	140	90
Intensive Care Unit	As charged. Subject to Reasonable and Customary Charges.*					
Hospital Supplies and Services						
Surgical Fees						
Anaesthetist Fees						
Operating Theatre Fees						
In-Hospital Physician Visit (up to 180 days per Disability and subject to maximum 2 visits per day)						
Pre-Hospitalisation Diagnostic Tests (within 180 days prior to hospitalisation)						
Pre-Hospitalisation Specialist Consultation (within 180 days prior to hospitalisation)						
Second Surgical Opinion (within 180 days prior to hospitalisation)						
Post-Hospitalisation Treatment (within 180 days from discharged, with physiotherapy coverage)						
Home Nursing Care (subject to a maximum of 180 days per disability)						
Ambulance Fees (results in hospitalisation)						
Accidental Dental Treatment (within 24 hours after the accident and follow-up treatment up to 180 days)						
Accidental Outpatient Treatment (within 24 hours after the accident and follow-up treatment up to 180 days)						
Outpatient Cancer Treatment						
Outpatient Kidney Dialysis Treatment						
Outpatient Stroke Treatment						
Organ Transplant						
Outpatient Dengue or Enteric Fever Treatment (includes consultation, examination tests and prescribed take-home drugs)						
Alternative Treatment (due to accident only) (subject to 10 visits per Policy Year) (exclude Physiotherapy)						
Day Care Procedure / Surgery (pre-day care visits up to 180 days and post-day care visits up to 180 days)						
Daily Cash Allowance at Government Hospital (up to 180 days per Disability)	350	250	200	150	100	80
Medical Report Fees	Up to a maximum of RM150 per admission for in-patient treatment or per Disability for Outpatient treatment					
Funeral Expenses (all causes)	10,000					

* Reasonable and Customary Charges based on Private HealthCare Facilities and Services (Private Hospitals and Other Private HealthCare Facilities) Regulation 2006 in Malaysia.

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Group Outpatient Clinical (GOPC)

Benefits	Plan 1 (RM)	Plan 2 (RM)	
Outpatient General Practitioner Care			
Consultation	Cashless. Covered only at Panel Clinics.		
Medication			
Injection			
Diagnostic Services			
Outpatient Surgical Procedure			
Mandatory Child Immunisation			
Pap Smear Examination			
Emergency Non-panel GP Clinic Visit			On reimbursement basis.
Overseas Coverage			On reimbursement basis. Maximum up to RM60 per visit.
Overall Annual Limit			Unlimited
Outpatient Specialist Care			
Consultation	On reimbursement basis.		
Medication			
Injection			
Diagnostic Services			
Outpatient Surgical Procedure			
Physiotherapy			
Overseas Coverage			On reimbursement basis. Maximum up to RM60 per visit.
Overall Annual Limit	2,500	1,800	

Group Term Life (GTL)

Benefits	Plan 1 500,000	Plan 2 300,000	Plan 3 200,000	Plan 4 150,000	Plan 5 100,000	Plan 6 50,000
(RM)						
Death (<i>all causes</i>) or Total and Permanent Disability (<i>TPD, all causes</i>) or Partial and Permanent Disability (<i>PPD, all causes</i>) or Terminal Illness (<i>TI</i>), whichever is earlier	500,000	300,000	200,000	150,000	100,000	50,000
Optional Riders						
Accidental Death and Disablement (<i>ADDI</i>)						
Additional Critical Illness (<i>ADCI</i>)	500,000	300,000	200,000	150,000	100,000	50,000
Accelerated Critical Illness (<i>ACCI</i>)						

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List of 36 Critical Illnesses

Covered under Additional Critical Illness and Accelerated Critical Illness (ADCI & ACCI, optional riders to GTL)

01. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	19. Major Organ / Bone Marrow Transplant
02. Heart Attack - of specified severity	20. Loss of Speech
03. Kidney Failure - requiring dialysis or kidney transplant	21. Brain Surgery
02. Cancer - of specified severity and does not cover very early cancers	22. Heart Valve Surgery
05. Coronary Artery By - Pass Surgery	23. Terminal Illness
06. Serious Coronary Artery Disease	24. Bacterial Meningitis - resulting in Permanent inability to perform Activities of Daily Living
07. Angioplasty And Other Invasive Treatments for Coronary Artery Disease*	25. Major Head Trauma - resulting in Permanent inability to perform Activities of Daily Living
08. End-Stage Liver Failure	26. Chronic Aplastic Anaemia - resulting in Permanent Bone Marrow Failure
09. Fulminant Viral Hepatitis	27. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms
10. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	28. Parkinson's Disease - resulting in Permanent inability to perform Activities of Daily Living
11. Benign Brain Tumour - of specified severity	29. Alzheimer's Disease / Severe Dementia
12. Deafness - Permanent and Irreversible	30. Muscular Dystrophy
13. Third Degree Burns - of specified severity	31. Surgery to Aorta
14. HIV Infection due to Blood Transfusion	32. Multiple Sclerosis
15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	33. Primary Pulmonary Arterial Hypertension of specified severity
16. Full-blown AIDS	34. Medullary Cystic Disease
17. End-Stage Lung Disease	35. Cardiomyopathy - of specified severity
18. Encephalitis - resulting in Permanent inability to perform Activities of Daily Living	36. Systemic Lupus Erythematosus with Severe Kidney Complications

* For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, ten percent (10%) of the Rider Sum Assured subject to a maximum of RM25,000 shall be payable.

An Extended Total and Permanent Disability (ETPD) Rider is attached to this Additional Critical Illness Rider or Accelerated Critical Illness Rider by default at no extra premium.

The Extended TPD Rider covers :

1. Paralysis of Limbs
2. Blindness - Permanent and Irreversible
3. Loss of Independent Existence

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Eligible Age (Age Nearest Birthday)

Benefits		Minimum Entry Age	Maximum Entry Age	Maximum Renewable Age	Expiry Age
Employee					
GTL (Death / TPD [^] / PPD [^] / TI)					
Optional Rider to GTL	ADDI	16 years old	64 years old	69 years old	70 years old
	ADDI				
	ACCI				
GHS					
Optional Rider to GHS	OPC				
Dependant : Spouse					
GHS					
Optional Rider to GHS	OPC	16 years old	64 years old	69 years old	70 years old
Dependant : Child*					
GHS					
Optional Rider to GHS	OPC	15 days	23 years old	23 years old	24 years old

Headcounts

Group size at policy inception	Group Term Life	Group Hospitalisation & Surgical
Minimum		3 employees
Maximum		200 employees

Waiting Period (Group Hospitalisation & Surgical)

Conditions	Waiting Period
Pre-existing Conditions & Specified Illnesses	120 days
Any Disability (except for Injury)	30 days

Waiting Period (Additional / Accelerated Critical Illness)

Conditions	Waiting Period
Any Critical Illness, other than the conditions stated below	30 days
<ul style="list-style-type: none"> • Angioplasty and other invasive treatments for Coronary Artery Disease • Cancer • Coronary Artery By-Pass Surgery • Heart Attack • Serious Coronary Artery Disease 	60 days

Personal Health Declaration Form

- a) Aged 65 years old and above; or
 b) Applied for Additional Critical Illness (except Plan 5 & Plan 6) are required to complete the Personal Health Declaration Form and subject to underwriting.

SME Submission Requirements :

1. ASCP Application form
2. Letter of Authorization
3. Color copy IC of all Authorized persons in item no. 2
4. Company Form 9,13 (If any), 24, 44 and 49 & Memorandum and Addendum
5. E-payment form
6. Copy of client bank statement showing bank name, account holder name and account number
7. Members Listing in excel file for policy issuance

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How Much Does It Cost You In Total?

Basic : Group Hospitalisation & Surgical (GHS)*

Insured Member(s)	Plan 6	Plan 5	Plan 4	Plan 3	Plan 2	Plan 1
	(RM)					
Employee only	1,458.00	1,178.00	885.00	663.00	416.00	337.00
Employee & Spouse	3,645.00	2,945.00	2,212.50	1,657.50	1,040.00	842.50
Employee & Child	3,645.00	2,945.00	2,212.50	1,657.50	1,040.00	842.50
Employee & Family	5,832.00	4,712.00	3,540.00	2,652.00	1,664.00	1,348.00

GHS Optional Rider

Outpatient Clinical (OPC)*	Plan 1 (RM)	Plan 2 (RM)
Per Insured Member	915.00	812.00

Basic : Group Term Life (GTL)

Group Average Age (Age Nearest Birthday)	Plan 1 500,000	Plan 2 300,000	Plan 3 200,000	Plan 4 150,000	Plan 5 100,000	Plan 6 50,000
	(RM)					
Death / Total and Permanent Disability (TPD) / Partial and Permanent Disability (PPD) / Terminal Illness (TI)*						
16 to 35	700.00	420.00	280.00	210.00	140.00	70.00
36 to 40	950.00	570.00	380.00	285.00	190.00	95.00
41 to 45	1,525.00	915.00	610.00	457.50	305.00	152.50
46 to 50	2,700.00	1,620.00	1,080.00	810.00	540.00	270.00
51 to 55	4,675.00	2,805.00	1,870.00	1,402.50	935.00	467.50
56 to 60	7,700.00	4,620.00	3,080.00	2,310.00	1,540.00	770.00
61 to 65	13,825.00	8,295.00	5,530.00	4,147.50	2,765.00	1,382.50
66 to 69	23,700.00	14,220.00	9,480.00	7,110.00	4,740.00	2,370.00
Accidental Death & Disablement* 16 to 69 (Occupation Class 1 to Class 3)	475.00	285.00	190.00	142.50	95.00	47.50
Additional Critical Illness*						
16 to 35	725.00	435.00	290.00	217.50	145.00	72.50
36 to 40	1,025.00	615.00	410.00	307.50	205.00	102.50
41 to 45	1,900.00	1,140.00	760.00	570.00	380.00	190.00
46 to 50	3,100.00	1,860.00	1,240.00	930.00	620.00	310.00
51 to 55	4,825.00	2,895.00	1,930.00	1,447.50	965.00	482.50
56 to 60	6,900.00	4,140.00	2,760.00	2,070.00	1,380.00	690.00
61 to 65	10,275.00	6,165.00	4,110.00	3,082.50	2,055.00	1,027.50
66 to 69	13,350.00	8,010.00	5,340.00	4,005.00	2,670.00	1,335.00
Accelerated Critical Illness*						
16 to 35	600.00	360.00	240.00	180.00	120.00	60.00
36 to 40	825.00	495.00	330.00	247.50	165.00	82.50
41 to 45	1,525.00	915.00	610.00	457.50	305.00	152.50
46 to 50	2,300.00	1,380.00	920.00	690.00	460.00	230.00
51 to 55	3,425.00	2,055.00	1,370.00	1,027.50	685.00	342.50
56 to 60	4,675.00	2,805.00	1,870.00	1,402.50	935.00	467.50
61 to 65	7,025.00	4,215.00	2,810.00	2,107.50	1,405.00	702.50
66 to 69	8,425.00	5,055.00	3,370.00	2,527.50	1,685.00	842.50

* Age 65 to 69 is for renewal only.

Fee and Charge**

Stamp Duty	RM10.00
Managed Care Fee	
• Group Hospitalisation & Surgical	RM20.00 per Insured Member /
• Combined Group Hospitalisation & Surgical and Outpatient Clinical Rider	RM42.00 per Insured Member

** Companies wishing to purchase OPC must opt for the cashless basis GHS plan, i.e. the company will need to take up the RM42.00 Managed Care Fee option for the combined GHS and OPC.

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