



LONPAC INSURANCE

MediSaversVIP Prime

(Hospitalisation and Surgical Insurance)



LIVING SECURE

ARE YOU PREPARED FOR RISING HEALTHCARE COST?

Private healthcare costs have been rising at more than twice the normal inflation rate. With better healthcare people are living longer but with unhealthy lifestyle resulting in poor health, there is a need to spend more on healthcare.

Many try to prepare for their healthcare costs by buying medical insurance. However, buying medical insurance is not enough. What we need is the right kind of medical insurance.

WHO WILL PAY FOR YOUR HEALTHCARE COST WHEN YOU RETIRE?

Your employer may insure you under a Group Hospitalisation and Surgical Insurance policy, but the insurance coverage is limited and may not be sufficient to meet the cost of hospitalisation and surgery. Furthermore, when you retire you are no longer protected by the Group Hospitalisation and Surgical Insurance policy. At the time of your retirement, you may no longer qualify to purchase your own medical insurance policy due to age or poor health.

WE HAVE THE ANSWER TO YOUR NEEDS

With MediSaversVIP Prime, you are protected with a comprehensive hospitalisation and surgical insurance under the Basic Coverage. MediSaversVIP Prime is specially designed for customers of the PATHLAB group of companies by LONPAC INSURANCE BHD.

You may also opt to purchase the Optional Top-Up Insurance in addition to the Basic Coverage. The Optional Top-Up Insurance is an insurance coverage of last resort and will only take care of the shortfall after you have exhausted all the limits under the Basic Coverage of this policy and all other avenues of compensation from other insurance policies.

Additionally, for policyholders who have opted for both Basic Coverage and Optional Top-Up Insurance, you have the option to extend your coverage for Cancer treatment with our Optional Advanced Outpatient Cancer Treatment Benefit. This benefit covers all types of approved Advanced Outpatient Cancer Treatment including but not be limited to Chemotherapy, Radiotherapy, Targeted Therapy, Immunotherapy and Hormonal Therapy. This benefit also provides coverage for Cancer-related Molecular Profiling, subject to a Lifetime Limit of RM15,000.

Note:

Please refer to the Policy contract for the full list of benefits, exclusions, terms and conditions.

WHAT IS SO SPECIAL?

COMPREHENSIVE COVERAGE

As Charged Benefits

Claims are paid as charged, subject to reasonable, customary, and necessary charges but are subject to a Per Disability Limit.

Additional Benefits

Other benefits payable include Second Surgical Opinion, Daily Cash Allowance at Malaysian Government Hospital, Medical Report Fee, Insured Child's Daily Guardian Benefit, Sales and Service Tax, Outpatient Cancer Treatment, and Outpatient Kidney Dialysis Treatment.

CERTAINTY OF COVERAGE

Guaranteed Renewability

This policy is renewable at the option of the Policyholder up to 100 years old (age at next birthday) subject to the terms, conditions and termination at each of the anniversary of the Policy date.

No Lifetime Limit

There is no Lifetime Limit. As long as your claim does not exceed the Overall Annual Limit and the Per Disability Limit, you can continue to claim as long as the treatment cost is incurred during the policy period.

Automatic Increase in Limits

Per Disability Limit under the Optional Top-Up Insurance will increase automatically by RM100,000 every 3 years from the Product Launch Date.

AFFORDABILITY AND FAIRNESS OF PREMIUM

Portfolio Pricing of Premium

Premiums changes, if any, shall be applicable to all policyholders irrespective of their claims experience and shall be in accordance with the company's Risk Assessment.

Unisex Premium Rates

Premiums are age-banded but there is no distinction between male and female premium rates.

CONVENIENCE DURING CLAIMS

Hospital Admission Assistance

Our appointed service provider will provide assistance during hospital admission and arrange for payment to the approved panel of hospitals.

CHOICE OF PLANS

You have a choice of four (4) plans under the Basic Coverage and may opt to purchase the Optional Top-Up Insurance and Optional Advanced Outpatient Cancer Treatment Benefit to ensure that you will always have sufficient and comprehensive insurance coverage.

ENJOY LOWER PREMIUM WITH DEDUCTIBLE

You can choose to add a Deductible of either RM3,000 or RM6,000 or RM10,000 under the Basic Coverage in return for a lower premium. A Deductible is an amount that you are willing to bear for the first portion of the eligible medical expenses. Only amounts exceeding the Deductible will be payable under the Basic Coverage.

The Deductible is on a Per Disability basis.

The Deductible shall not be applied to Optional Advanced Outpatient Cancer Treatment Benefit.

PREMIUM PAYABLE

The premium applicable is based on age at next birthday and is payable annually at the rate applicable during renewal but you may choose the monthly premium payment frequency for ease of cash flow.

The renewal premium will automatically be adjusted as the Insured Person enters the next age group.

The Table of Premium published in this brochure is based on standard health status and non-hazardous occupation.

Premium loading may be charged for non-standard risks and the Company reserves the right to revise the premium rates applicable at the time of renewal.

PRODUCT LAUNCH DATE

The MediSaversVIP Prime was launched on 01 July 2021.

WHAT IS NOT COVERED

The Policy does not cover pre-existing illnesses and other exclusions contained in the Policy. Treatment for illnesses is not covered during the first thirty (30) days of the Policy. For Optional Advanced Outpatient Cancer Treatment Benefit, treatment for Cancer is not covered during the first one hundred and twenty (120) days of the benefit.

Medical treatment received by an Insured Person outside Malaysia is not covered if the Insured Person resides or travels outside Malaysia for more than ninety (90) consecutive days prior to treatment overseas.

Overseas treatment is not covered when treatment is available locally except where it is due to a medical emergency or upon recommendation of a physician for the need to be transferred to a hospital outside Malaysia because of the specialised nature of treatment, aid, information, or decision which cannot be rendered, furnished, or taken in Malaysia.

You will have to bear 20% of the eligible expenses if you are hospitalised at a published Room and Board rate which is higher than what you are entitled to.

Note:

The above is not exhaustive. Please refer to the Policy contract for the full list of exclusions, terms, and conditions.

COOLING-OFF PERIOD

If this Policy shall have been issued and for any reason whatsoever the Policyholder shall decide not to take up the Policy, the Policyholder may return the Policy to the Company for cancellation provided such request for cancellation is delivered by the Policyholder to the Company within fifteen (15) days from the date of delivery of the Policy. The Policyholder is entitled to the return of the full premium paid less deduction of medical expenses incurred by the Company in the issuance of the Policy.

PANEL OF HOSPITALS IN MALAYSIA

With Hospital Admission Assistance, you will be able to seek treatment in more than 100 private hospitals in Malaysia with the assistance of our Appointed Service Provider. For treatment in the panel of hospitals, you only need to pay the hospitals for other non-payable expenses. We will pay directly to the hospitals for all eligible treatment costs.

WHO MAY APPLY FOR INSURANCE

As long as you are legally qualified to enter into a contract, you may apply to insure yourself, your spouse, your children, your parents or your employee.

Each person will be insured under a separate Policy.

The last entry age of a person to be insured is 70 years at next birthday.

Dependent children between the ages of 30 days and 18 years (up to 23 years if full-time student) may also be insured.

SCHEDULE OF BENEFITS

SECTION A – BASIC COVERAGE

Section	Benefit	Plan 500 (RM)	Plan 300 (RM)	Plan 200 (RM)	Plan 150 (RM)
A	BASIC COVERAGE				
1.	Limits of Coverage				
	a. Room and Board, per day limit incurred during the policy period	500	300	200	150
	b. Per Disability Limit	500,000	300,000	200,000	150,000
	c. Overall Annual Limit	1,500,000	900,000	600,000	450,000
2.	Before the patient is admitted to hospital or surgically treated in a hospital	As Charged, subject to reasonable, customary and necessary expenses which are incurred within 31 days prior to hospital admission or surgery			
	a. Pre-Surgical Consultation & Diagnosis				
	b. Pre-Hospital Specialist Consultation				
	c. Pre-Hospital Diagnostic Tests				
	d. Second Surgical Opinion				
3.	When the patient is being treated as a bed-paying patient in a hospital or is surgically treated	As Charged, subject to reasonable, customary and necessary expenses which are incurred during the policy period			
	a. Intensive Care Unit				
	b. Hospital Supplies & Services				
	c. Surgical Fees (including Anaesthetist & Operating Theatre Fees)				
	d. In-hospital Physician Visit not exceeding two (2) visits a day				
4.	After the patient is discharged from hospital for a non-surgical treatment	As Charged, subject to reasonable, customary and necessary expenses which are incurred up to 60 days from the date of discharge from the hospital			
	a. Post Hospitalisation Treatment				
5.	If the patient needs to be moved by road ambulance to an appropriate location for treatment or diagnosis	As Charged, subject to reasonable, customary and necessary expenses which are incurred during the policy period			
	a. Ambulance Fees				
6.	If outpatient treatment is required for injury due to an accident	As Charged, subject to reasonable, customary and necessary expenses which are required to treat an injury due to an accident. Follow-up treatment is payable up to 31 days from the date of accident for each accident			
	a. Emergency Accidental Outpatient Treatment				
	b. Emergency Accidental Outpatient Dental Treatment				
7.	Specific Outpatient Treatments	As Charged, subject to reasonable, customary and necessary expenses which are incurred during the policy period			
	a. Outpatient Cancer Treatment				
	b. Optional Advanced Outpatient Cancer Treatment (applicable only if specified in the Policy Schedule)				
	c. Outpatient Kidney Dialysis Treatment				
8.	Other Benefits	As Charged, subject to reasonable, customary and necessary expenses which are incurred during the policy period			
	a. Insured Child's Daily Guardian Benefit				
	b. Sales and Service Tax (where applicable)				
	c. Medical Report Fee, per disability				
	d. Daily Cash Allowance at Malaysian Government Hospital (up to 60 days)	250	200	150	100
9.	If the Insured Person requires inpatient treatment in any of the Company's approved panel of hospitals	Provided by the Company's Appointed Service Provider			
	a. Hospital Admission Assistance				

SECTION B – OPTIONAL TOP-UP INSURANCE (on launch date: 01/07/2021)

This is a major medical insurance extension and the benefits provided by Section B will only be paid after the Insured Person has exhausted all the limits under Section A of this policy and all other avenues of compensation from other insurance policies. Extension of this Benefit is optional and the Benefit is only valid if the extension is specified in the Policy Schedule.

Section Benefit**B OPTIONAL TOP-UP INSURANCE****1. Limits of Coverage**

- | | |
|--|-------------------|
| a. Room and Board, per day limit incurred during the policy period | As per Basic Plan |
| b. Per Disability Limit | 1,000,000 |

The Per Disability Limit will be increased by RM100,000 every 3 years from the Product Launch Date, subject to the following:

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|--|--|
| a. The new Per Disability Limit will only apply to new policies issued or policies renewed on or after the effective date of the increase in limit. | |
| b. The Per Disability Limit applicable for the respective claims shall be the limit applicable to the policy during the first loss date of the respective claim and the new Per Disability Limit will not be applicable to claims already incurred prior to the effective date of the increase in limit. | |
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|--|--|
| 2. Before the patient is admitted to hospital or surgically treated in a hospital | As Charged, subject to reasonable, customary and necessary expenses which are incurred within 31 days prior to hospital admission or surgery |
| a. Pre-Surgical Consultation & Diagnosis | |
| b. Pre-Hospital Specialist Consultation | |
| c. Pre-Hospital Diagnostic Tests | |
| 3. When the patient is being treated as a bed-paying patient in a hospital or is surgically treated | As Charged, subject to reasonable, customary and necessary expenses which are incurred during the policy period |
| a. Intensive Care Unit | |
| b. Hospital Supplies & Services | |
| c. Surgical Fees (including Anaesthetist & Operating Theatre Fees) | |
| d. In-hospital Physician Visit not exceeding two (2) visits a day | |
| 4. After the patient is discharged from hospital for a non-surgical treatment | As Charged, subject to reasonable, customary and necessary expenses which are incurred up to 60 days from the date of discharge from the hospital |
| a. Post Hospitalisation Treatment | |
| 5. If the patient needs to be moved by road ambulance to an appropriate location for treatment or diagnosis | As Charged, subject to reasonable, customary and necessary expenses which are incurred during the policy period |
| a. Ambulance Fees | |
| 6. If outpatient treatment is required for injury due to an accident | As Charged, subject to reasonable, customary and necessary expenses which are required to treat an injury due to an accident. Follow-up treatment is payable up to 31 days from the date of accident for each accident |
| a. Emergency Accidental Outpatient Treatment | |
| b. Emergency Accidental Outpatient Dental Treatment | |
| 7. Specific Outpatient Treatments | As Charged, subject to reasonable, customary and necessary expenses which are incurred during the policy period |
| a. Outpatient Cancer Treatment | |
| b. Optional Advanced Outpatient Cancer Treatment (applicable only if specified in the Policy Schedule) | |
| c. Outpatient Kidney Dialysis Treatment | |
| 8. Other Benefits | As Charged, subject to reasonable, customary and necessary expenses which are incurred during the policy period |
| a. Insured Child's Daily Guardian Benefit | |
| b. Sales and Service Tax (where applicable) | |
| c. Medical Report Fee, per disability | |
| d. Daily Cash Allowance at Malaysian Government Hospital (up to 60 days) | As per Basic Plan |

TABLE OF PREMIUM (for policies commencing on 01/07/2024 and onwards, until further notice)**TABLE OF PREMIUM – WITHOUT DEDUCTIBLE****Table of Annual Premium**

Age at Next Birthday	Section A (Basic Coverage)				Section B (Optional Top-Up Insurance) (RM)
	Plan 500 (RM)	Plan 300 (RM)	Plan 200 (RM)	Plan 150 (RM)	
30 days - 5 years	3,326.00	2,643.00	2,201.00	1,932.00	148.00
6 years - 10 years	1,861.00	1,483.00	1,238.00	1,089.00	82.00
11 years - 15 years	1,378.00	1,101.00	921.00	810.00	60.00
16 years - 20 years	2,105.00	1,676.00	1,399.00	1,229.00	92.00
21 years - 25 years	2,246.00	1,787.00	1,492.00	1,310.00	100.00
26 years - 30 years	2,518.00	2,003.00	1,670.00	1,467.00	112.00
31 years - 35 years	2,851.00	2,265.00	1,888.00	1,658.00	126.00
36 years - 40 years	3,147.00	2,500.00	2,082.00	1,828.00	140.00
41 years - 45 years	3,366.00	2,673.00	2,226.00	1,954.00	150.00
46 years - 50 years	3,647.00	2,894.00	2,411.00	2,115.00	163.00
51 years - 55 years	4,176.00	3,315.00	2,759.00	2,421.00	187.00
56 years - 60 years	5,308.00	4,211.00	3,503.00	3,072.00	238.00
61 years - 65 years	6,676.00	5,292.00	4,401.00	3,858.00	300.00
66 years - 70 years	9,318.00	7,382.00	6,135.00	5,377.00	420.00
71 years - 75 years (renewal only)	13,469.00	10,666.00	8,861.00	7,765.00	608.00
76 years - 80 years (renewal only)	19,161.00	15,170.00	12,599.00	11,040.00	868.00
81 years - 100 years (renewal only)	27,910.00	22,092.00	18,345.00	16,071.00	1,265.00

Table of Monthly Premium

Age at Next Birthday	Section A (Basic Coverage)				Section B (Optional Top-Up Insurance) (RM)
	Plan 500 (RM)	Plan 300 (RM)	Plan 200 (RM)	Plan 150 (RM)	
30 days - 5 years	318.70	253.30	210.90	185.20	14.20
6 years - 10 years	178.30	142.10	118.60	104.40	7.90
11 years - 15 years	132.10	105.50	88.30	77.60	5.80
16 years - 20 years	201.70	160.60	134.10	117.80	8.80
21 years - 25 years	215.20	171.30	143.00	125.50	9.60
26 years - 30 years	241.30	192.00	160.00	140.60	10.70
31 years - 35 years	273.20	217.10	180.90	158.90	12.10
36 years - 40 years	301.60	239.60	199.50	175.20	13.40
41 years - 45 years	322.60	256.20	213.30	187.30	14.40
46 years - 50 years	349.50	277.30	231.10	202.70	15.60
51 years - 55 years	400.20	317.70	264.40	232.00	17.90
56 years - 60 years	508.70	403.60	335.70	294.40	22.80
61 years - 65 years	639.80	507.20	421.80	369.70	28.80
66 years - 70 years	893.00	707.40	587.90	515.30	40.30
71 years - 75 years (renewal only)	1,290.80	1,022.20	849.20	744.10	58.30
76 years - 80 years (renewal only)	1,836.30	1,453.80	1,207.40	1,058.00	83.20
81 years - 100 years (renewal only)	2,674.70	2,117.20	1,758.10	1,540.10	121.20

TABLE OF PREMIUM – WITH RM3,000 DEDUCTIBLE**Table of Annual Premium**

Age at Next Birthday	Section A (Basic Coverage)				Section B (Optional Top-Up Insurance) (RM)
	Plan 500 (RM)	Plan 300 (RM)	Plan 200 (RM)	Plan 150 (RM)	
30 days - 5 years	2,494.50	1,982.25	1,650.75	1,449.00	148.00
6 years - 10 years	1,395.75	1,112.25	928.50	816.75	82.00
11 years - 15 years	1,033.50	825.75	690.75	607.50	60.00
16 years - 20 years	1,578.75	1,257.00	1,049.25	921.75	92.00
21 years - 25 years	1,684.50	1,340.25	1,119.00	982.50	100.00
26 years - 30 years	1,888.50	1,502.25	1,252.50	1,100.25	112.00
31 years - 35 years	2,138.25	1,698.75	1,416.00	1,243.50	126.00
36 years - 40 years	2,360.25	1,875.00	1,561.50	1,371.00	140.00
41 years - 45 years	2,524.50	2,004.75	1,669.50	1,465.50	150.00
46 years - 50 years	2,735.25	2,170.50	1,808.25	1,586.25	163.00
51 years - 55 years	3,132.00	2,486.25	2,069.25	1,815.75	187.00
56 years - 60 years	4,511.80	3,579.35	2,977.55	2,611.20	238.00
61 years - 65 years	5,674.60	4,498.20	3,740.85	3,279.30	300.00
66 years - 70 years	7,920.30	6,274.70	5,214.75	4,570.45	420.00
71 years - 75 years (renewal only)	11,448.65	9,066.10	7,531.85	6,600.25	608.00
76 years - 80 years (renewal only)	16,286.85	12,894.50	10,709.15	9,384.00	868.00
81 years - 100 years (renewal only)	23,723.50	18,778.20	15,593.25	13,660.35	1,265.00

Table of Monthly Premium

Age at Next Birthday	Section A (Basic Coverage)				Section B (Optional Top-Up Insurance) (RM)
	Plan 500 (RM)	Plan 300 (RM)	Plan 200 (RM)	Plan 150 (RM)	
30 days - 5 years	239.03	189.98	158.18	138.90	14.20
6 years - 10 years	133.73	106.58	88.95	78.30	7.90
11 years - 15 years	99.08	79.13	66.23	58.20	5.80
16 years - 20 years	151.28	120.45	100.58	88.35	8.80
21 years - 25 years	161.40	128.48	107.25	94.13	9.60
26 years - 30 years	180.98	144.00	120.00	105.45	10.70
31 years - 35 years	204.90	162.83	135.68	119.18	12.10
36 years - 40 years	226.20	179.70	149.63	131.40	13.40
41 years - 45 years	241.95	192.15	159.98	140.48	14.40
46 years - 50 years	262.13	207.98	173.33	152.03	15.60
51 years - 55 years	300.15	238.28	198.30	174.00	17.90
56 years - 60 years	432.40	343.06	285.35	250.24	22.80
61 years - 65 years	543.83	431.12	358.53	314.25	28.80
66 years - 70 years	759.05	601.29	499.72	438.01	40.30
71 years - 75 years (renewal only)	1,097.18	868.87	721.82	632.49	58.30
76 years - 80 years (renewal only)	1,560.86	1,235.73	1,026.29	899.30	83.20
81 years - 100 years (renewal only)	2,273.50	1,799.62	1,494.39	1,309.09	121.20

TABLE OF PREMIUM – WITH RM6,000 DEDUCTIBLE**Table of Annual Premium**

Age at Next Birthday	Section A (Basic Coverage)				Section B (Optional Top-Up Insurance) (RM)
	Plan 500 (RM)	Plan 300 (RM)	Plan 200 (RM)	Plan 150 (RM)	
30 days - 5 years	1,829.30	1,453.65	1,210.55	1,062.60	148.00
6 years - 10 years	1,023.55	815.65	680.90	598.95	82.00
11 years - 15 years	757.90	605.55	506.55	445.50	60.00
16 years - 20 years	1,157.75	921.80	769.45	675.95	92.00
21 years - 25 years	1,235.30	982.85	820.60	720.50	100.00
26 years - 30 years	1,384.90	1,101.65	918.50	806.85	112.00
31 years - 35 years	1,568.05	1,245.75	1,038.40	911.90	126.00
36 years - 40 years	1,730.85	1,375.00	1,145.10	1,005.40	140.00
41 years - 45 years	1,851.30	1,470.15	1,224.30	1,074.70	150.00
46 years - 50 years	2,005.85	1,591.70	1,326.05	1,163.25	163.00
51 years - 55 years	2,296.80	1,823.25	1,517.45	1,331.55	187.00
56 years - 60 years	3,981.00	3,158.25	2,627.25	2,304.00	238.00
61 years - 65 years	5,007.00	3,969.00	3,300.75	2,893.50	300.00
66 years - 70 years	6,988.50	5,536.50	4,601.25	4,032.75	420.00
71 years - 75 years (renewal only)	10,101.75	7,999.50	6,645.75	5,823.75	608.00
76 years - 80 years (renewal only)	14,370.75	11,377.50	9,449.25	8,280.00	868.00
81 years - 100 years (renewal only)	20,932.50	16,569.00	13,758.75	12,053.25	1,265.00

Table of Monthly Premium

Age at Next Birthday	Section A (Basic Coverage)				Section B (Optional Top-Up Insurance) (RM)
	Plan 500 (RM)	Plan 300 (RM)	Plan 200 (RM)	Plan 150 (RM)	
30 days - 5 years	175.29	139.32	116.00	101.86	14.20
6 years - 10 years	98.07	78.16	65.23	57.42	7.90
11 years - 15 years	72.66	58.03	48.57	42.68	5.80
16 years - 20 years	110.94	88.33	73.76	64.79	8.80
21 years - 25 years	118.36	94.22	78.65	69.03	9.60
26 years - 30 years	132.72	105.60	88.00	77.33	10.70
31 years - 35 years	150.26	119.41	99.50	87.40	12.10
36 years - 40 years	165.88	131.78	109.73	96.36	13.40
41 years - 45 years	177.43	140.91	117.32	103.02	14.40
46 years - 50 years	192.23	152.52	127.11	111.49	15.60
51 years - 55 years	220.11	174.74	145.42	127.60	17.90
56 years - 60 years	381.53	302.70	251.78	220.80	22.80
61 years - 65 years	479.85	380.40	316.35	277.28	28.80
66 years - 70 years	669.75	530.55	440.93	386.48	40.30
71 years - 75 years (renewal only)	968.10	766.65	636.90	558.08	58.30
76 years - 80 years (renewal only)	1,377.23	1,090.35	905.55	793.50	83.20
81 years - 100 years (renewal only)	2,006.03	1,587.90	1,318.58	1,155.08	121.20

TABLE OF PREMIUM – WITH RM10,000 DEDUCTIBLE**Table of Annual Premium**

Age at Next Birthday	Section A (Basic Coverage)				Section B (Optional Top-Up Insurance) (RM)
	Plan 500 (RM)	Plan 300 (RM)	Plan 200 (RM)	Plan 150 (RM)	
30 days - 5 years	1,330.40	1,057.20	880.40	772.80	148.00
6 years - 10 years	744.40	593.20	495.20	435.60	82.00
11 years - 15 years	551.20	440.40	368.40	324.00	60.00
16 years - 20 years	842.00	670.40	559.60	491.60	92.00
21 years - 25 years	898.40	714.80	596.80	524.00	100.00
26 years - 30 years	1,007.20	801.20	668.00	586.80	112.00
31 years - 35 years	1,140.40	906.00	755.20	663.20	126.00
36 years - 40 years	1,258.80	1,000.00	832.80	731.20	140.00
41 years - 45 years	1,346.40	1,069.20	890.40	781.60	150.00
46 years - 50 years	1,458.80	1,157.60	964.40	846.00	163.00
51 years - 55 years	1,670.40	1,326.00	1,103.60	968.40	187.00
56 years - 60 years	2,919.40	2,316.05	1,926.65	1,689.60	238.00
61 years - 65 years	3,671.80	2,910.60	2,420.55	2,121.90	300.00
66 years - 70 years	5,124.90	4,060.10	3,374.25	2,957.35	420.00
71 years - 75 years (renewal only)	7,407.95	5,866.30	4,873.55	4,270.75	608.00
76 years - 80 years (renewal only)	10,538.55	8,343.50	6,929.45	6,072.00	868.00
81 years - 100 years (renewal only)	15,350.50	12,150.60	10,089.75	8,839.05	1,265.00

Table of Monthly Premium

Age at Next Birthday	Section A (Basic Coverage)				Section B (Optional Top-Up Insurance) (RM)
	Plan 500 (RM)	Plan 300 (RM)	Plan 200 (RM)	Plan 150 (RM)	
30 days - 5 years	127.48	101.32	84.36	74.08	14.20
6 years - 10 years	71.32	56.84	47.44	41.76	7.90
11 years - 15 years	52.84	42.20	35.32	31.04	5.80
16 years - 20 years	80.68	64.24	53.64	47.12	8.80
21 years - 25 years	86.08	68.52	57.20	50.20	9.60
26 years - 30 years	96.52	76.80	64.00	56.24	10.70
31 years - 35 years	109.28	86.84	72.36	63.56	12.10
36 years - 40 years	120.64	95.84	79.80	70.08	13.40
41 years - 45 years	129.04	102.48	85.32	74.92	14.40
46 years - 50 years	139.80	110.92	92.44	81.08	15.60
51 years - 55 years	160.08	127.08	105.76	92.80	17.90
56 years - 60 years	279.79	221.98	184.64	161.92	22.80
61 years - 65 years	351.89	278.96	231.99	203.34	28.80
66 years - 70 years	491.15	389.07	323.35	283.42	40.30
71 years - 75 years (renewal only)	709.94	562.21	467.06	409.26	58.30
76 years - 80 years (renewal only)	1,009.97	799.59	664.07	581.90	83.20
81 years - 100 years (renewal only)	1,471.09	1,164.46	966.96	847.06	121.20

TABLE OF PREMIUM - OPTIONAL ADVANCED OUTPATIENT CANCER TREATMENT BENEFIT**Table of Annual Premium**

Age at Next Birthday	Optional Advanced Outpatient Cancer Treatment Benefit			
	Plan 500 of Section A (Basic Coverage) (RM)	Plan 300 of Section A (Basic Coverage) (RM)	Plan 200 of Section A (Basic Coverage) (RM)	Plan 150 of Section A (Basic Coverage) (RM)
30 days - 5 years	694.80	558.20	469.80	416.00
6 years - 10 years	388.60	313.00	264.00	234.20
11 years - 15 years	287.60	232.20	196.20	174.00
16 years - 20 years	439.40	353.60	298.20	264.20
21 years - 25 years	469.20	377.40	318.40	282.00
26 years - 30 years	526.00	423.00	356.40	315.80
31 years - 35 years	595.40	478.20	402.80	356.80
36 years - 40 years	657.40	528.00	444.40	393.60
41 years - 45 years	703.20	564.60	475.20	420.80
46 years - 50 years	762.00	611.40	514.80	455.60
51 years - 55 years	872.60	700.40	589.20	521.60
56 years - 60 years	1,109.20	889.80	748.20	662.00
61 years - 65 years	1,395.20	1,118.40	940.20	831.60
66 years - 70 years	1,947.60	1,560.40	1,311.00	1,159.40
71 years - 75 years (renewal only)	2,815.40	2,254.80	1,893.80	1,674.60
76 years - 80 years (renewal only)	4,005.80	3,207.60	2,693.40	2,381.60
81 years - 100 years (renewal only)	5,835.00	4,671.40	3,922.00	3,467.20

Table of Monthly Premium

Age at Next Birthday	Optional Advanced Outpatient Cancer Treatment Benefit			
	Plan 500 of Section A (Basic Coverage) (RM)	Plan 300 of Section A (Basic Coverage) (RM)	Plan 200 of Section A (Basic Coverage) (RM)	Plan 150 of Section A (Basic Coverage) (RM)
30 days - 5 years	66.58	53.50	45.02	39.88
6 years - 10 years	37.24	30.00	25.30	22.46
11 years - 15 years	27.58	22.26	18.82	16.68
16 years - 20 years	42.10	33.88	28.58	25.32
21 years - 25 years	44.96	36.18	30.52	27.02
26 years - 30 years	50.40	40.54	34.14	30.26
31 years - 35 years	57.06	45.84	38.60	34.20
36 years - 40 years	63.00	50.60	42.58	37.72
41 years - 45 years	67.40	54.12	45.54	40.34
46 years - 50 years	73.02	58.58	49.34	43.66
51 years - 55 years	83.62	67.12	56.46	49.98
56 years - 60 years	106.30	85.28	71.70	63.44
61 years - 65 years	133.72	107.20	90.12	79.70
66 years - 70 years	186.66	149.54	125.64	111.12
71 years - 75 years (renewal only)	269.82	216.10	181.50	160.48
76 years - 80 years (renewal only)	383.90	307.40	258.12	228.24
81 years - 100 years (renewal only)	559.18	447.68	375.86	332.26

Cash-Before-Cover

This product is sold on a Cash-Before-Cover basis. The premium due must be paid in full before the effective date of the policy.

IMPORTANT NOTE:

- LONPAC INSURANCE BHD is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.
- This brochure is not a contract of insurance. The complete coverage, terms and conditions applicable are set out in the Policy document. In the event of a conflict between the English and Bahasa Malaysia versions, the English version shall prevail.
- If an Insured Person switches policy from one insurer to another or from one type of health plan to another, the Waiting Period and Pre-Existing Illness may start afresh. Any deteriorating health status may also result in imposition of less favourable terms or non-acceptance of application.
- The Table of Premium is based on standard health status and non-hazardous occupation. Renewal premium will automatically be adjusted as the Insured enters the next age group.
- You should satisfy yourself that this policy will best serve your needs. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.

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