

Optional Advanced Outpatient Cancer Treatment Benefit

Product

HX21 - MediSaversVIP Prime

Description of Benefit

If an Insured Person is diagnosed with Cancer as defined below, the Company will reimburse the Reasonable and Customary Charges incurred for the Medically Necessary treatment of Cancer performed at an outpatient department of a Hospital or a legally registered Cancer treatment centre subject to the limit of this disability as specified in the Schedule of Benefit.

Such treatment shall:

1. include but not be limited to Chemotherapy, Radiotherapy, Targeted Therapy, Immunotherapy, and Hormonal Therapy.
2. has been proven effective according to established local, regional, and international medical standards and duly approved by the National Pharmaceutical Regulatory Agency of Malaysia and/or the Ministry of Health, Malaysia at the time such treatment is rendered. Experimental, investigational, research, preventive, and/or screening treatments are excluded.
3. include Specialist consultations, related examinations, laboratory and/or diagnostic tests, and Cancer medications, provided that such consultations, examinations, tests, and medications are performed/prescribed on the day the Outpatient Cancer Treatment is rendered and by the same Specialist who prescribed the Outpatient Cancer Treatment.
4. cover Cancer-related Molecular Profiling which aims at assisting Specialist in selecting optimal Cancer treatments for diagnosed Cancer patients, including the cost of laboratory preparation of tissue sample, up to a Lifetime Limit of RM15,000. Genetic Testing which primarily screens for gene mutations in individuals without a Cancer diagnosis is excluded.

This benefit also reimburses expenses incurred for Specialist consultations, related examinations, and laboratory and/or diagnostic tests within 31 days prior to the first Outpatient Cancer Treatment session. Payment will not be made for any subsequent consultations, examinations, and laboratory and/or diagnostic tests after diagnosis of Cancer has been confirmed.

Cancer is defined as the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue for which major interventionist treatment or surgery (excluding endoscopic procedures alone) is considered necessary. The Cancer must be confirmed by histological evidence of malignancy. The following conditions are excluded:

- a. Carcinoma in situ including of the Cervix;
- b. Ductal Carcinoma in situ of the Breast;
- c. Papillary Carcinoma of the Bladder & Stage 1 Prostate Cancer;
- d. All Skin Cancers except Malignant Melanoma;
- e. Stage 1 Hodgkin's Disease;
- f. Tumours manifesting as complications of AIDS.

It is a specific condition of this benefit that notwithstanding the exclusion of Pre-existing Conditions, this benefit will not be payable for any Insured Person who had been diagnosed as a Cancer patient and/or is receiving Cancer treatment prior to the date this benefit is first covered.

This benefit shall not cover any claim whereby the signs and/or symptoms first occur within the first one hundred and twenty (120) days, from the date this benefit is first covered.

Surveillance or prevention of Cancer shall not be covered.

This Optional Advanced Outpatient Cancer Treatment Benefit is only applicable to policyholders who have opted for both Section A (Basic Coverage) and Section B (Optional Top-Up Insurance) of MediSaversVIP Prime.