

**Optional Advanced Outpatient Cancer Treatment Benefit –
Underwriting Guidelines**

Pre-requisite

The Proposer must opt for both Section A (Basic Coverage) and Section B (Optional Top-Up Insurance) of MediSaversVIP Prime.

Application of this benefit during mid-term of policy is not allowed.

Documents & Underwriting Requirements

	Documents	Underwriting for Basic/Top-Up	Underwriting for Advanced Cancer
New application	<ul style="list-style-type: none"> • MediSaversVIP Prime Proposal Form • Optional Advanced Outpatient Cancer Treatment Benefit Application Form • Other relevant documents as per current underwriting requirements 	Basic: Yes Top-up: Yes	Yes
Existing MediSaversVIP Prime policy with Optional Top-Up Insurance	<ul style="list-style-type: none"> • Optional Advanced Outpatient Cancer Treatment Benefit Application Form 	Basic: No Top-up: No	Yes
Existing MediSaversVIP Prime policy without Optional Top-Up Insurance	<ul style="list-style-type: none"> • MediSaversVIP Prime Proposal Form • Lonpac Take-Over Policy Form • Optional Advanced Outpatient Cancer Treatment Benefit Application Form • Other relevant documents as per current underwriting requirements 	Basic: No Top-up: Yes	Yes
Existing PHM MediSavers 2018 policy with/without Optional Top-Up Insurance	<ul style="list-style-type: none"> • MediSaversVIP Prime Proposal Form • Lonpac Take-Over Policy Form • Optional Advanced Outpatient Cancer Treatment Benefit Application Form • Other relevant documents as per current underwriting requirements 	Basic: Yes Top-up: Yes	Yes
Existing PHM MediSavers 2015 policy with/without Optional Top-Up Insurance			
Take-Over policy from other insurer			

- All existing policy(s) if approved will be issued as NEW RISK with Take-Over Policy Clause

MediSaversVIP Prime Proposal Form

- To utilise the existing form with additional field for Optional Advanced Outpatient Cancer Treatment Benefit.

Lonpac Take-Over Policy Form

- To utilise the existing form.

Optional Advanced Outpatient Cancer Treatment Benefit Application Form

- New form.

Underwriting Risk Assessment

Risk Profile	Answer	Underwriting Decision
Q1: Body Mass Index (BMI)	≥ 30.00 but ≤ 34.99	To accept with 25% Overweight Loading
	≥ 35.00	<i>To decline</i>
Q2: Number of first-degree relative* suffered or died from Cancer *First-degree relative: Biological parents, siblings and children	0	To accept
	1	To accept with 50% Family History Loading
	≥ 2	<i>To decline</i>
Q3 – Q5	No	To accept
	Yes	<i>To decline</i>

- All loading(s) in Section A (Basic Coverage) and Section B (Optional Top-Up Insurance) shall automatically be applied to the Optional Advanced Outpatient Cancer Treatment Benefit.

Premium Rate

- Refer to the Table of Premium.

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

Launch Date

1st July 2024

Marketing Materials

- 1) MediSaversVIP Prime - Policy Wordings
- 2) MediSaversVIP Prime - Product Disclosure Sheet (PDS)
- 3) MediSaversVIP Prime - Brochure
- 4) Brochure - Optional Advanced Outpatient Cancer Treatment Benefit
- 5) Notification Letter & FAQs to Pathlab Health Management (M) Sdn Bhd