



Navigating Cancer Care with Confidence

Facing a Cancer diagnosis is a life-changing experience, not only for the patients but also for their loved ones. In today's constant changing medical landscape, advancement in Outpatient Cancer Treatment has transformed the journey of Cancer care. These innovations allow patients to receive high-quality and effective treatment while maintaining their daily routine and quality of life. However, the financial burden of such treatment can be overwhelming. This is where an Advanced Outpatient Cancer Treatment coverage becomes crucial.

Whether you are facing a personal battle with Cancer or supporting a loved one through their journey, our Optional Advanced Outpatient Cancer Treatment Benefit is here to support you every step of the way. We are committed to providing you with the resources and financial protection needed to navigate this challenging chapter with confidence.

What is Advanced Outpatient Cancer Treatment?

Advanced Outpatient Cancer Treatment encompasses a range of medical services and treatment that can be performed without requiring overnight hospital stay. This treatment includes but is not limited to:

- **Chemotherapy:**
Use of drugs to stop the growth of Cancer cells, either by killing the cells or by stopping them from dividing.
- **Radiotherapy:**
Use of high-energy radiation to kill Cancer cells and shrink tumours.
- **Immunotherapy:**
Use of substances to stimulate or suppress the immune system to help the body fight Cancer.
- **Targeted Therapy:**
Use of drugs or other substances to target specific molecules that Cancer cells need to survive and spread.
- **Hormonal Therapy:**
Treatments that adds, blocks, or removes hormones to slow or stop the growth of Cancer cells.

Notes:

- 1) Please refer to the Policy contract for the full list of benefits, exclusions, terms and conditions.
- 2) This 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.

Why do you need Advanced Outpatient Cancer Treatment Benefit?

- **Comprehensive Coverage:**
Standard health insurance may not cover all the expenses associated with Advanced Outpatient Cancer Treatment. Our specialised Cancer coverage ensures you have access to the latest treatment approved by National Pharmaceutical Regulatory Agency of Malaysia and/or Ministry of Health, Malaysia.
- **Reduced Financial Burden:**
Covers a significant portion of treatment expenses, including Specialist consultations, laboratory and/or diagnostic tests, and Cancer medications.
- **Advanced Diagnostic Test:**
Covers Molecular Profiling for precision treatment plans (up to a Lifetime Limit of RM15,000).
- **Flexibility and Convenience:**
No prior admission is required.
- **Cancer based Underwriting:**
Only your medical condition and family history related to Cancer will be considered during application.

What is not covered?

It is essential to understand the limitations of this specialised coverage. The following are specific exclusions where this benefit does not apply:

- **Pre-existing Conditions:**
Cancer diagnosed or treated prior to the date this benefit is first covered are excluded.
- **Experimental, investigational, research, preventive, and/or screening treatments** are excluded.
- **Cancer Surveillance and Prevention:**
Expenses related to the ongoing surveillance or preventive measures for Cancer are excluded.
- **Genetic Testing:**
Genetic tests aimed at detecting gene mutations in individuals who have not been diagnosed with Cancer are excluded.
- **120 Days Waiting Period:**
This benefit will not cover any claim whereby the signs and/or symptoms first occur within the first 120 days, from the date this benefit is first covered.



Optional Advanced Outpatient Cancer Treatment Benefit (MediSaversVIP Prime)

Table of Annual Premium

Age at Next Birthday	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	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

Important Notes:

- 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 leaflet 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 the imposition of less favourable terms or non-acceptance of application.
- The Table of Premiums are based on standard health status and non-hazardous occupation. Renewal premium will automatically adjusted as the Insured Person enters the next age group.
- Your shall satisfy yourself that this policy will best serve your need. You should read and understand the insurance policy and discuss it with your agent or contact us directly for more information.

Distributed Exclusively By:

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