

Experience Affordable Peace of Mind with VIP Prime Program by Metafin®!



Enjoy
GREAT SAVINGS
with
DEDUCTIBLE PLAN

Benefits of VIP **PRIME** Program



Room & Board up to
RM500 per day
(Unlimited days per year)



Coverage up to
RM1,500,000
per disability



Add on
RM1,000,000
per disability only from
RM18* per month



Coverage up to
RM1,500,000
per disability



Outpatient Kidney
Dialysis Coverage up to
RM1,500,000



No Annual &
No Lifetime Limit



Cover Till Age
100 Years Old



No
Co-Insurance

Disclaimer : MetaFin® users have the option to directly self-sign up for the VIP Prime Program in the MetaFin® Digital Platform. This program is underwritten by Lonpac Insurance Bhd , and the enrollment process is facilitated by authorized distributor Pathlab Health Management (M) Sdn. Bhd. The information herein may not fully reflect the context of the product disclosure sheet and full terms of the policy. Please refer to the documents for a detailed description of the product's features and the conditions under which any claims are made. MetaFin® is not liable for misinterpretation of product benefits and claim conditions as described in the policy wording sheet and product disclosure sheet.

Authorized Distributor :

Underwritten By :

Digital Platform :



Pathlab Health Management (M) Sdn. Bhd.
Authorised Insurance Agency



LONPAC INSURANCE



SUMMARY OF HOSPITALISATION & SURGICAL BENEFITS

VIP Prime Program Basic Plan

Program Type	500	300	200	150				
Description of Benefits								
1. Limit of Coverage								
a. Hospital Room & Board, per day limit incurred during the policy period	RM500	RM300	RM200	RM150				
b. Per Disability Limit	RM500,000	RM300,000	RM200,000	RM150,000				
c. Overall Annual Limit	RM1,500,000	RM900,000	RM600,000	RM450,000				
2. Before the patient is admitted to hospital or surgically treated in a hospital (<i>within 31 days prior to hospital admission or surgery</i>)	As Charged, subject to reasonable, customary and necessary expenses which is incurred during the policy period							
a. Pre-Surgical Consultation & Diagnosis								
b. Pre-Hospital Specialist Consultation								
c. Pre-Hospital Diagnostic Test								
d. Second Surgical Opinion								
3. When the patient is being treated as a bed-paying patient in a hospital or is surgically treated								
a. Intensive Care Unit								
b. Hospital Supplies & Services								
c. Surgical Fees (<i>Including Anaesthetist & Operation Theatre Fees</i>)								
d. In-Hospital Physician Visit not exceeding two visits a day								
4. After a patient is discharged from hospital for a non-surgical treatment	As Charged, subject to reasonable, customary and necessary expenses which is incurred during the policy period							
a. Post Hospitalisation Treatment (<i>up to 60 days from the date of discharge from the hospital</i>)								
5. If the patient needs to be moved by road ambulance to an appropriate location for treatment or diagnosis								
a. Ambulance Fees								
6. If outpatient treatment is required for injury due to an accident								
a. Emergency Accidental Outpatient Treatment including follow-up up to 31 days from the date of each accident								
b. Pre-Hospital Specialist Consultation & Diagnosis Tests, incurred within 31 day prior to hospital admission								
7. Specific Outpatient Treatments								
a. Outpatient Cancer Treatment								
b. Outpatient Kidney Dialysis Treatment								
8. Other Benefits	As Charged, subject to reasonable, customary and necessary expenses which is incurred during the policy period							
a. Insured Child's Daily Guardian Benefit incurred during the policy period								
b. Good & Services Tax (<i>where applicable</i>)								
c. Medical Report Fee, per disability								
d. Daily Cash Allowance at Malaysian Government Hospital (<i>up to 60 days</i>)					RM250	RM200	RM150	RM100

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SUMMARY OF HOSPITALISATION & SURGICAL BENEFITS

VIP Prime Program Top-Up Plan

Program Type	500-SP	300-SP	200-SP	150-SP
Description of Benefits				
1. Limit of Coverage				
a. Hospital Room & Board, per day limit incurred during the policy period	RM500	RM300	RM200	RM150
	RM1,500,000	RM1,300,000	RM1,200,000	RM1,150,000
b. Per Disability Limit	The Per Disability Limit will be increased by RM100,000 every 3 years from the product launch date			
2. Before the patient is admitted to hospital or surgically treated in a hospital (<i>within 31 days prior to hospital admission or surgery</i>)	As Charged, subject to reasonable, customary and necessary expenses which is incurred during the policy period			
a. Pre-Surgical Consultation & Diagnosis				
b. Pre-Hospital Specialist Consultation				
c. Pre-Hospital Diagnostic Test				
d. Second Surgical Opinion				
3. When the patient is being treated as a bed-paying patient in a hospital or is surgically treated				
a. Intensive Care Unit				
b. Hospital Supplies & Services				
c. Surgical Fees (<i>Including Anaesthetist & Operation Theatre Fees</i>)				
d. In-Hospital Physician Visit not exceeding two visits a day				
4. After a patient is discharged from hospital for a non-surgical treatment				
a. Post Hospitalisation Treatment (<i>up to 60 days from the date of discharge from the hospital</i>)				
5. If the patient needs to be moved by road ambulance to an appropriate location for treatment or diagnosis				
a. Ambulance Fees				
6. If outpatient treatment is required for injury due to an accident				
a. Emergency Accidental Outpatient Treatment including follow-up up to 31 days from the date of each accident				
b. Pre-Hospital Specialist Consultation & Diagnosis Tests, incurred within 31 day prior to hospital admission				
7. Specific Outpatient Treatments				
a. Outpatient Cancer Treatment				
b. Outpatient Kidney Dialysis Treatment				
8. Other Benefits				
a. Insured Child's Daily Guardian Benefit incurred during the policy period				
b. Good & Services Tax (<i>where applicable</i>)				
c. Medical Report Fee, per disability				
d. Daily Cash Allowance at Malaysian Government Hospital (<i>up to 60 days</i>)	RM250	RM200	RM150	RM100

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