



THE REAL LIFE  
COMPANY

HEALTH

A-Plus *Med*

# The Complete Medical Plan

Comprehensive  
Cover, For A  
Worry-Free You



# A-Plus Med

The Complete Medical Plan

Getting adequate medical cover is fast becoming a necessity and no longer a luxury, as rising costs of living push prices everywhere ever higher, medical treatments inclusive.

We could all use a medical plan that not only provides for the unexpected but also helps to alleviate the effects of price inflation.

Introducing A-Plus Med, the comprehensive medical plan designed to keep you worry-free.

A-Plus Med offers innovative, market-leading benefits such as protection up to age 100 and an automatically increasing annual limit<sup>1</sup>. Moreover there are no lifetime limits on your cover, and zero co-insurance and deductible charges apply.

Its pioneering "Just Swipe" medical card facility means admissions to panel hospitals will be hassle-free.

When it comes to choosing the complete medical plan, A-Plus Med ticks all the boxes.

## Why A-Plus Med ?

- ✓ **LIFELONG** coverage up to age 100.
- ✓ **INCREASING** Overall Annual Limit<sup>1</sup>.
- ✓ **NO** Lifetime Limit<sup>2</sup>.
- ✓ **ZERO** co-insurance and deductible charges.
- ✓ Hassle-free **"JUST SWIPE"** hospital admissions.
- ✓ **OPTIONAL** protection for the whole family.
- ✓ Referral Emergency Assistance (REA) Programme.

<sup>1</sup> Subject to terms and conditions. Refer to page 3 under "Increasing Overall Annual Limit" for details.

<sup>2</sup> Only available for Hospital Room and Board RM 150 and above. Refer to Schedule of Benefits in page 5 for details.



# A closer look at the benefits...

## Lifelong Coverage up to age 100

- A-Plus *Med* provides you the medical coverage up to age 100.

## Increasing Overall Annual Limit

- The Annual Limit shall increase by 5% of the initial Annual Limit every 2 years starting from the 3<sup>rd</sup> policy year, for 20 policy years.
- The Increasing Overall Annual Limit shall be granted if there is no claim or if there are claims, the total claim amount is less than RM 5,000 for the previous 2 policy years.
- If the total claim amount in the previous 2 policy years is RM 5,000 and above, the Increasing Overall Annual Limit shall remain at the level which was last granted to you.
- The Increasing Overall Annual Limit is only available for Hospital Room and Board RM 150 and above.

## No Lifetime Limit<sup>2</sup>

- With no Lifetime Limit, you can rest assure that you and / or your family's healthcare needs will be taken care of, for life<sup>3</sup>.

## Zero Co-insurance and Deductible Charges

- A-Plus *Med* pays your medical treatment in full<sup>3</sup>, without imposing any co-insurance or deductible charges.

## Hassle-free "Just Swipe" Hospital Admissions<sup>4</sup>

- A-Plus *Med* provides you with hassle-free admission at all panel hospitals.
- A medical card will be given to you to ease any hospital admission and discharge.

## Optional Protection for the Whole Family

- You can choose to protect your spouse and / or your children under one plan.
- A maximum of 4 children is allowed per each Family Plan's coverage.

## Referral Emergency Assistance (REA) Programme<sup>5</sup>

- Enjoy worldwide assistance services by calling our 24-hour service hotline 603-21665421 and reverse the call charges.
- Referral Emergency Assistance (REA) Programme services includes:

International Medical Assistance Programme	Emergency medical evacuation and repatriation, repatriation of mortal remains and medical assistance.
Domestic Medical Assistance Programme	Emergency medical evacuation and repatriation and medical assistance.
Car Assistance Programme <sup>6</sup>	Emergency towing and minor roadside repair, car rental assistance and referral to service centres.
Home Assistance Programme <sup>6</sup>	Plumbing, locksmith, general repair, air conditioning and pest control assistance.
Travel Assistance Programme <sup>6</sup>	Provides information such as Visa, passport and inoculation requirements, assists in location of lost items, emergency message relay etc.

<sup>3</sup>Subject to Overall Annual Limit.

<sup>4</sup>If you are hospitalized for the first 3 months of your policy, you are required to pay first and submit the claim to the Company for reimbursement later.

<sup>5</sup>The benefits described under the Referral Emergency Assistance (REA) Programme are not exhaustive. Please refer to your policy contract for detailed benefits, exclusions, terms and conditions. Please note that AIA Bhd. reserves the right to vary any of the services and /or benefits under REA Programme from time to time.

<sup>6</sup>These services are confined to referral services only. The cost of the actual services shall be borne by the policyholder. These services are not guaranteed as they are provided by a third party and the continuation of these services are subject to the agreement between the Company and the third party service provider.

The Schedule of Benefits of A-Plus Med is as follows:

No	Benefit Limits	Plan 100 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
1	Hospital Room and Board (120 days maximum per policy year)	100	150	200	250	300	400	500
2	Additional Hospital Room and Board Whilst Overseas (120 days maximum per policy year)	100	150	200	250	300	400	500
3	Intensive Care Unit (120 days maximum per policy year)	As charged, subject to Reasonable and Customary Charges						
4	Hospital Supplies and Services							
5	Surgical Fees							
6	Operating Theatre Fees							
7	Anaesthetist's Fees							
8	In-Hospital Physician's Visit (240 visits maximum per policy year)							
9	Pre-Hospitalization (within 60 days prior to hospitalization) - Diagnostic Tests - Specialist Consultation - Medication and Treatment (RM 300 maximum per disability)							
10	Post-Hospitalization Treatment (within 120 days after hospitalization) - Out-Patient Diagnostic X-ray and Lab Tests - Medical Expenses and Consultation							
11	Day Procedure							
12	Out-Patient Physiotherapy and Acupuncture (per policy year and within 60 days after hospitalization)	2,000	4,000	6,000	8,000	10,000	12,000	14,000

No	Benefit Limits	Plan 100 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
13	Home Nursing Care (per confinement) (180 days Lifetime Limit)	N/A	3,000	4,000	5,000	6,000	8,000	10,000
14	Organ/Bone Marrow Transplant	As charged, subject to Reasonable and Customary Charges						
15	Daily Cash Allowance at Government Hospital (120 days maximum per policy year)	50	100	100	100	200	200	200
16	Daily Guardian (120 days maximum per policy year)	60	90	110	130	160	220	280
Overall Annual Limit Per Insured (item 1 to 16)		75,000	100,000	125,000	150,000	180,000	220,000	260,000
Overall Lifetime Limit Per Insured		200,000	N/A	N/A	N/A	N/A	N/A	N/A
Increasing Overall Annual Limit		N/A	Annual Limit shall increase by 5% of the initial Annual Limit every 2 years for 20 years if there is no claim for the previous 2 policy years or if there are claims, the total claim amount is less than RM 5,000					
17	Emergency Accidental Out-Patient Treatment and 30 days Follow-up Treatment at Hospital and Clinic (per accident)	1,500	2,000	2,500	3,000	3,500	4,500	5,000
18	Emergency Accidental Out-Patient Dental Treatment (per accident)	N/A	3,000	4,000	5,000	6,000	8,000	10,000
19	Out-Patient Kidney Dialysis Treatment and Out-Patient Cancer Treatment (per Lifetime)	75,000	250,000	312,500	375,000	450,000	550,000	650,000
20	Emergency Medical Evacuation and Repatriation <sup>5</sup> (per event)	USD 1 mil	USD 1 mil	USD 1 mil	USD 1 mil	USD 1 mil	USD 1 mil	USD 1 mil

Please refer to the policy contract for full details of the benefit coverage.

# Find the answers to your questions here

## Q What is **A-Plus Med** ?

A **A-Plus Med** is a unit deducting rider attachable to a regular premium Investment-Linked Insurance plan. **A-Plus Med** covers hospitalization and surgical expenses up to age 100, with no Lifetime Limit.

On top of this, **A-Plus Med** provides Increasing Overall Annual Limit of 5% every 2 years starting from the 3<sup>rd</sup> policy year, for 20 policy years. **A-Plus Med** also provides you an option to extend the coverage to your immediate family members.

Note:

- No Lifetime Limit and Increasing Overall Annual Limit are only applicable to Hospital Room and Board RM 150 and above.
- The Increasing Overall Annual Limit is granted if there is no claim or if there are claims, the total claim amount is less than RM 5,000 for the previous 2 policy years.

## Q Who is eligible to buy **A-Plus Med** ?

A This rider is available to individuals aged between 14 days and 70 years old.

## Q What is the coverage for family members in a plan?

A All family members under the family plan will enjoy individual benefit limit of the same plan.

## Q Where am I Covered?

A You are covered worldwide but subject to a maximum of 90 days protection if you are travelling outside Malaysia, Singapore and Brunei. If you are a foreigner, your coverage is confined to hospitalization within Malaysia and hospitalization due to medical emergency only whilst overseas.

## Q Will my Cost of Insurance increase as my age increases?

A For **A-Plus Med**, the Cost of Insurance is deducted depending on your attained age and it will increase as your age increases.

## Q Is the Cost of Insurance for **A-Plus Med** guaranteed?

A The Cost of Insurance for this rider is not guaranteed and the Company reserves the right to revise the Cost of Insurance by giving the policyholders 3 months written notice prior to the next policy anniversary.

## Q What are the fees and charges that I have to pay?

A There are no fees and charges other than the Cost of Insurance deducted.

## Q Are the premiums paid for **A-Plus Med** eligible for income tax relief?

A Yes, the premiums apportioned to this unit deducting rider may qualify you for a personal tax relief of up to RM 3,000 for medical and education insurance, subject to the final decision of the Inland Revenue Board of Malaysia.

## Q What are the major exclusions for **A-Plus Med** ?

A This rider shall not cover:

- Pre-existing illness; or
- Treatment or surgery for Specified Illnesses for a period of 120 days immediately preceding for such treatment and surgery; or
- Any medical or physical conditions arising within 30 days from the Issue Date or Commencement Date of this rider, whichever is later except for covered injury; or
- Out-Patient Kidney Dialysis Treatment where the symptoms first occurred prior to or within 30 days from the Issue Date or Commencement Date of this rider, whichever is later; or
- Out-Patient Cancer Treatment Benefit where the symptoms first occurred prior to or within 60 days from the Issue Date or Commencement Date of this rider, whichever is later; or
- Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth or any congenital or hereditary conditions which has manifested or was diagnosed before the insured attains 17 years of age; or
- Any disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane; or
- War, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations; or

**Q** What are the major exclusions for **A-Plus Med** (continued)?

**A** This rider shall not cover (continued):

- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- Any violation or attempted violation of the law or resistance to arrest; or
- Pregnancy, miscarriage or child birth; or
- Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising therefrom or any drug not prescribe by treating doctor; or
- Plastic / cosmetic surgery, circumcision, all corrective glasses, contact lenses and intraocular lens except monofocal intraocular lenses in cataract surgery; or
- Dental treatment unless necessitated by accidental injury; or
- Hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, vitamins / food supplements and treatments specifically for weight reduction or gain; or
- Any treatment or investigation which is not medically necessary, or convalescence, custodial or rest care; or
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material; or
- Overseas treatment if insured person insured resides or travel outside Malaysia (excluding Singapore and Brunei) for more than 90 consecutive days.

Note: This list is not exhaustive. Please refer to the policy contract for the full list of exclusions.

## For your attention:

### General Disclosures

1. You should satisfy yourself that this rider will best serve your needs and that the premium payable under this policy is an amount you can afford.
2. If the basic policy of the Investment-Linked Insurance to which this rider is attached, is cancelled within the 15-day free look period, the unallocated premiums of the basic policy, value of units (if any), any insurance charges and Monthly Service Charge that have been deducted less medical expenses (if any) will be refunded.
3. You are advised to refer to the sales illustration for further information.
4. You should ensure that important information regarding this rider is disclosed to you and you understand the information disclosed. If there is ambiguity, you should seek clarification from the Company.
5. Should you require additional information about medical and health insurance, you may also refer to the insurance info booklet on 'Medical and Health Insurance' available at all our branches or you can obtain a copy from your AIA Life Planner or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
6. It may not be advantageous to switch from one health plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses / pre-existing conditions of the new plan.

### Goods and Services Tax (GST)

1. Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the Cost of Insurance for the taxable riders of your policy, if attached to your policy.

This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request for a copy of the AIA Sales Illustration to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.

# A-Plus Med

Perlindungan Perubatan Yang Lengkap

Memiliki perlindungan perubatan yang mencukupi telah menjadi satu keperluan dan bukan lagi satu kemewahan disebabkan kenaikan harga dengan lebih ketara, termasuk kos rawatan perubatan akibat kenaikan kos kehidupan.

Kita semua boleh menggunakan satu pelan perubatan yang bukan sahaja menyediakan perlindungan untuk keadaan yang tidak dijangka tetapi juga membantu mengurangkan kesan inflasi harga.

Memperkenalkan **A-Plus Med**, pelan perubatan yang lengkap direka untuk membebaskan anda daripada kerisauan.

**A-Plus Med** menawarkan anda manfaat yang inovatif, menerajui pasaran seperti perlindungan sehingga umur 100 tahun dan peningkatan had<sup>1</sup> tahunan secara automatik. Tambahan, pelan ini tidak mempunyai had seumur hidup pada perlindungan anda dan tiada caj ko-insurans dan deduktibel.

Dengan kemudahan kad perubatan perintis "Just Swipe", ia memberi kemudahan kemasukan ke panel hospital tanpa gangguan.

Apabila hendak memilih pelan perubatan yang lengkap, **A-Plus Med** memenuhi segalanya.



## Kenapa **A-Plus Med** ?

- ✓ Perlindungan **SEPANJANG HAYAT** sehingga umur 100 tahun.
- ✓ **PENINGKATAN** Had Tahunan Keseluruhan<sup>1</sup>.
- ✓ **TIADA** Had Seumur Hidup<sup>2</sup>.
- ✓ **TIADA** caj ko-insurans dan deduktibel.
- ✓ Kemasukan hospital tanpa gangguan dengan "**JUST SWIPE**".
- ✓ Perlindungan **PILIHAN** untuk seluruh keluarga anda.
- ✓ Program Rujukan Bantuan Kecemasan.

<sup>1</sup>Tertakluk kepada terma-terma dan syarat-syarat. Rujuk kepada halaman 13 di bawah "Peningkatan Had Tahunan Keseluruhan" untuk maklumat selanjutnya.

<sup>2</sup>Hanya untuk pelan Bilik dan Penginapan Hospital RM 150 dan ke atas. Sila rujuk kepada Jadual Manfaat pada halaman 15 untuk maklumat selanjutnya.

# Meneliti manfaat-manfaatnya...

## Perlindungan Sepanjang Hayat sehingga Umur 100 Tahun

- A-Plus *Med* menyediakan anda perlindungan perubatan sehingga umur 100 tahun.

## Peningkatan Had Tahunan Keseluruhan

- Had Tahunan akan meningkat sebanyak 5% daripada Had Tahunan asal, setiap 2 tahun bermula dari tahun polisi ke-3 selama 20 tahun polisi.
- Peningkatan Had Tahunan Keseluruhan akan diberikan jika tiada tuntutan atau jika terdapat tuntutan, jumlah tuntutan adalah kurang daripada RM 5,000 untuk 2 tahun polisi sebelumnya.
- Jika jumlah tuntutan dalam 2 tahun polisi sebelumnya ialah RM 5,000 dan lebih, Peningkatan Had Tahunan Keseluruhan akan kekal pada had terakhir yang diberikan kepada anda.
- Peningkatan Had Tahunan Keseluruhan hanya untuk pelan Bilik dan Penginapan Hospital RM 150 dan ke atas.

## Tiada Had Seumur Hidup<sup>2</sup>

- Dengan ketiadaan Had Seumur Hidup, anda boleh yakin bahawa keperluan penjagaan kesihatan anda dan/atau keluarga anda akan dijaga untuk sepanjang hayat<sup>3</sup>.

## Tiada Caj Ko-insurans dan Deduktibel

- A-Plus *Med* membayar rawatan perubatan anda sepenuhnya<sup>3</sup> tanpa mengenakan sebarang caj ko-insurans atau deduktibel.

## Kemasukan<sup>4</sup> Hospital Tanpa Gangguan dengan "Just Swipe"

- A-Plus *Med* memberikan anda kemudahan kemasukan ke hospital tanpa gangguan di semua panel hospital.
- Kad perubatan akan diberikan kepada anda untuk memudahkan kemasukan dan pelepasan hospital.

## Perlindungan Pilihan untuk Seluruh Keluarga Anda

- Anda boleh memilih untuk melindungi pasangan anda dan/atau anak-anak anda di bawah satu pelan.
- Perlindungan maksimum sehingga 4 orang anak dibenarkan untuk setiap Pelan Keluarga.

## Program Rujukan Bantuan Kecemasan<sup>5</sup>

- Nikmati bantuan di seluruh dunia dengan menelefon talian perkhidmatan 24 jam kami di nombor 603-21665421 dengan panggilan caj balikan.
- Perkhidmatan Program Rujukan Bantuan Kecemasan termasuk:

Program Bantuan Perubatan Antarabangsa	Pemindahan dan penghantaran pulang perubatan kecemasan, penghantaran pulang jenazah dan bantuan perubatan.
Program Bantuan Perubatan Domestik	Pemindahan dan penghantaran pulang perubatan kecemasan dan bantuan perubatan.
Program Bantuan Kereta <sup>6</sup>	Penundaan kecemasan dan pembaikan kecil di tepi jalan, bantuan sewa kereta dan rujukan kepada pusat perkhidmatan.
Program Bantuan Rumah <sup>6</sup>	Kerja paip, tukang kunci, pembaikan am, penyaman udara dan bantuan kawalan serangga perosak.
Program Bantuan Perjalanan <sup>6</sup>	Memberikan maklumat mengenai Visa, pasport dan keperluan inokulasi, membantu mencari barang yang hilang, menyampaikan pesanan kecemasan dan sebagainya.

<sup>3</sup>Tertakluk kepada Had Tahunan Keseluruhan.

<sup>4</sup>Jika anda dimasukkan ke hospital dalam masa 3 bulan pertama polisi, anda perlu membayar dahulu dan kemukakan tuntutan anda kepada Syarikat untuk dibayar balik kemudiannya.

<sup>5</sup>Manfaat yang diterangkan bagi Program Rujukan Bantuan Kecemasan di atas adalah tidak menyeluruh. Sila rujuk kepada kontrak polisi anda untuk manfaat, pengecualian, terma dan syarat yang terperinci. Sila ambil perhatian bahawa AIA Bhd. berhak untuk mengubah mana-mana perkhidmatan dan / atau manfaat di bawah Program Rujukan Bantuan Kecemasan dari semasa ke semasa.

<sup>6</sup>Perkhidmatan ini terbatas kepada perkhidmatan rujukan sahaja. Kos perkhidmatan sebenar akan ditanggung oleh pemegang polisi. Perkhidmatan ini tidak terjamin kerana ia disediakan oleh pihak ketiga dan penerusan perkhidmatan ini adalah tertakluk kepada persetujuan di antara Syarikat dan pembekal perkhidmatan pihak ketiga.



Jadual Manfaat A-Plus Med adalah seperti berikut:

No.	Had Manfaat	Pelan 100 (RM)	Pelan 150 (RM)	Pelan 200 (RM)	Pelan 250 (RM)	Pelan 300 (RM)	Pelan 400 (RM)	Pelan 500 (RM)
1	Bilik dan Penginapan Hospital (maksimum 120 hari setiap tahun polisi)	100	150	200	250	300	400	500
2	Bilik dan Penginapan Hospital Tambahan Semasa Di Luar Negara (maksimum 120 hari setiap tahun polisi)	100	150	200	250	300	400	500
3	Unit Rawatan Rapi (maksimum 120 hari setiap tahun polisi)	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan dan Biasa						
4	Bekalan dan Perkhidmatan Hospital							
5	Yuran Pembedahan							
6	Yuran Bilik Pembedahan							
7	Yuran Pakar Bius							
8	Lawatan Pakar Perubatan Dalam Hospital (maksimum 240 lawatan setiap tahun polisi)							
9	Sebelum Penghospitalan (dalam tempoh 60 hari sebelum penghospitalan) - Ujian Diagnostik - Rundingan Doktor Pakar - Perubatan dan Rawatan (RM 300 maksimum untuk setiap kemalangan)							
10	Rawatan Selepas Penghospitalan (dalam tempoh 120 hari selepas penghospitalan) - X-ray Diagnostik dan Ujian Makmal Pesakit Luar - Perbelanjaan Perubatan dan Rundingan							
11	Prosedur Harian							
12	Akupunktur dan Fisioterapi Pesakit Luar (setiap tahun polisi dan dalam tempoh 60 hari selepas penghospitalan)							

No.	Had Manfaat	Pelan 100 (RM)	Pelan 150 (RM)	Pelan 200 (RM)	Pelan 250 (RM)	Pelan 300 (RM)	Pelan 400 (RM)	Pelan 500 (RM)
13	Penjagaan Kejururawatan Di Rumah (setiap kemasukan hospital) (had seumur hidup 180 hari)	T/B	3,000	4,000	5,000	6,000	8,000	10,000
14	Pemindahan Organ/Sumsum Tulang	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan dan Biasa						
15	Elaun tunai harian di Hospital Kerajaan (maksimum 120 hari setiap tahun polisi)	50	100	100	100	200	200	200
16	Penjaga Harian (maksimum 120 hari setiap tahun polisi)	60	90	110	130	160	220	280
	Had Tahunan Keseluruhan setiap Orang Diinsuranskan (no. 1 hingga 16)	75,000	100,000	125,000	150,000	180,000	220,000	260,000
	Had Seumur Hidup Keseluruhan setiap Orang Diinsuranskan	200,000	T/B	T/B	T/B	T/B	T/B	T/B
	Peningkatan Had Tahunan Keseluruhan	T/B	Had Tahunan akan meningkat sebanyak 5% daripada Had Tahunan asal, setiap 2 tahun selama 20 tahun polisi jika tiada tuntutan atau jika terdapat tuntutan, jumlah tuntutan adalah kurang daripada RM 5,000 untuk 2 tahun polisi sebelumnya					
17	Rawatan Kecemasan Pesakit Luar Akibat Kemalangan dan Rawatan Susulan 30 hari di Hospital dan Klinik (setiap kemalangan)	1,500	2,000	2,500	3,000	3,500	4,500	5,000
18	Rawatan Pergigian Kecemasan Pesakit Luar Akibat Kemalangan (setiap kemalangan)	T/B	3,000	4,000	5,000	6,000	8,000	10,000
19	Rawatan Dialisis Buah Pinggang Pesakit Luar dan Rawatan Kanser Pesakit Luar (Had Seumur Hidup)	75,000	250,000	312,500	375,000	450,000	550,000	650,000
20	Pemindahan dan penghantaran pulang perubatan kecemasan <sup>5</sup> (setiap kejadian)	USD 1 juta	USD 1 juta	USD 1 juta	USD 1 juta	USD 1 juta	USD 1 juta	USD 1 juta

Sila rujuk kepada kontrak polisi untuk maklumat lengkap berkenaan dengan manfaat perlindungan.

# Dapatkan jawapan kepada soalan-soalan anda di sini

## Q Apakah itu **A-Plus Med** ?

A **A-Plus Med** merupakan rider potongan unit yang boleh dilampirkan kepada pelan Insurans Berkaitan Pelaburan berpremium tetap. **A-Plus Med** melindungi kemasukan ke hospital dan perbelanjaan pembedahan sehingga umur 100 tahun tanpa Had Seumur Hidup.

Selain daripada ini, **A-Plus Med** memberikan Peningkatan Had Tahunan Keseluruhan sebanyak 5% setiap 2 tahun bermula dari tahun polisi ke-3, selama 20 tahun polisi. **A-Plus Med** juga memberi pilihan kepada anda untuk melindungi ahli-ahli keluarga terdekat anda.

Nota:

- Tiada Had Seumur Hidup dan Peningkatan Had Tahunan Keseluruhan hanya untuk pelan Bilik dan Penginapan Hospital RM 150 dan ke atas.
- Peningkatan Had Tahunan Keseluruhan akan diberikan jika tiada tuntutan atau jika terdapat tuntutan, jumlah tuntutan adalah kurang daripada RM 5,000 untuk 2 tahun polisi sebelumnya.

## Q Siapakah yang layak membeli **A-Plus Med** ?

A Rider ini boleh disertai oleh individu yang berumur di antara 14 hari dan 70 tahun.

## Q Apakah perlindungan untuk ahli keluarga dalam pelan ini?

A Semua ahli keluarga di bawah pelan keluarga akan menikmati had manfaat individu untuk pelan yang sama.

## Q Di manakah saya dilindungi?

A Anda dilindungi di seluruh dunia tetapi tertakluk kepada perlindungan maksimum 90 hari jika anda melancong ke luar Malaysia, Singapura dan Brunei. Jika anda adalah warga negara asing, perlindungan anda akan terhad kepada penghospitalan di Malaysia dan penghospitalan akibat kecemasan perubatan sahaja di luar negara.

## Q Adakah Kos Insurans saya akan meningkat apabila umur saya meningkat?

A Untuk **A-Plus Med**, Kos Insurans yang ditolak akan bergantung kepada umur yang anda capai dan akan meningkat dengan peningkatan umur anda.

## Q Adakah Kos Insurans untuk **A-Plus Med** terjamin?

A Kos Insurans untuk rider ini adalah tidak terjamin dan Syarikat berhak untuk mengubah Kos Insurans dengan memberi notis bertulis 3 bulan terdahulu kepada pemegang polisi sebelum ulang tahun polisi berikutnya.

## Q Apakah yuran-yuran dan caj-caj yang perlu saya bayar?

A Tiada yuran-yuran dan caj-caj yang lain selain daripada Kos Insurans yang ditolak.

## Q Adakah premium-premium yang dibayar untuk **A-Plus Med** layak mendapat pelepasan cukai?

A Ya, premium-premium yang diagihkan kepada rider potongan unit ini melayakkan anda mendapat pelepasan cukai sehingga RM 3,000 untuk insurans perubatan dan pendidikan, tertakluk kepada keputusan muktamad Lembaga Hasil Dalam Negeri Malaysia.

## Q Apakah pengecualian- pengecualian utama untuk **A-Plus Med** ?

A Rider ini tidak melindungi:

- Penyakit Sedia Ada; atau
- Rawatan atau pembedahan bagi Penyakit Tertentu untuk tempoh 120 hari sebelum rawatan dan pembedahan tersebut; atau
- Mana-mana keadaan perubatan atau fizikal yang timbul dalam tempoh 30 hari pertama dari Tarikh Penyertaan atau Tarikh Mula rider, yang mana kemudian keculi kecederaan yang disebabkan oleh kemalangan; atau
- Rawatan Dialisis Buah Pinggang Pesakit Luar yang mana tanda-tanda atau gejala-gejala, yang pertama kali berlaku dalam tempoh 30 hari selepas Tarikh Penyertaan atau Tarikh Mula rider, yang mana kemudian; atau
- Manfaat Rawatan Kanser Pesakit Luar yang mana tanda-tanda atau gejala-gejala, yang pertama kali berlaku dalam tempoh 60 hari selepas Tarikh Penyertaan atau Tarikh Mula rider, yang mana kemudian; atau
- Sebarang keabnormalan perubatan atau fizikal yang wujud pada masa kelahiran, serta keabnormalan fizikal neonatal yang wujud dalam tempoh 6 bulan dari masa kelahiran atau sebarang keadaan kongenital atau keadaan keturunan yang ditunjukkan dengan jelas atau didiagnosis sebelum orang diinsuranskan mencapai umur 17 tahun; atau
- Sebarang hilang upaya yang diakibatkan oleh pemusnahan diri, kecederaan diri yang disengajakan, pendedahan kepada bahaya secara sengaja atau sebarang cubaan pemusnahan diri dalam keadaan siuman atau tidak siuman; atau

### Q Apakah pengecualian- pengecualian utama untuk (sambungan)? **A-Plus Med**

#### A Rider ini tidak melindungi (sambungan):

- Peperangan, sama ada diisytiharkan ataupun tidak, mogok, rusuhan, perang saudara atau sebarang operasi sedia berperang; atau
- Berkhidmat dalam angkatan bersenjata semasa peperangan yang diisytiharkan ataupun tidak diisytiharkan atau semasa di bawah perintah untuk operasi sedia berperang atau memulihkan ketenteraman awam; atau
- Sebarang pelanggaran atau cubaan untuk melanggar undang-undang atau menentang daripada ditahan; atau
- Kehamilan, keguguran atau melahirkan anak; atau
- Penyakit mental atau penyakit saraf, rawatan ketagihan arak, atau penyalahgunaan dadah atau sebarang komplikasi lain yang timbul daripadanya atau sebarang dadah yang tidak dipreskripsikan oleh doktor yang merawat; atau
- Pembedahan plastik / kosmetik, khatan, cermin mata untuk pembedahan penglihatan, kanta sentuh, kanta intraocular kecuali kanta intraocular monofocal dalam pembedahan katarak; atau
- Rawatan pergigian melainkan perlu dilakukan akibat kecederaan; atau
- Penghospitalkan terutamanya untuk tujuan penyiasatan, diagnosis, pemeriksaan sinar-x, pemeriksaan fizikal atau perubatan am, tidak berkaitan dengan rawatan atau diagnosis hilang upaya yang dilindungi atau sebarang rawatan yang tidak perlu dari segi perubatan dan apa-apa rawatan pencegahan, ubat atau pemeriksaan pencegahan yang dijalankan oleh pakar perubatan, vitamin / makanan tambahan dan rawatan khusus untuk mengurangkan atau menaikkan berat badan; atau
- Sebarang rawatan atau siasatan yang tidak perlu dari segi perubatan, atau penyembuhan, penjagaan atau rehat pulih; atau
- Pengionan radiasi atau jangkitan melalui radioaktif daripada mana-mana bahan api nuklear atau sisa nuklear daripada proses pembelahan nuklear atau daripada apa-apa bahan senjata nuklear; atau
- Rawatan di luar negara jika orang diinsuranskan tinggal atau mengembara di luar Malaysia (kecuali Singapura and Brunei) selama lebih daripada 90 hari berturut-turut.

Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kepada kontrak polisi untuk senarai pengecualian yang sepenuhnya.

## Untuk perhatian anda:

### Pendedahan Am

1. Anda harus memastikan rider ini memenuhi keperluan anda dan anda mampu membayar amaun premium yang perlu dibayar di bawah polisi ini.
2. Jika pelan asas Insurans Berkaitan Pelaburan dimana rider ini dilampirkan kepada, dibatalkan dalam tempoh percubaan 15 hari, premium polisi asas yang tidak diperuntukkan, nilai unit (jika ada), sebarang caj insurans dan Caj Perkhidmatan Bulanan yang telah ditolak dikurangkan perbelanjaan perubatan (jika ada) akan dipulangkan sepenuhnya.
3. Anda dinasihatkan supaya merujuk ilustrasi jualan untuk maklumat lanjut.
4. Anda hendaklah memastikan bahawa maklumat penting mengenai rider ini dinyatakan kepada anda dan anda memahami maklumat yang dinyatakan itu. Jika terdapat ketidakpastian, anda hendaklah mendapatkan penjelasan daripada Syarikat.
5. Sekiranya anda memerlukan maklumat tambahan mengenai insurans perubatan dan kesihatan, anda juga boleh merujuk buku kecil info insurans mengenai 'Insurans Perubatan Dan Kesihatan' yang boleh didapati di semua cawangan kami atau anda boleh mendapatkan satu naskah daripada Perancang Hayat AIA atau kunjungi [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
6. Adalah tidak menguntungkan untuk bertukar daripada satu pelan kesihatan kepada pelan kesihatan yang lain kerana anda mungkin tertakluk kepada keperluan penajajaminan yang baru, tempoh tangguh penuh dan sebarang tempoh yang dikenakan bagi pengecualian penyakit-penyakit tertentu / keadaan sedia ada dalam pelan baru itu.

### Cukai Barangan dan Perkhidmatan (GST)

1. Sila maklum bahawa bermula 1 April 2015, Cukai Barangan dan Perkhidmatan (GST) akan dikenakan ke atas Kos Insurans pada kadar semasa untuk rider-rider bercukai polisi anda, jika dilampirkan bersama polisi anda.

Risalah ini hanya mengandungi keterangan ringkas mengenai produk ini dan tidak menyeluruh. Anda digalakkan untuk mendapat satu salinan Ilustrasi Jualan AIA untuk mengetahui dengan lebih lanjut mengenai produk ini. Untuk penjelasan terperinci berkenaan manfaat, pengecualian, terma dan syaratnya, sila rujuk kepada kontrak polisi.

## A-Plus Med

完整的医药保险计划

获取足够的医疗保障正迅速地成为一个必要性，已不再是一种奢侈。生活水平提升导致物价包括医药治疗，一再被推高。

我们需要一个医药保险，不仅能提供不测事件的保障，而且有助于缓解价格上涨的影响。

介绍您A-Plus Med，全面的医药保险计划，让您无后顾之忧。

A-Plus Med提供创新，市场领先的利益如提供您直至100岁的保障以及每年自动增长的年度限额<sup>1</sup>。此计划也无终生限额，无共同保险以及扣除额，让您安枕无忧。

其领先的“即刷”医药卡设施也意味着您在指定医院入院时，享有无烦恼的入院手续。

当您选择一个完整的医药保险计划时，A-Plus Med将成为您的最佳选择。



### 为何选择 A-Plus Med ?

- ✓ 终身保障直至100岁。
- ✓ 增长的年度限额<sup>1</sup>。
- ✓ 无终生限额<sup>2</sup>。
- ✓ 无共同保险以及扣除额。
- ✓ “即刷”让您无烦恼的入院手续。
- ✓ 提供您选择性的家庭计划。
- ✓ 紧急援助计划。

<sup>1</sup>须符合规则与条款。请参见第23页以获取有关增长的年度限额之详情。

<sup>2</sup>仅适用于住院和膳食RM 150或以上。请参见第25页以获取有关利益表之详情。

# 再仔细看看有关的利益...

## 终身保障直至100岁

- A-Plus Med提供您直至100岁的医药保障。

## 增长的年度限额

- 年度限额将从第3个保单年开始，每两年增长5%，为期20个保单年。
- 此增长的年度限额将获给予，若在之前的两个保单年内不曾作出索赔，或若有作出任何索赔，其索赔总额须低于RM 5,000。
- 若在之前的两个保单年内作出的索赔总额是RM 5,000或以上，此年度限额将会维持在您最后给予的限额。
- 此增长的年度限额仅适用于住院和膳食RM 150或以上。

## 无终生限额<sup>2</sup>

- 无终生限额，您可确保您与 / 或您家人的终生<sup>3</sup>保健需求获得保障。

## 无共同保险以及扣除额

- A-Plus Med将支付您所有<sup>3</sup>的医药治疗，不受共同保险或扣除额的限制。

## “即刷”让您无烦恼的入院手续<sup>4</sup>

- 在所有的指定医院，A-Plus Med提供您没有烦恼的入院手续。
- 提供您医药卡，以纾缓您在入院及出院手续的不便。

## 提供您选择性的家庭计划

- 您可选择在同一个计划里保障您的配偶与 / 或您的孩子。
- 每个家庭计划可允许保障高达4个孩子。

## 紧急援助计划<sup>5</sup>

- 您只需拨我们24小时服务热线603-21665421，既可在全球享有广泛的援助。此电话收费将由接听者缴付。
- 所提供的紧急援助计划服务如下：

国际医药援助计划	紧急医药拯救及遗返，遗返遗体以及医药援助。
国内医药援助计划	紧急医药拯救及遣返以及医药援助。
汽车援助计划 <sup>6</sup>	紧急拖车及轻微的路边修补，租车援助以及维修中心推荐。
家庭援助计划 <sup>6</sup>	水管，锁头，普通维修，空调及以及害虫控制援助。
旅游援助计划 <sup>6</sup>	提供办出国签证，护照及预防注射等方面的资讯，在遗失物件地点提供支援以及传递紧急信息等。

<sup>3</sup> 受限于年度限额。

<sup>4</sup> 若您在保单生效的首3个月内住院，您必需先缴付帐单再将索赔呈交公司以获取赔偿。

<sup>5</sup> 以上紧急援助计划所推荐的利益并非概括全部。详细利益，不受保情形，规则与条规可参考您的保单契约。请注意，友邦保险有权在任何时候更改紧急援助计划的服务和/或利益。

<sup>6</sup> 只限于获推荐的服务，真正服务的费用须由保单持有人承担。这些服务并不受保证，因由第3者提供，而服务的持续性视公司与第3服务提供者之间的协议而定。

A-Plus Med的利益表如下:

项目	利益	计划 100 (RM)	计划 150 (RM)	计划 200 (RM)	计划 250 (RM)	计划 300 (RM)	计划 400 (RM)	计划 500 (RM)
1	住院与膳食 (每个保单年最高120天)	100	150	200	250	300	400	500
2	在海外住院的额外住院与膳食 (每个保单年最高120天)	100	150	200	250	300	400	500
3	深切治疗部 (每个保单年最高120天)	照单赔偿, 受限于一般合理收费						
4	医院供应及服务							
5	手术费							
6	手术室费用							
7	麻醉剂费用							
8	住院期间的医生诊查费 (每个保单年最高240次)							
9	住院前 (住院前60天内) - 诊断检查 - 专科咨询 - 医药及治疗 (每宗残废最高RM 300)							
10	住院后治疗 (住院后120天内) - 门诊X-光诊断及化验费 - 医药开销及诊查费							
11	日间程序							
12	门诊物理治疗及针灸 (每个保单年以及出院后60天内)							
13	住家看护(每宗)(终生限额为180天)	无	3,000	4,000	5,000	6,000	8,000	10,000
14	器官/骨髓之移植	照单赔偿, 受限于一般合理收费						

项目	利益	计划 100 (RM)	计划 150 (RM)	计划 200 (RM)	计划 250 (RM)	计划 300 (RM)	计划 400 (RM)	计划 500 (RM)
15	入住政府医院的每日津贴 (每个保单年最高120天)	50	100	100	100	200	200	200
16	监护人每日利益 (每个保单年最高120天)	60	90	110	130	160	220	280
每投保人的年度限额(项目1至16)		75,000	100,000	125,000	150,000	180,000	220,000	260,000
每投保人的终生限额		200,000	无	无	无	无	无	无
增长的年度限额		无	年度限额每两年增长5%, 为期20个保单年, 若在之前的两个保单年内不曾作出索赔, 或若有作出任何索赔, 其索赔总额须低于RM 5,000					
17	紧急意外门诊治疗以及 30天在医院和诊所的后续治疗 (每宗意外)	1,500	2,000	2,500	3,000	3,500	4,500	5,000
18	紧急意外门诊牙齿治疗 (每宗意外)	无	3,000	4,000	5,000	6,000	8,000	10,000
19	门诊洗肾治疗以及门诊癌症治疗 (终生限额)	75,000	250,000	312,500	375,000	450,000	550,000	650,000
20	紧急医药拯救及遣返 <sup>5</sup> (每宗限额)	USD 1百万	USD 1百万	USD 1百万	USD 1百万	USD 1百万	USD 1百万	USD 1百万

请参阅保单契约以获取详细的利益保障。

# 在此寻找您问题的答案

## Q 什么是 A-Plus Med ?

A A-Plus Med 是一项单位扣除的附条并附加于定期保费投资联结保险计划。A-Plus Med 提供您直至100岁以及无终生限额的住院及手术费用保障。

除此之外，A-Plus Med 提供增长的年度限额，从第3个保单年开始，每两年增长5%，为期20个保单年。A-Plus Med 也可让您将此保障延伸至您的家庭成员。

备注：

- 无终生限额以及增长的年度限额仅适用于住院和膳食RM 150或以上。
- 此增长的年度限额将获给予，若在之前的两个保单年内不曾作出索赔，或若有作出任何索赔，其索赔总额须低于RM 5,000。

## Q 谁符合资格购买 A-Plus Med ?

A 此附条提供给年龄介于14天至70岁的人士。

## Q 在同一个家庭计划里，我家人的保障是多少？

A 所有的家庭成员在同一个家庭计划里将享有个别的相同利益限额。

## Q 我在哪里获得保障？

A 您在全球都获得保障。但若您到国外旅游，新加坡与汶莱除外，将受限于90天的保障。若您为外国人，您的保障将受限于在马来西亚内住院，以及在国外因紧急治疗而住院而已。

## Q 保费是否会随着我的年龄增长而增加？

A A-Plus Med 的保险费用将根据您届时的年龄扣除以及其保险费用将随着您年龄的增长而增加。

## Q A-Plus Med 的保险费用是否获得保证？

A 此附条的保险费用是不受保证的。公司有权修改其保险费用，并在下一个保单周期的3个月之前，以书面通知保单持有人。

## Q 我该支付的费用及收费是多少？

A 除了保险费用，您无需缴付其他的费用及收费。

## Q A-Plus Med 之保费是否享有税务减免？

A 是的，此项单位扣除的附条，其保费可让您在医疗及教育保险组别里享有高达RM 3,000的个人税务减免，惟需经过马来西亚内陆税收局的最终决定。

## Q A-Plus Med 有哪些不受保情形？

A 此附条将不会支付：

- 已存在的疾病；或
- 特定疾病的治疗或手术，发生在其治疗或手术前的120天内；或
- 任何医药或身体状况(受伤除外)发生在附条发出日期或生效日期后的首30天内，视何者为后；或
- 门诊洗肾治疗的状况，发生在附条发出日期或生效日期后的首30天内，视何者为后；或
- 门诊癌症治疗的状况，发生在附条发出日期或生效日期后的首60天内，视何者为后；或
- 在出生的时的任何医药或身理异常，以及婴儿在出生后的6个月内的身理异常，或因先天性或遗传性疾病，并在受保人未满17岁即获证实或被诊断出来；或
- 神智清醒或不清醒的情况下自残，企图自残或有意造成的伤害；或
- 任何已宣布或未宣布的战争，罢工，暴乱，内战，或革命或任何军事行动；或
- 在已宣布或未宣布的战争，或任何军事行动命令下，或恢复公共秩序时服务；或
- 任何违反或企图违反法律或拒捕；或
- 怀孕，流产或分娩；或
- 精神或神经失调，酗酒治疗，滥用药物，任何其他并发症或服用任何未经治疗医生的处方药物；或

### Q A-Plus Med 有哪些不受保情形 (继续)?

A 此附条将不会支付(继续):

- 整型 / 整容手术, 包皮环切, 所有的修正眼镜, 隐形眼镜和人工晶状体(白内障手术的单焦点人工晶状体除外); 或
- 牙齿治疗, 因受伤而必须进行的牙齿治疗除外; 或
- 以检验调查为主的住院, 诊断, 光检验, 普通身体或医药检验, 或非医学上必要的治疗, 或医师执行的预防性治疗及药物, 或为减重和增重的维他命 / 食物补充及治疗; 或
- 任何治疗或调查, 并无需医疗的, 或疗养, 监护或休养护理; 或
- 任何核子分裂或武装所释放的核子燃料及废物所造成的离子放射或放射性污染; 或
- 国外的医药治疗, 若投保人连续居住或到国外旅游(新加坡与汶莱除外)超过90天。

备注: 此不受保情形并不详尽。请参阅保单契约以获取详细的不受保情形。

## 敬请留意:

### 一般的资讯

1. 您应确保此附条最能迎合您的需求以及您有能力负担在此保单所需缴付之保费。
2. 如果此附条附加于的投资联结保险计划在15天的免费阅览期内撤消, 其基本保单所未分配的保费, 单位价值(若有), 保险费用以及每月服务费, 减去医药开销(若有), 将全数退还。
3. 请您参考销售说明书以获取进一步的详情。
4. 您应确保关于此附条的重要资料都已向您透露, 而您也了解这些资料。若您有所疑惑, 应向保险公司寻求更清楚的解说。
5. 欲知有关医疗和健康保险, 您可在我们分行获取“医疗与健康保险”小册子, 或向您的AIA寿险策划师索取或到[www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)查阅。
6. 从一种健康保单转换至另一种也许对您没有好处, 因为您必须遵守新保险的条件、等待期及适用于免除特定疾病 / 原已存在状况的任何期限。

### 消费税 ( GST )

1. 请注意从2015年4月1日起, 您保单所应纳税的附条 ( 若有附加在您的保单 ) 的保险费用将按现行税率征收消费税 ( GST )。

此小册子仅包含了产品的概要简述, 并不详尽。因此建议您参考AIA销售说明书以更了解此产品。欲获取详细的保单利益, 不受保情形, 规则与条款, 请参阅您的保单契约。



### Appendix / Apendiks / 附录 -

A-Plus Med Cost of Insurance (inclusive of GST) / Kos Insurans (termasuk GST) / 保险费用 (包括GST)  
 For Occupational Classes 1 and 2 / Untuk Kelas Pekerjaan 1 dan 2 / 职业等级1及2

Attained Age/ Umur Dicapai/ 届时年龄	Male Insured / Orang Diinsuranskan Lelaki / 男性投保人						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
0	613.74	782.81	936.51	1,101.34	1,255.04	1,406.62	1,593.71
1	613.74	757.37	906.30	1,065.30	1,216.88	1,358.92	1,593.71
2	613.74	747.30	872.38	1,029.26	1,173.42	1,341.96	1,593.71
3	613.74	747.30	813.55	955.06	1,089.68	1,341.96	1,593.71
4	583.00	702.25	787.05	900.47	1,070.60	1,267.23	1,445.84
5	502.97	628.58	741.47	900.47	1,070.60	1,157.52	1,313.87
6	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
7	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
8	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
9	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
10	394.32	573.99	683.70	818.32	1,000.11	1,047.28	1,181.90
11	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
12	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
13	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
14	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
15	320.65	472.23	558.09	667.80	837.40	881.92	1,012.30
16	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
17	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
18	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
19	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
20	430.36	508.80	556.50	667.80	868.14	1,225.36	1,510.50
21	430.36	508.80	591.48	689.00	877.68	1,187.20	1,452.20
22	430.36	508.80	591.48	689.00	877.68	1,187.20	1,452.20
23	430.36	508.80	591.48	726.63	877.68	1,187.20	1,452.20
24	430.36	508.80	591.48	726.63	877.68	1,187.20	1,452.20
25	430.36	508.80	591.48	726.63	877.68	1,187.20	1,452.20
26	409.69	473.29	587.24	726.63	877.68	1,119.36	1,298.50
27	409.69	473.29	587.24	726.63	877.68	1,119.36	1,298.50
28	409.69	473.29	587.24	726.63	877.68	1,119.36	1,298.50
29	409.69	473.29	587.24	726.63	877.68	1,119.36	1,298.50
30	409.69	473.29	587.24	785.99	877.68	1,119.36	1,298.50
31	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
32	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
33	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
34	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
35	514.10	533.18	686.88	785.99	985.80	1,551.84	1,955.70
36	514.10	604.20	756.84	854.36	1,119.36	1,488.24	1,844.40
37	514.10	604.20	756.84	854.36	1,119.36	1,488.24	1,844.40
38	514.10	604.20	756.84	854.36	1,119.36	1,488.24	1,844.40
39	514.10	604.20	756.84	854.36	1,119.36	1,488.24	1,844.40
40	514.10	604.20	756.84	1,017.60	1,119.36	1,488.24	1,844.40
41	566.57	755.78	951.88	1,106.64	1,354.68	1,785.04	2,051.10
42	566.57	755.78	951.88	1,106.64	1,354.68	1,785.04	2,051.10
43	566.57	755.78	951.88	1,106.64	1,354.68	1,785.04	2,051.10
44	566.57	755.78	951.88	1,106.64	1,354.68	1,785.04	2,051.10
45	566.57	782.81	1,009.12	1,414.04	1,415.10	1,844.40	2,072.30
46	926.44	1,071.13	1,267.76	1,424.64	1,847.58	2,794.16	3,535.10
47	926.44	1,071.13	1,267.76	1,424.64	1,847.58	2,794.16	3,535.10
48	926.44	1,071.13	1,267.76	1,424.64	1,847.58	2,794.16	3,535.10
49	926.44	1,071.13	1,267.76	1,424.64	1,847.58	2,794.16	3,535.10
50	926.44	1,071.13	1,367.40	1,893.69	1,893.69	2,794.16	3,535.10

### Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届时年龄	Male Insured / Orang Diinsuranskan Lelaki / 男性投保人						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
51	1,104.52	1,260.87	1,437.36	1,893.69	2,089.26	2,955.28	3,778.90
52	1,104.52	1,260.87	1,437.36	1,611.20	2,089.26	2,955.28	3,778.90
53	1,104.52	1,260.87	1,437.36	1,893.69	2,089.26	2,955.28	3,778.90
54	1,104.52	1,260.87	1,437.36	1,893.69	2,089.26	2,955.28	3,778.90
55	1,104.52	1,412.45	1,818.96	2,532.87	2,532.87	3,201.20	3,778.90
56	1,331.36	1,699.71	2,181.48	2,532.87	3,078.24	3,892.32	4,679.90
57	1,331.36	1,699.71	2,181.48	2,532.87	3,078.24	3,892.32	4,679.90
58	1,331.36	1,699.71	2,181.48	2,532.87	3,078.24	3,892.32	4,679.90
59	1,331.36	1,699.71	2,181.48	2,532.87	3,078.24	3,892.32	4,679.90
60	1,331.36	2,052.16	2,620.32	3,675.02	3,675.02	4,490.16	5,093.30
61	2,668.02	3,146.08	3,676.08	4,250.60	5,336.04	7,356.40	9,354.50
62	2,668.02	3,146.08	3,676.08	4,250.60	5,336.04	7,356.40	9,354.50
63	2,668.02	3,146.08	3,676.08	4,250.60	5,336.04	7,356.40	9,354.50
64	2,668.02	3,146.08	3,676.08	4,250.60	5,336.04	7,356.40	9,354.50
65	2,668.02	3,146.08	3,790.56	5,220.50	5,336.04	7,356.40	9,354.50
66	3,750.81	5,840.07	6,707.68	9,425.52	10,436.76	12,512.24	14,537.90
67	3,750.81	5,840.07	6,707.68	9,425.52	10,436.76	12,512.24	14,537.90
68	3,750.81	5,840.07	6,707.68	9,425.52	10,436.76	12,512.24	14,537.90
69	3,750.81	5,840.07	6,707.68	9,425.52	10,436.76	12,512.24	14,537.90
70	3,934.19	6,104.54	7,033.63	9,811.36	10,850.16	13,021.04	15,136.80
71*	4,128.17	6,328.20	7,313.47	10,146.32	11,193.60	13,436.56	15,613.80
72*	4,331.16	6,617.05	7,671.22	10,570.32	11,641.98	13,992.00	16,271.00
73*	4,545.28	6,918.62	8,049.64	11,015.52	12,115.80	14,560.16	16,928.20
74*	4,769.47	7,236.62	8,446.08	11,484.04	12,611.88	15,170.72	17,649.00
75*	5,005.32	7,568.40	8,861.60	11,973.76	13,130.22	15,810.96	18,401.60
76*	5,251.77	7,919.79	9,296.20	12,491.04	13,674.00	16,476.64	19,180.70
77*	5,511.47	8,287.08	9,755.71	13,033.76	14,252.76	17,184.72	20,007.50
78*	5,783.36	8,672.92	10,235.36	13,604.04	14,853.78	17,926.72	20,876.70
79*	6,069.56	9,077.31	10,740.98	14,201.88	15,483.42	18,698.40	21,788.30
80*	6,370.60	9,503.43	11,269.92	14,829.40	16,148.04	19,508.24	22,737.00
81*	6,685.95	9,948.63	11,826.42	15,490.84	16,847.64	20,364.72	23,738.70
82*	7,017.20	10,419.27	12,411.54	16,184.08	17,575.86	21,255.12	24,782.80
83*	7,364.88	10,911.64	13,027.40	16,907.00	18,345.42	22,192.16	25,874.60
84*	7,729.52	11,428.92	13,671.88	17,672.32	19,153.14	23,184.32	27,045.90
85*	8,113.24	11,972.17	14,348.16	18,475.80	19,999.02	24,223.12	28,264.90
86*	8,354.92	12,314.55	14,775.87	18,978.24	20,533.26	24,880.32	29,044.00
87*	8,602.96	12,668.06	15,213.12	19,497.64	21,083.40	25,554.48	29,828.40
88*	8,860.01	13,029.52	15,667.86	20,036.12	21,652.62	26,241.36	30,628.70
89*	9,123.95	13,403.17	16,132.67	20,589.44	22,231.38	26,962.16	31,471.40
90*	9,395.84	13,786.36	16,614.44	21,157.60	22,832.40	27,699.92	32,345.90
91*	9,675.68	14,184.39	17,107.87	21,742.72	23,449.32	28,454.64	33,236.30
92*	9,964.00	14,594.08	17,618.26	22,344.80	24,088.50	29,230.56	34,132.00
93*	10,261.86	15,012.25	18,142.43	22,968.08	24,746.76	30,036.16	35,075.40
94*	10,568.20	15,446.32	18,681.44	23,608.32	25,420.92	30,871.44	36,066.50
95*	10,883.55	15,892.58	19,237.94	24,267.64	26,117.34	31,723.68	37,068.20
96*	11,207.38	16,351.56	19,809.28	24,946.04	26,836.02	32,601.36	38,091.10
97*	11,542.34	16,826.44	20,399.70	25,645.64	27,573.78	33,512.96	39,161.70
98*	11,886.84	17,311.92	21,008.67	26,366.44	28,336.98	34,445.76	40,253.50
99*	12,240.88	17,814.36	21,634.60	27,108.44	29,119.26	35,404.00	41,382.40

\* For renewals only / Untuk pembaharuan sahaja / 更新保单而已  
 A-Plus Med's 1<sup>st</sup> and 2<sup>nd</sup> policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans A-Plus Med bagi tahun polisi pertama dan kedua akan didiskaunkan sebanyak 20% dan 10% masing-masing berdasarkan jadual di atas. Kos Insurans yang ditunjukkan termasuk Cukai Barangan dan Perkhidmatan (GST) sebanyak 6%. / A-Plus Med 的保险费用将在第一个及第二个保单年，根据以上图表分别折扣20%及10%。所显示的保险费用包括6%的消费税 (GST)。

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届吋年龄	Female Insured / Orang Diinsuranskan Perempuan / 女性投保人						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
0	479.12	609.50	679.46	721.86	852.24	1,076.43	1,287.90
1	479.12	609.50	679.46	721.86	852.24	1,076.43	1,287.90
2	479.12	609.50	679.46	721.86	852.24	1,076.43	1,287.90
3	479.12	605.79	679.46	721.86	852.24	1,076.43	1,234.90
4	479.12	605.79	679.46	721.86	852.24	1,076.43	1,234.90
5	424.53	555.97	659.85	721.86	852.24	956.65	1,118.30
6	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
7	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
8	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
9	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
10	369.94	543.25	648.19	773.80	939.16	949.76	1,001.70
11	296.27	435.13	515.69	614.80	730.34	742.00	773.80
12	296.27	435.13	515.69	614.80	730.34	742.00	773.80
13	296.27	435.13	515.69	614.80	730.34	742.00	773.80
14	296.27	435.13	515.69	614.80	730.34	742.00	773.80
15	296.27	435.13	515.69	614.80	730.34	742.00	773.80
16	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
17	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
18	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
19	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
20	375.77	544.84	656.67	775.92	944.46	1,013.36	1,160.70
21	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
22	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
23	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
24	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
25	377.36	553.32	658.26	797.12	966.72	1,055.76	1,240.20
26	377.36	553.32	658.26	797.12	966.72	1,051.52	1,219.00
27	377.36	553.32	658.26	797.12	966.72	1,051.52	1,219.00
28	377.36	553.32	658.26	797.12	966.72	1,051.52	1,219.00
29	377.36	553.32	658.26	797.12	966.72	1,051.52	1,219.00
30	377.36	553.32	671.51	981.03	981.03	1,064.24	1,229.60
31	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
32	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
33	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
34	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
35	385.31	557.56	671.51	981.03	985.80	1,140.56	1,372.70
36	505.62	725.04	868.67	1,032.44	1,291.08	1,492.48	1,839.10
37	505.62	725.04	868.67	1,032.44	1,291.08	1,492.48	1,839.10
38	505.62	725.04	868.67	1,032.44	1,291.08	1,492.48	1,839.10
39	505.62	725.04	868.67	1,032.44	1,291.08	1,492.48	1,839.10
40	505.62	725.04	868.67	1,204.69	1,291.08	1,492.48	1,839.10
41	676.81	973.08	1,168.65	1,386.48	1,739.46	2,014.00	2,443.30
42	676.81	973.08	1,168.65	1,386.48	1,739.46	2,014.00	2,443.30
43	676.81	973.08	1,168.65	1,386.48	1,739.46	2,014.00	2,443.30
44	676.81	973.08	1,168.65	1,386.48	1,739.46	2,014.00	2,443.30
45	676.81	973.08	1,168.65	1,501.49	1,739.46	2,014.00	2,443.30
46	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50
47	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50
48	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50
49	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50
50	870.26	1,246.56	1,511.56	1,799.88	2,210.10	2,527.04	2,994.50

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届吋年龄	Female Insured / Orang Diinsuranskan Perempuan / 女性投保人						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
51	1,059.47	1,443.72	1,776.03	2,100.92	2,680.74	3,065.52	3,789.50
52	1,059.47	1,443.72	1,776.03	2,100.92	2,680.74	3,065.52	3,789.50
53	1,059.47	1,443.72	1,776.03	2,100.92	2,680.74	3,065.52	3,789.50
54	1,059.47	1,443.72	1,776.03	2,100.92	2,680.74	3,065.52	3,789.50
55	1,059.47	1,443.72	1,776.03	2,123.18	2,680.74	3,065.52	3,789.50
56	1,311.22	1,878.85	2,289.60	2,749.64	3,437.58	3,799.04	4,489.10
57	1,311.22	1,878.85	2,289.60	2,749.64	3,437.58	3,799.04	4,489.10
58	1,311.22	1,878.85	2,289.60	2,749.64	3,437.58	3,799.04	4,489.10
59	1,311.22	1,878.85	2,289.60	2,749.64	3,437.58	3,799.04	4,489.10
60	1,311.22	1,878.85	2,289.60	2,998.74	3,437.58	3,799.04	4,489.10
61	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
62	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
63	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
64	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
65	2,674.91	2,989.20	3,527.68	4,248.48	5,351.94	6,376.96	8,967.60
66	3,760.88	5,792.90	6,690.72	9,359.80	10,481.28	12,614.00	14,855.90
67	3,760.88	5,792.90	6,690.72	9,359.80	10,481.28	12,614.00	14,855.90
68	3,760.88	5,792.90	6,690.72	9,359.80	10,481.28	12,614.00	14,855.90
69	3,760.88	5,792.90	6,690.72	9,359.80	10,481.28	12,614.00	14,855.90
70	3,941.08	6,054.72	7,018.26	9,745.64	10,891.50	13,122.80	15,460.10
71*	4,129.76	6,276.26	7,298.10	10,076.36	11,234.94	13,546.80	15,953.00
72*	4,331.69	6,562.46	7,657.44	10,504.60	11,683.32	14,110.72	16,631.40
73*	4,546.34	6,860.32	8,035.86	10,949.80	12,157.14	14,695.84	17,325.70
74*	4,770.00	7,175.67	8,431.24	11,416.20	12,653.22	15,306.40	18,046.50
75*	5,005.85	7,504.80	8,844.64	11,908.04	13,174.74	15,950.88	18,815.00
76*	5,252.83	7,852.48	9,280.83	12,425.32	13,721.70	16,620.80	19,604.70
77*	5,512.00	8,217.12	9,740.34	12,970.16	14,297.28	17,337.36	20,468.60
78*	5,785.48	8,598.72	10,220.52	13,538.32	14,901.48	18,083.60	21,353.70
79*	6,071.15	9,000.99	10,724.02	14,134.04	15,531.12	18,863.76	22,281.20
80*	6,372.19	9,421.81	11,255.08	14,761.56	16,198.92	19,686.32	23,256.40
81*	6,687.54	9,864.36	11,812.64	15,420.88	16,895.34	20,547.04	24,284.60
82*	7,019.32	10,328.64	12,396.17	16,112.00	17,623.56	21,450.16	25,355.20
83*	7,367.00	10,817.30	13,010.44	16,839.16	18,396.30	22,404.16	26,489.40
84*	7,731.64	11,331.40	13,654.92	17,602.36	19,200.84	23,400.56	27,681.90
85*	8,114.83	11,869.35	14,333.32	18,405.84	20,053.08	24,452.08	28,932.70
86*	8,516.51	12,432.49	15,175.32	19,250.28	20,953.32	25,563.28	30,252.70
87*	8,935.08	13,127.29	16,112.64	20,249.80	21,914.80	26,737.68	31,654.80
88*	9,372.60	13,950.10	17,141.16	21,604.32	22,948.00	28,078.24	33,154.80
89*	9,830.54	14,918.04	18,241.71	22,611.36	24,168.64	29,590.40	34,814.70
90*	10,314.96	16,048.64	19,498.36	23,867.64	25,684.64	31,372.48	36,695.70
91*	10,830.80	17,358.40	20,918.32	25,812.76	27,512.92	33,404.64	38,864.40
92*	11,384.65	18,867.94	22,518.12	28,274.84	30,014.92	35,738.88	41,374.10
93*	12,083.45	20,648.64	24,498.00	31,120.16	33,337.20	39,458.40	45,254.40
94*	12,930.79	22,751.53	26,861.30	34,812.12	37,484.52	44,614.56	50,654.40
95*	13,951.14	25,218.67	29,618.80	39,143.44	42,618.96	50,454.40	57,154.40
96*	15,260.03	28,191.59	33,189.14	44,478.84	49,292.64	58,154.40	65,454.40
97*	16,914.99	31,788.64	37,751.44	50,251.44	56,514.40	66,454.40	75,154.40
98*	18,888.96	36,174.65	43,618.00	57,454.40	64,618.00	76,454.40	86,454.40
99*	21,243.53	41,673.38	50,113.93	65,454.40	75,154.40	88,454.40	100,454.40

\* For renewals only / Untuk pembaharuan sahaja / 更新保单而已

A-Plus Med's 1<sup>st</sup> and 2<sup>nd</sup> policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans A-Plus Med bagi tahun polis pertama dan kedua akan didiskaukan sebanyak 20% dan 10% masing-masing berdasarkan jadual di atas. Kos Insurans yang ditunjukkan termasuk Cukai Barangan dan Perkhidmatan (GST) sebanyak 6%. / A-Plus Med 的保险费用将在第一个及第二个保单年, 根据以上图表分别折扣20%及10%。所显示的保险费用包括6%的消费税(GST)。

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届时年龄	Male Insured and Children / Orang Diinsurankan Lelaki dan Anak / 男性投保人与孩子						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
17	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
18	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
19	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
20	1,628.16	2,124.24	2,440.12	2,864.65	3,501.18	4,155.20	4,838.90
21	1,628.16	2,124.24	2,476.16	2,885.85	3,510.72	4,117.04	4,780.60
22	1,628.16	2,124.24	2,476.16	2,885.85	3,510.72	4,117.04	4,780.60
23	1,628.16	2,124.24	2,476.16	2,922.95	3,510.72	4,117.04	4,780.60
24	1,628.16	2,124.24	2,476.16	2,922.95	3,510.72	4,117.04	4,780.60
25	1,628.16	2,124.24	2,476.16	2,922.95	3,510.72	4,117.04	4,780.60
26	1,606.96	2,087.67	2,471.92	2,922.95	3,510.72	4,049.20	4,626.90
27	1,606.96	2,087.67	2,471.92	2,922.95	3,510.72	4,049.20	4,626.90
28	1,606.96	2,087.67	2,471.92	2,922.95	3,510.72	4,049.20	4,626.90
29	1,606.96	2,087.67	2,471.92	2,922.95	3,510.72	4,049.20	4,626.90
30	1,606.96	2,087.67	2,471.92	2,981.25	3,510.72	4,049.20	4,626.90
31	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
32	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
33	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
34	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
35	1,711.90	2,148.09	2,571.56	2,981.25	3,618.84	4,481.68	5,284.10
36	1,711.90	2,219.64	2,641.52	3,050.15	3,752.40	4,418.08	5,172.80
37	1,711.90	2,219.64	2,641.52	3,050.15	3,752.40	4,418.08	5,172.80
38	1,711.90	2,219.64	2,641.52	3,050.15	3,752.40	4,418.08	5,172.80
39	1,711.90	2,219.64	2,641.52	3,050.15	3,752.40	4,418.08	5,172.80
40	1,711.90	2,219.64	2,641.52	3,214.45	3,752.40	4,418.08	5,172.80
41	1,763.84	2,370.69	2,836.56	3,301.90	3,987.72	4,714.88	5,379.50
42	1,763.84	2,370.69	2,836.56	3,301.90	3,987.72	4,714.88	5,379.50
43	1,763.84	2,370.69	2,836.56	3,301.90	3,987.72	4,714.88	5,379.50
44	1,763.84	2,370.69	2,836.56	3,301.90	3,987.72	4,714.88	5,379.50
45	1,763.84	2,397.72	2,893.80	3,609.30	4,048.14	4,774.24	5,400.70
46	2,124.24	2,685.51	3,152.44	3,619.90	4,480.62	5,724.00	6,863.50
47	2,124.24	2,685.51	3,152.44	3,619.90	4,480.62	5,724.00	6,863.50
48	2,124.24	2,685.51	3,152.44	3,619.90	4,480.62	5,724.00	6,863.50
49	2,124.24	2,685.51	3,152.44	3,619.90	4,480.62	5,724.00	6,863.50
50	2,124.24	2,685.51	3,252.08	4,088.95	4,525.14	5,724.00	6,863.50
51	2,302.32	2,876.31	3,322.04	4,088.95	4,722.30	5,885.12	7,107.30
52	2,302.32	2,876.31	3,322.04	3,808.05	4,722.30	5,885.12	7,107.30
53	2,302.32	2,876.31	3,322.04	4,088.95	4,722.30	5,885.12	7,107.30
54	2,302.32	2,876.31	3,322.04	4,088.95	4,722.30	5,885.12	7,107.30
55	2,302.32	3,027.36	3,703.64	4,730.25	5,164.32	6,131.04	7,107.30
56	2,529.16	3,315.15	4,066.16	4,730.25	5,711.28	6,822.16	8,008.30
57	2,529.16	3,315.15	4,066.16	4,730.25	5,711.28	6,822.16	8,008.30
58	2,529.16	3,315.15	4,066.16	4,730.25	5,711.28	6,822.16	8,008.30
59	2,529.16	3,315.15	4,066.16	4,730.25	5,711.28	6,822.16	8,008.30
60	2,529.16	3,666.54	4,505.00	5,872.40	6,309.12	7,420.00	8,421.70
61	3,865.82	4,760.46	5,560.76	6,447.45	7,969.08	10,286.24	12,682.90
62	3,865.82	4,760.46	5,560.76	6,447.45	7,969.08	10,286.24	12,682.90
63	3,865.82	4,760.46	5,560.76	6,447.45	7,969.08	10,286.24	12,682.90
64	3,865.82	4,760.46	5,560.76	6,447.45	7,969.08	10,286.24	12,682.90
65	3,865.82	4,760.46	5,675.24	7,417.35	7,969.08	10,286.24	12,682.90
66	4,948.08	7,455.51	8,592.36	11,622.90	13,069.80	15,442.08	17,866.30

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届时年龄	Male Insured and Children / Orang Diinsurankan Lelaki dan Anak / 男性投保人与孩子						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
67	4,948.08	7,455.51	8,592.36	11,622.90	13,069.80	15,442.08	17,866.30
68	4,948.08	7,455.51	8,592.36	11,622.90	13,069.80	15,442.08	17,866.30
69	4,948.08	7,455.51	8,592.36	11,622.90	13,069.80	15,442.08	17,866.30
70	5,131.46	7,719.45	8,918.84	12,007.15	13,483.20	15,950.88	18,465.20
71*	5,325.44	7,943.64	9,198.68	12,343.70	13,826.64	16,366.40	18,942.20
72*	5,528.96	8,231.43	9,554.84	12,767.70	14,275.02	16,921.84	19,599.40
73*	5,743.08	8,533.53	9,934.32	13,212.90	14,748.84	17,490.00	20,256.60
74*	5,966.74	8,851.53	10,330.76	13,679.30	15,244.92	18,100.56	20,977.40
75*	6,203.12	9,183.84	10,746.28	14,169.55	15,763.26	18,740.80	21,730.00
76*	6,449.04	9,535.23	11,180.88	14,686.30	16,307.04	19,406.48	22,509.10
77*	6,708.74	9,902.52	11,640.92	15,229.55	16,885.80	20,114.56	23,335.90
78*	6,981.16	10,287.30	12,120.04	15,799.30	17,486.82	20,856.56	24,205.10
79*	7,267.36	10,692.75	12,624.60	16,398.20	18,116.46	21,628.24	25,116.70
80*	7,568.40	11,118.87	13,154.60	17,026.25	18,781.08	22,438.08	26,065.40
81*	7,883.22	11,564.07	13,710.04	17,686.10	19,480.68	23,294.56	27,067.10
82*	8,215.00	12,034.71	14,295.16	18,380.40	20,208.90	24,184.96	28,111.20
83*	8,562.68	12,526.02	14,912.08	19,103.85	20,978.46	25,122.00	29,203.00
84*	8,927.32	13,044.36	15,556.56	19,869.70	21,786.18	26,114.16	30,374.30
85*	9,311.04	13,586.55	16,232.84	20,672.65	22,632.06	27,152.96	31,593.30
86*	9,552.72	13,929.99	16,661.08	21,173.50	23,166.30	27,810.16	32,372.40
87*	9,800.76	14,282.97	17,097.80	21,692.90	23,716.44	28,484.32	33,156.80
88*	10,057.28	14,643.90	17,551.48	22,233.50	24,285.66	29,171.20	33,957.10
89*	10,321.22	15,017.55	18,017.88	22,784.70	24,864.42	29,892.00	34,799.80
90*	10,593.64	15,400.74	18,499.12	23,354.45	25,465.44	30,629.76	35,674.30
91*	10,873.48	15,799.83	18,993.08	23,940.10	26,082.36	31,384.48	36,564.70
92*	11,161.80	16,208.46	19,501.88	24,541.65	26,721.54	32,160.40	37,460.40
93*	11,459.66	16,626.63	20,027.64	25,164.40	27,379.80	32,966.00	38,403.80
94*	11,766.00	17,060.70	20,566.12	25,805.70	28,053.96	33,801.28	39,394.90
95*	12,080.82	17,507.49	21,121.56	26,462.90	28,750.38	34,653.52	40,396.60
96*	12,405.18	17,967.00	21,693.96	27,141.30	29,469.06	35,531.20	41,419.50
97*	12,740.14	18,440.82	22,283.32	27,840.90	30,206.82	36,442.80	42,490.10
98*	13,084.64	18,927.36	22,893.88	28,561.70	30,970.02	37,375.60	43,581.90
99*	13,438.68	19,429.80	23,519.28	29,303.70	31,752.30	38,333.84	44,710.80

\* For renewals only / Untuk pembaharuan sahaja / 更新保单而已

A-Plus Med's 1<sup>st</sup> and 2<sup>nd</sup> policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans A-Plus Med bagi tahun polisi pertama dan kedua akan didiskaunkan sebanyak 20% dan 10% masing-masing berdasarkan jadual di atas. Kos Insurans yang ditunjukkan termasuk Cukai Barangan dan Perkhidmatan (GST) sebanyak 6%. / A-Plus Med 的保險費用將在第一個及第二個保單年，根據以上圖表分別折扣20%及10%。所顯示的保險費用包括6%的消費稅 (GST)。

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届时年龄	Female Insured and Children / Orang Diinsuranskan Perempuan dan Anak / 女性投保人与孩子						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
17	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
18	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
19	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
20	1,573.04	2,159.22	2,541.88	2,973.30	3,577.50	3,943.20	4,489.10
21	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
22	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
23	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
24	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
25	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,985.60	4,568.60
26	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,981.36	4,547.40
27	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,981.36	4,547.40
28	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,981.36	4,547.40
29	1,575.16	2,168.76	2,541.88	2,994.50	3,599.76	3,981.36	4,547.40
30	1,575.16	2,168.76	2,556.72	3,177.35	3,612.48	3,994.08	4,558.00
31	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
32	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
33	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
34	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
35	1,582.58	2,171.94	2,556.72	3,177.35	3,618.84	4,070.40	4,701.10
36	1,703.42	2,340.48	2,753.88	3,227.70	3,924.12	4,422.32	5,167.50
37	1,703.42	2,340.48	2,753.88	3,227.70	3,924.12	4,422.32	5,167.50
38	1,703.42	2,340.48	2,753.88	3,227.70	3,924.12	4,422.32	5,167.50
39	1,703.42	2,340.48	2,753.88	3,227.70	3,924.12	4,422.32	5,167.50
40	1,703.42	2,340.48	2,753.88	3,399.95	3,924.12	4,422.32	5,167.50
41	1,874.08	2,588.52	3,052.80	3,582.80	4,372.50	4,943.84	5,771.70
42	1,874.08	2,588.52	3,052.80	3,582.80	4,372.50	4,943.84	5,771.70
43	1,874.08	2,588.52	3,052.80	3,582.80	4,372.50	4,943.84	5,771.70
44	1,874.08	2,588.52	3,052.80	3,582.80	4,372.50	4,943.84	5,771.70
45	1,874.08	2,588.52	3,052.80	3,696.75	4,372.50	4,943.84	5,771.70
46	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
47	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
48	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
49	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
50	2,068.06	2,862.00	3,396.24	3,996.20	4,843.14	5,456.88	6,322.90
51	2,256.74	3,059.16	3,661.24	4,298.30	5,313.78	5,995.36	7,117.90
52	2,256.74	3,059.16	3,661.24	4,298.30	5,313.78	5,995.36	7,117.90
53	2,256.74	3,059.16	3,661.24	4,298.30	5,313.78	5,995.36	7,117.90
54	2,256.74	3,059.16	3,661.24	4,298.30	5,313.78	5,995.36	7,117.90
55	2,256.74	3,059.16	3,661.24	4,319.50	5,313.78	5,995.36	7,117.90
56	2,509.02	3,493.23	4,174.28	4,944.90	6,070.62	6,728.88	7,817.50
57	2,509.02	3,493.23	4,174.28	4,944.90	6,070.62	6,728.88	7,817.50
58	2,509.02	3,493.23	4,174.28	4,944.90	6,070.62	6,728.88	7,817.50
59	2,509.02	3,493.23	4,174.28	4,944.90	6,070.62	6,728.88	7,817.50
60	2,509.02	3,493.23	4,174.28	5,194.00	6,070.62	6,728.88	7,817.50
61	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
62	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
63	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
64	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
65	3,872.18	4,604.64	5,412.36	6,444.80	7,984.98	9,306.80	12,296.00
66	4,958.68	7,407.81	8,575.40	11,556.65	13,114.32	15,543.84	18,184.30

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届时年龄	Female Insured and Children / Orang Diinsuranskan Perempuan dan Anak / 女性投保人与孩子						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
67	4,958.68	7,407.81	8,575.40	11,556.65	13,114.32	15,543.84	18,184.30
68	4,958.68	7,407.81	8,575.40	11,556.65	13,114.32	15,543.84	18,184.30
69	4,958.68	7,407.81	8,575.40	11,556.65	13,114.32	15,543.84	18,184.30
70	5,138.88	7,670.16	8,901.88	11,940.90	13,524.54	16,052.64	18,788.50
71*	5,327.56	7,891.17	9,181.72	12,272.15	13,867.98	16,476.64	19,281.40
72*	5,528.96	8,177.37	9,542.12	12,701.45	14,316.36	17,040.56	19,959.80
73*	5,744.14	8,474.70	9,919.48	13,146.65	14,790.18	17,625.68	20,654.10
74*	5,967.80	8,791.11	10,315.92	13,613.05	15,286.26	18,236.24	21,374.90
75*	6,203.12	9,120.24	10,729.32	14,103.30	15,807.78	18,880.72	22,143.40
76*	6,450.10	9,466.86	11,166.04	14,622.70	16,354.74	19,550.64	22,933.10
77*	6,709.80	9,832.56	11,623.96	15,165.95	16,930.32	20,267.20	23,797.00
78*	6,983.28	10,214.16	12,105.20	15,735.70	17,534.52	21,013.44	24,682.10
79*	7,268.42	10,616.43	12,607.64	16,329.30	18,164.16	21,793.60	25,609.60
80*	7,569.46	11,036.19	13,139.76	16,957.35	18,831.96	22,616.16	26,584.80
81*	7,885.34	11,479.80	13,697.32	17,617.20	19,528.38	23,476.88	27,613.00
82*	8,217.12	11,944.08	14,280.32	18,308.85	20,256.60	24,380.00	28,683.60
83*	8,564.80	12,432.21	14,895.12	19,034.95	21,029.34	25,334.00	29,817.80
84*	8,929.44	12,945.78	15,539.60	19,798.15	21,833.88	26,330.40	31,010.30
85*	9,312.10	13,484.79	16,218.00	20,601.10	22,686.12	27,381.92	32,261.10
86*	9,553.78	13,821.87	16,642.00	21,104.60	23,220.36	28,039.12	33,045.50
87*	9,802.88	14,171.67	17,082.96	21,626.65	23,770.50	28,717.52	33,851.10
88*	10,059.40	14,531.01	17,534.52	22,159.30	24,336.54	29,417.12	34,683.20
89*	10,323.34	14,901.48	18,000.92	22,713.15	24,921.66	30,142.16	35,547.10
90*	10,595.76	15,283.08	18,480.04	23,282.90	25,522.68	30,888.40	36,437.50
91*	10,875.60	15,675.81	18,974.00	23,868.55	26,145.96	31,655.84	37,343.80
92*	11,163.92	16,082.85	19,482.80	24,470.10	26,781.96	32,448.72	38,292.50
93*	11,460.72	16,501.02	20,004.32	25,092.85	27,440.22	33,267.04	39,267.70
94*	11,767.06	16,931.91	20,544.92	25,731.50	28,117.56	34,102.32	40,264.10
95*	12,082.94	17,377.11	21,102.48	26,388.70	28,813.98	34,967.28	41,297.60
96*	12,407.30	17,835.03	21,672.76	27,067.10	29,532.66	35,857.68	42,357.60
97*	12,742.26	18,304.08	22,264.24	27,766.70	30,273.60	36,773.52	43,444.10
98*	13,086.76	18,789.03	22,872.68	28,487.50	31,036.80	37,710.56	44,562.40
99*	13,440.80	19,288.29	23,498.08	29,226.85	31,822.26	38,685.76	45,723.10

\* For renewals only / Untuk pembaharuan sahaja / 更新保单而已

A-Plus Med's 1<sup>st</sup> and 2<sup>nd</sup> policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans A-Plus Med bagi tahun polisi pertama dan kedua akan didiskaunkan sebanyak 20% dan 10% masing-masing berdasarkan jadual di atas. Kos Insurans yang ditunjukkan termasuk Cukai Barangan dan Perkhidmatan (GST) sebanyak 6%. / A-Plus Med 的保險費用將在第一個及第二個保單年，根據以上圖表分別折扣20%及10%。所顯示的保險費用包括6%的消費稅(GST)。

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届时年龄	Insured and Spouse / Orang Diinsuranskan dan Pasangan / 投保人与配偶						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
17	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
18	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
19	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
20	806.66	1,054.17	1,212.64	1,444.25	1,812.60	2,238.72	2,671.20
21	807.72	1,062.12	1,250.80	1,486.65	1,844.40	2,242.96	2,692.40
22	807.72	1,062.12	1,250.80	1,486.65	1,844.40	2,242.96	2,692.40
23	807.72	1,062.12	1,250.80	1,523.75	1,844.40	2,242.96	2,692.40
24	807.72	1,062.12	1,250.80	1,523.75	1,844.40	2,242.96	2,692.40
25	807.72	1,062.12	1,250.80	1,523.75	1,844.40	2,242.96	2,692.40
26	787.58	1,027.14	1,246.56	1,523.75	1,844.40	2,170.88	2,517.50
27	787.58	1,027.14	1,246.56	1,523.75	1,844.40	2,170.88	2,517.50
28	787.58	1,027.14	1,246.56	1,523.75	1,844.40	2,170.88	2,517.50
29	787.58	1,027.14	1,246.56	1,523.75	1,844.40	2,170.88	2,517.50
30	787.58	1,027.14	1,259.28	1,767.55	1,860.30	2,183.60	2,528.10
31	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
32	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
33	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
34	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
35	899.94	1,090.74	1,358.92	1,767.55	1,971.60	2,692.40	3,328.40
36	1,019.72	1,329.24	1,626.04	1,886.80	2,410.44	2,980.72	3,683.50
37	1,019.72	1,329.24	1,626.04	1,886.80	2,410.44	2,980.72	3,683.50
38	1,019.72	1,329.24	1,626.04	1,886.80	2,410.44	2,980.72	3,683.50
39	1,019.72	1,329.24	1,626.04	1,886.80	2,410.44	2,980.72	3,683.50
40	1,019.72	1,329.24	1,626.04	2,223.35	2,410.44	2,980.72	3,683.50
41	1,243.38	1,728.33	2,120.00	2,493.65	3,094.14	3,799.04	4,494.40
42	1,243.38	1,728.33	2,120.00	2,493.65	3,094.14	3,799.04	4,494.40
43	1,243.38	1,728.33	2,120.00	2,493.65	3,094.14	3,799.04	4,494.40
44	1,243.38	1,728.33	2,120.00	2,493.65	3,094.14	3,799.04	4,494.40
45	1,243.38	1,755.36	2,177.24	2,915.00	3,154.56	3,858.40	4,515.60
46	1,796.70	2,318.22	2,779.32	3,225.05	4,057.68	5,321.20	6,529.60
47	1,796.70	2,318.22	2,779.32	3,225.05	4,057.68	5,321.20	6,529.60
48	1,796.70	2,318.22	2,779.32	3,225.05	4,057.68	5,321.20	6,529.60
49	1,796.70	2,318.22	2,779.32	3,225.05	4,057.68	5,321.20	6,529.60
50	1,796.70	2,318.22	2,878.96	3,694.10	4,105.38	5,321.20	6,529.60
51	2,164.52	2,704.59	3,213.92	3,993.55	4,770.00	6,020.80	7,568.40
52	2,164.52	2,704.59	3,213.92	3,993.55	4,770.00	6,020.80	7,568.40
53	2,164.52	2,704.59	3,213.92	3,993.55	4,770.00	6,020.80	7,568.40
54	2,164.52	2,704.59	3,213.92	3,993.55	4,770.00	6,020.80	7,568.40
55	2,164.52	2,855.64	3,595.52	4,656.05	5,215.20	6,266.72	7,568.40
56	2,642.58	3,579.09	4,471.08	5,281.45	6,515.82	7,691.36	9,169.00
57	2,642.58	3,579.09	4,471.08	5,281.45	6,515.82	7,691.36	9,169.00
58	2,642.58	3,579.09	4,471.08	5,281.45	6,515.82	7,691.36	9,169.00
59	2,642.58	3,579.09	4,471.08	5,281.45	6,515.82	7,691.36	9,169.00
60	2,642.58	3,930.48	4,909.92	6,672.70	7,113.66	8,289.20	9,582.40
61	5,343.46	6,135.81	7,203.76	8,498.55	10,687.98	13,733.36	18,322.10
62	5,343.46	6,135.81	7,203.76	8,498.55	10,687.98	13,733.36	18,322.10
63	5,343.46	6,135.81	7,203.76	8,498.55	10,687.98	13,733.36	18,322.10
64	5,343.46	6,135.81	7,203.76	8,498.55	10,687.98	13,733.36	18,322.10
65	5,343.46	6,135.81	7,318.24	9,468.45	10,687.98	13,733.36	18,322.10
66	7,512.22	11,632.44	13,398.40	18,785.85	20,918.04	25,126.24	29,393.80

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届时年龄	Insured and Spouse / Orang Diinsuranskan dan Pasangan / 投保人与配偶						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
67	7,512.22	11,632.44	13,398.40	18,785.85	20,918.04	25,126.24	29,393.80
68	7,512.22	11,632.44	13,398.40	18,785.85	20,918.04	25,126.24	29,393.80
69	7,512.22	11,632.44	13,398.40	18,785.85	20,918.04	25,126.24	29,393.80
70	7,875.80	12,158.73	14,051.36	19,557.00	21,741.66	26,143.84	30,596.90
71*	8,258.46	12,603.93	14,611.04	20,222.15	22,428.54	26,983.36	31,566.80
72*	8,663.38	13,179.51	15,329.72	21,075.45	23,325.30	28,102.72	32,902.40
73*	9,091.62	13,778.94	16,086.56	21,965.85	24,272.94	29,256.00	34,253.90
74*	9,540.00	14,411.76	16,877.32	22,901.30	25,265.10	30,477.12	35,695.50
75*	10,011.70	15,073.20	17,706.24	23,881.80	26,304.96	31,761.84	37,216.60
76*	10,504.60	15,772.80	18,577.56	24,915.30	27,395.70	33,097.44	38,785.40
77*	11,024.00	16,504.20	19,495.52	26,004.45	28,550.04	34,522.08	40,476.10
78*	11,568.84	17,272.17	20,455.88	27,141.30	29,755.26	36,010.32	42,230.40
79*	12,141.24	18,078.30	21,465.00	28,336.45	31,014.54	37,562.16	44,069.50
80*	12,743.32	18,925.77	22,525.00	29,589.90	32,346.96	39,194.56	45,993.40
81*	13,374.02	19,812.99	23,640.12	30,912.25	33,742.98	40,911.76	48,023.30
82*	14,036.52	20,747.91	24,808.24	32,295.55	35,199.42	42,705.28	50,138.00
83*	14,731.88	21,728.94	26,037.84	33,745.10	36,741.72	44,596.32	52,364.00
84*	15,461.16	22,760.85	27,326.80	35,274.15	38,353.98	46,584.88	54,727.80
85*	16,228.60	23,842.05	28,681.48	36,882.70	40,052.10	48,675.20	57,197.60
86*	16,711.96	24,522.57	29,533.72	37,887.05	41,120.58	49,989.60	58,761.10
87*	17,208.04	25,225.35	30,411.40	38,928.50	42,220.86	51,342.16	60,351.10
88*	17,722.14	25,945.62	31,316.64	39,999.10	43,356.12	52,728.64	61,983.50
89*	18,250.02	26,689.74	32,249.44	41,106.80	44,520.00	54,174.48	63,690.10
90*	18,793.80	27,454.53	33,209.80	42,246.30	45,722.04	55,658.48	65,455.00
91*	19,353.48	28,244.76	34,197.72	43,414.95	46,962.24	57,180.64	67,251.70
92*	19,931.18	29,062.02	35,217.44	44,620.70	48,237.42	58,749.44	69,096.10
93*	20,525.84	29,898.36	36,262.60	45,863.55	49,553.94	60,373.36	71,014.70
94*	21,138.52	30,763.32	37,343.80	47,143.50	50,905.44	62,043.92	73,002.20
95*	21,769.22	31,653.72	38,456.80	48,460.55	52,298.28	63,761.12	75,037.40
96*	22,417.94	32,571.15	39,599.48	49,817.35	53,735.64	65,529.20	77,120.30
97*	23,087.86	33,515.61	40,780.32	51,216.55	55,214.34	67,356.64	79,277.40
98*	23,775.80	34,487.10	41,997.20	52,655.50	56,740.74	69,226.48	81,487.50
99*	24,484.94	35,487.21	43,248.00	54,139.50	58,308.48	71,159.92	83,777.10

\* For renewals only / Untuk pembaharuan sahaja / 更新保单而已

A-Plus Med's 1<sup>st</sup> and 2<sup>nd</sup> policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans A-Plus Med bagi tahun polisi pertama dan kedua akan didiskaunkan sebanyak 20% dan 10% masing-masing berdasarkan jadual di atas. Kos Insurans yang ditunjukkan termasuk Cukai Barangan dan Perkhidmatan (GST) sebanyak 6%. / A-Plus Med 的保险费用将在第一个及第二个保单年, 根据以上图表分别折扣20%及10%。所显示的保险费用包括6%的消费税(GST)。

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届时年龄	Insured and Family / Orang Diinsuranskan dan Keluarga / 投保人与家庭						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
17	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
18	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
19	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
20	2,004.46	2,669.61	3,097.32	3,641.10	4,445.64	5,168.56	5,999.60
21	2,005.52	2,677.56	3,135.48	3,683.50	4,477.44	5,172.80	6,020.80
22	2,005.52	2,677.56	3,135.48	3,683.50	4,477.44	5,172.80	6,020.80
23	2,005.52	2,677.56	3,135.48	3,720.60	4,477.44	5,172.80	6,020.80
24	2,005.52	2,677.56	3,135.48	3,720.60	4,477.44	5,172.80	6,020.80
25	2,005.52	2,677.56	3,135.48	3,720.60	4,477.44	5,172.80	6,020.80
26	1,985.38	2,642.58	3,131.24	3,720.60	4,477.44	5,100.72	5,845.90
27	1,985.38	2,642.58	3,131.24	3,720.60	4,477.44	5,100.72	5,845.90
28	1,985.38	2,642.58	3,131.24	3,720.60	4,477.44	5,100.72	5,845.90
29	1,985.38	2,642.58	3,131.24	3,720.60	4,477.44	5,100.72	5,845.90
30	1,985.38	2,642.58	3,143.96	3,964.40	4,493.34	5,113.44	5,856.50
31	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
32	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
33	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
34	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
35	2,097.74	2,706.18	3,243.60	3,964.40	4,604.64	5,622.24	6,656.80
36	2,217.52	2,944.68	3,510.72	4,083.65	5,043.48	5,910.56	7,011.90
37	2,217.52	2,944.68	3,510.72	4,083.65	5,043.48	5,910.56	7,011.90
38	2,217.52	2,944.68	3,510.72	4,083.65	5,043.48	5,910.56	7,011.90
39	2,217.52	2,944.68	3,510.72	4,083.65	5,043.48	5,910.56	7,011.90
40	2,217.52	2,944.68	3,510.72	4,420.20	5,043.48	5,910.56	7,011.90
41	2,441.18	3,343.77	4,004.68	4,690.50	5,727.18	6,728.88	7,822.80
42	2,441.18	3,343.77	4,004.68	4,690.50	5,727.18	6,728.88	7,822.80
43	2,441.18	3,343.77	4,004.68	4,690.50	5,727.18	6,728.88	7,822.80
44	2,441.18	3,343.77	4,004.68	4,690.50	5,727.18	6,728.88	7,822.80
45	2,441.18	3,370.80	4,061.92	5,111.85	5,787.60	6,788.24	7,844.00
46	2,994.50	3,933.66	4,664.00	5,421.90	6,690.72	8,251.04	9,858.00
47	2,994.50	3,933.66	4,664.00	5,421.90	6,690.72	8,251.04	9,858.00
48	2,994.50	3,933.66	4,664.00	5,421.90	6,690.72	8,251.04	9,858.00
49	2,994.50	3,933.66	4,664.00	5,421.90	6,690.72	8,251.04	9,858.00
50	2,994.50	3,933.66	4,763.64	5,890.95	6,738.42	8,251.04	9,858.00
51	3,362.32	4,320.03	5,098.60	6,190.40	7,403.04	8,950.64	10,896.80
52	3,362.32	4,320.03	5,098.60	5,909.50	7,403.04	8,950.64	10,896.80
53	3,362.32	4,320.03	5,098.60	6,190.40	7,403.04	8,950.64	10,896.80
54	3,362.32	4,320.03	5,098.60	6,190.40	7,403.04	8,950.64	10,896.80
55	3,362.32	4,471.08	5,480.20	6,852.90	7,848.24	9,196.56	10,896.80
56	3,840.38	5,194.53	6,355.76	7,478.30	9,148.86	10,621.20	12,497.40
57	3,840.38	5,194.53	6,355.76	7,478.30	9,148.86	10,621.20	12,497.40
58	3,840.38	5,194.53	6,355.76	7,478.30	9,148.86	10,621.20	12,497.40
59	3,840.38	5,194.53	6,355.76	7,478.30	9,148.86	10,621.20	12,497.40
60	3,840.38	5,545.92	6,794.60	8,869.55	9,746.70	11,219.04	12,910.80
61	6,541.26	7,751.25	9,088.44	10,695.40	13,321.02	16,663.20	21,650.50
62	6,541.26	7,751.25	9,088.44	10,695.40	13,321.02	16,663.20	21,650.50
63	6,541.26	7,751.25	9,088.44	10,695.40	13,321.02	16,663.20	21,650.50
64	6,541.26	7,751.25	9,088.44	10,695.40	13,321.02	16,663.20	21,650.50
65	6,541.26	7,751.25	9,202.92	11,665.30	13,321.02	16,663.20	21,650.50
66	8,710.02	13,247.88	15,283.08	20,982.70	23,551.08	28,056.08	32,722.20

## Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届时年龄	Insured and Family / Orang Diinsuranskan dan Keluarga / 投保人与家庭						
	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
67	8,710.02	13,247.88	15,283.08	20,982.70	23,551.08	28,056.08	32,722.20
68	8,710.02	13,247.88	15,283.08	20,982.70	23,551.08	28,056.08	32,722.20
69	8,710.02	13,247.88	15,283.08	20,982.70	23,551.08	28,056.08	32,722.20
70	9,073.60	13,774.17	15,936.04	21,753.85	24,374.70	29,073.68	33,925.30
71*	9,456.26	14,219.37	16,495.72	22,419.00	25,061.58	29,913.20	34,895.20
72*	9,861.18	14,794.95	17,214.40	23,272.30	25,958.34	31,032.56	36,230.80
73*	10,289.42	15,394.38	17,971.24	24,162.70	26,905.98	32,185.84	37,582.30
74*	10,737.80	16,027.20	18,762.00	25,098.15	27,898.14	33,406.96	39,023.90
75*	11,209.50	16,688.64	19,590.92	26,078.65	28,938.00	34,691.68	40,545.00
76*	11,702.40	17,388.24	20,462.24	27,112.15	30,028.74	36,027.28	42,113.80
77*	12,221.80	18,119.64	21,380.20	28,201.30	31,183.08	37,451.92	43,804.50
78*	12,766.64	18,887.61	22,340.56	29,338.15	32,388.30	38,940.16	45,558.80
79*	13,339.04	19,693.74	23,349.68	30,533.30	33,647.58	40,492.00	47,397.90
80*	13,941.12	20,541.21	24,409.68	31,786.75	34,980.00	42,124.40	49,321.80
81*	14,571.82	21,428.43	25,524.80	33,109.10	36,376.02	43,841.60	51,351.70
82*	15,234.32	22,363.35	26,692.92	34,492.40	37,832.46	45,635.12	53,466.40
83*	15,929.68	23,344.38	27,922.52	35,941.95	39,374.76	47,526.16	55,692.40
84*	16,658.96	24,376.29	29,211.48	37,471.00	40,987.02	49,514.72	58,056.20
85*	17,426.40	25,457.49	30,566.16	39,079.55	42,685.14	51,605.04	60,526.00
86*	17,909.76	26,138.01	31,418.40	40,083.90	43,753.62	52,919.44	62,089.50
87*	18,405.84	26,840.79	32,296.08	41,125.35	44,853.90	54,272.00	63,679.50
88*	18,919.94	27,561.06	33,201.32	42,195.95	45,989.16	55,658.48	65,311.90
89*	19,447.82	28,305.18	34,134.12	43,303.65	47,153.04	57,104.32	67,018.50
90*	19,991.60	29,069.97	35,094.48	44,443.15	48,355.08	58,588.32	68,783.40
91*	20,551.28	29,860.20	36,082.40	45,611.80	49,595.28	60,110.48	70,580.10
92*	21,128.98	30,677.46	37,102.12	46,817.55	50,870.46	61,679.28	72,424.50
93*	21,723.64	31,513.80	38,147.28	48,060.40	52,186.98	63,303.20	74,343.10
94*	22,336.32	32,378.76	39,228.48	49,340.35	53,538.48	64,973.76	76,330.60
95*	22,967.02	33,269.16	40,341.48	50,657.40	54,931.32	66,690.96	78,365.80
96*	23,615.74	34,186.59	41,484.16	52,014.20	56,368.68	68,459.04	80,448.70
97*	24,285.66	35,131.05	42,665.00	53,413.40	57,847.38	70,286.48	82,605.80
98*	24,973.60	36,102.54	43,881.88	54,852.35	59,373.78	72,156.32	84,815.90
99*	25,682.74	37,102.65	45,132.68	56,336.35	60,941.52	74,089.76	87,105.50

\* For renewals only / Untuk pembaharuan sahaja / 更新保单而已

A-Plus Med's 1<sup>st</sup> and 2<sup>nd</sup> policy year Cost of Insurance shall be discounted by 20% and 10% respectively based on the above table. The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans A-Plus Med bagi tahun polisi pertama dan kedua akan didiskaunkan sebanyak 20% dan 10% masing-masing berdasarkan jadual di atas. Kos Insurans yang ditunjukkan termasuk Cukai Barangan dan Perkhidmatan (GST) sebanyak 6%. / A-Plus Med 的保险费用将在第一个及第二个保单年，根据以上图表分别折扣20%及10%。所显示的保险费用包括6%的消费税(GST)。

## About AIA Bhd.

AIA Bhd. is a leading insurer in Malaysia, where we have been privileged to do business since 1948. We offer a suite of high-quality products including Protection, Health, Personal Accident, General Insurance, Employee Benefits, Retirement and Family Takaful solutions to meet our customers' protection and financial security needs at every life stage. Through our wide and diverse distribution footprint which comprises a 17,000-strong Life Planner force, our exclusive bank partner's branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service centre network and a well-trained team of more than 2,000 staff to serve our 3 million customers nationwide. As at end 2014, AIA Bhd.'s total asset worth was RM46 billion, with a paid-up capital of RM767 million.

## Mengenai AIA Bhd.

AIA Bhd., adalah peneraju utama syarikat insurans di Malaysia, di mana kami mendapat penghormatan menjalankan perniagaan sejak 1948. Kami menawarkan rangkaian produk berkualiti tinggi termasuk solusi Perlindungan, Kesihatan, Kemalangan Peribadi, Insurans Am, Faedah Pekerja, Persaraan dan Takaful Keluarga untuk memenuhi keperluan dan jaminan kewangan pelanggan kami pada setiap peringkat kehidupan mereka. Melalui rangkaian pengedaran kami yang pelbagai dan luas yang mempunyai kekuatan pasukan agensi dengan hampir 17,000 Perancang Hayat, cawangan rakan kongsi bank kami yang eksklusif di seluruh negara serta pasukan jualan korporat dan broker, kami memberi pelanggan kami pilihan dalam menentukan bagaimana, bila dan di mana mereka menghubungi kami.

Sebahagian daripada Kumpulan AIA, kumpulan insurans nyawa pan-Asia tersenarai awam terbesar dan bebas, AIA Bhd. mempunyai kekuatan kewangan, pengalaman, rangkaian pusat perkhidmatan serta satu pasukan cukup terlatih terdiri daripada lebih 2,000 kakitangan yang memberi perkhidmatan kepada 3 juta pelanggan di seluruh negara. Sehingga akhir 2014, jumlah aset AIA Bhd. bernilai RM46 bilion, dengan modal berbayar sebanyak RM767 juta.

## 大马友邦保险简介

大马友邦保险有限公司 (AIA Bhd.)，领先于马来西亚保险业市场，并于1948年在马来西亚开始运作。我们提供一系列高品质的产品，包括保障、健康、个人意外、普通保险、雇员福利保险、退休计划及回教保险以迎合客户们在生命中每一个阶段的健康与财务保障需求。透过广泛及多元的经销管道，包括近一万七千名的强大寿险策划师团队，首选银行合作伙伴于全国的分行以及企业行销团队和中介员，让客户可以选择他们喜欢的方式、时间和地点与我们联系。

大马友邦保险是友邦保险集团，最大的泛亚地区独立上市人寿保险集团，属下的成员公司。大马友邦保险拥有雄厚的财力、丰富的经验、广泛的服务中心网络及受过良好训练的逾两千名员工为全国各地300万名客户提供服务。截至2014年，大马友邦保险的总资产为460亿令吉，而缴足资本为7.67亿令吉。

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