

HEALTH

A-Plus *MedBooster*

Extend Your Medical Safety Net

For a Comprehensive
Medical Protection,
Today and Tomorrow

Available for both
A-Plus Med and
A-Life Med Regular



THE REAL LIFE
COMPANY



When it comes to medical protection, you should always think about the future. Medical treatment costs are increasing year after year, hence you need the assurance that you'll have the right coverage for years to come.

Introducing **A-Plus *MedBooster***, the plan that extends your medical safety net.

A-Plus *MedBooster* complements your **A-Plus *Med*** or **A-Life *Med Regular*** coverage by boosting your Annual Limit coverage up to RM1.5 million with no Lifetime Limit¹, helping you cope with rising medical costs.

You will have access to a wider option of medical treatments in Singapore² and be covered for Out-patient Dengue Fever Treatment. Enjoy high Lifetime Limit for Out-patient Cancer and Kidney Dialysis treatments, as well as Room and Board Booster benefits.

Once in a while, life throws a curve ball when we least expect it. For a comprehensive medical protection you need today and tomorrow, choose **A-Plus *MedBooster*** with **A-Plus *Med*** or **A-Life *Med Regular***.



Here is what A-Plus *MedBooster* can give you

High Annual Limit of up to RM1.5 million with no Lifetime Limit¹

- Your Annual Limit of **A-Plus *MedBooster*** is 10 times of the initial Annual Limit of **A-Plus *Med*** or **A-Life *Med Regular***, up to RM1.5 million.
- For Plan 250 and onwards, your Annual Limit is up to RM1.5 million.
- There is no Lifetime Limit¹.

Hospital Room and Board Booster

- Your Hospital Room and Board Benefit shall increase by 20% of the initial Room and Board limit upon completion of every 2 policy years, for a period of 10 policy years.
- The increase in Room and Board Benefit is available provided no claim has been made under **A-Plus *MedBooster*** and / or the plan that it is attached to for the immediate preceding 2 policy years.

Out-patient Kidney Dialysis and Out-patient Cancer Treatment

- High Lifetime Limit for Out-patient Kidney Dialysis and Out-patient Cancer Treatment, which is 2 times of the similar benefit offered by **A-Plus *Med*** or **A-Life *Med Regular***.
- With such additional coverage, you and your family's long term treatment medical needs shall be taken care of.

Out-patient Dengue Fever Treatment²

- If you are diagnosed with Dengue Fever and had received out-patient treatment, **A-Plus *MedBooster*** shall pay you the Out-patient Dengue Fever Treatment expenses.

Overseas Hospitalisation Treatment in Singapore²

- If you are hospitalised or had obtained medical treatment in Singapore, **A-Plus *MedBooster*** shall pay you the actual eligible expenses, after converting to Ringgit Malaysia in accordance to the exchange rate on the day of discharge.
- This benefit is payable provided the previous accumulated claims payable under **A-Plus *Med*** have exceeded the annual Deductible Amount.
- This benefit is only applicable to Plan 500.

¹ For item 1 to 18 in the Schedule of Benefit (page 3). **A-Plus *MedBooster*** must be purchased together with **A-Plus *Med*** or **A-Life *Med Regular***.

² Please refer to the Schedule of Benefit in page 3 for details.

The Schedule of Benefits for A-Plus MedBooster is as follows:

There are 3 different Plan types with Room and Board benefit ranging from RM150 to RM250 to be attached to **A-Life *Med Regular***; whereas 6 different Plan types with Room and Board benefit ranging from RM150 to RM500 to be attached to **A-Plus *Med***. The Plan type of **A-Plus *MedBooster*** shall be the same as the Plan type of **A-Plus *Med*** or **A-Life *Med Regular***.

No.	Benefit Limits	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
	Deductible Amount³ (per policy year)	100,000	125,000	150,000	180,000	220,000	260,000
		plus Increasing Overall Annual Limit of A-Plus <i>Med</i> (if any)					
1	Hospital Room and Board ⁴ (120 days maximum per policy year)	150	200	250	300	400	500
2	Hospital Room and Board Booster	Hospital Room and Board Benefit increases by 20% of the initial Room and Board Benefit limit upon completion of every 2 policy years for a period of 10 policy years, provided no claim has been made under A-Plus <i>MedBooster</i> and / or the plan that it is attached to for the immediate preceding 2 policy years					
3	Additional Hospital Room and Board Whilst Overseas ⁴ (120 days maximum per policy year ⁵)	150	200	250	300	400	500
4	Intensive Care Unit ⁴ (120 days maximum per policy year)	As charged, subject to Reasonable and Customary Charges (RCC) up to Overall Annual Limit					
5	Hospital Supplies and Services						
6	Surgical Fees						
7	Operating Theatre Fees						
8	Anaesthetist's Fees						
9	In-Hospital Physician's Visit ⁴ (240 visits maximum per policy year)						
10	Pre-Hospitalisation (within 60 days prior to hospitalisation) - Diagnostic Tests - Specialist Consultation - Medication and Treatment						

No.	Benefit Limits	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
11	Post-Hospitalisation Treatment (within 120 days after hospitalisation) - Out-patient Diagnostic X-ray and Lab Tests - Medical Expenses and Consultation	As charged, subject to Reasonable and Customary Charges (RCC) up to Overall Annual Limit					
12	Day Procedure	As charged, subject to Reasonable and Customary Charges (RCC) up to Overall Annual Limit					
13	Out-patient Physiotherapy and Acupuncture ⁴ (per policy year and within 60 days after hospitalisation)	4,000	6,000	8,000	10,000	12,000	14,000
14	Home Nursing Care ⁴ (per confinement) (180 days lifetime limit)	3,000	4,000	5,000	6,000	8,000	10,000
15	Organ/Bone Marrow Transplant	As charged, subject to Reasonable and Customary Charges (RCC) up to Overall Annual Limit					
16	Daily Cash Allowance at Government Hospital per day ⁴ (120 days maximum per policy year)	100	100	100	200	200	200
17	Daily Guardian Benefit per day ⁴ (120 days maximum per policy year)	90	110	130	160	220	280
18	Overseas Hospitalisation Treatment in Singapore ⁶ (per policy year)	N/A	N/A	N/A	N/A	N/A	500,000
Overall Annual Limit (Item 1 to 18) Per Insured		1.0 mil	1.25 mil	1.5 mil	1.5 mil	1.5 mil	1.5 mil
Overall Lifetime Limit (Item 1 to 18) Per Insured		N/A	N/A	N/A	N/A	N/A	N/A

No.	Benefit Limits	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
Item 19 to 22 below are not subject to the Deductible Amount and the benefit payable are on top of the Overall Annual Limit							
19	Out-patient Dengue Fever Treatment (per event)	1,500	2,000	2,500	3,000	4,000	5,000
20	Emergency Accidental Out-patient Treatment and 30 days Follow-up Treatment at Hospital and Clinic (per accident)	2,000	2,500	3,000	3,500	4,500	5,000
21	Emergency Accident Out-patient Dental Treatment (per accident)	3,000	4,000	5,000	6,000	8,000	10,000
22	Out-patient Kidney Dialysis Treatment and Out-patient Cancer Treatment (per lifetime)	500,000	625,000	750,000	900,000	1.1 mil	1.3 mil

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

Note:

- ³ The Deductible Amount is equivalent to the total of initial Annual Limit and increasing Overall Annual Limit (if any) of **A-Plus Med** or **A-Life Med Regular**. Any eligible claim amount in excess of the Deductible Amount shall be payable under **A-Plus MedBooster**. The Deductible Amount shall only be applicable to items 1 and 3 to 18 as stated in the Schedule of Benefit.
- ⁴ The benefit limits and number of days (if any) for the selected items above are shared between **A-Plus MedBooster** and the plan that it is attached to.
- ⁵ The aggregate benefit payable under item 1 and 3 shall not exceed 120 days per policy year.
- ⁶ AIA Bhd. shall reimburse the subsequent actual eligible expenses (after converting to Ringgit Malaysia in accordance to the exchange rate on the day of discharge) incurred in a policy year under item 1 to 17 (except for item 16) in the Schedule of Benefit above subject to the limit of this benefit, provided the accumulated eligible expenses payable under **A-Plus Med** in the same policy year exceeded the applicable Deductible Amount.

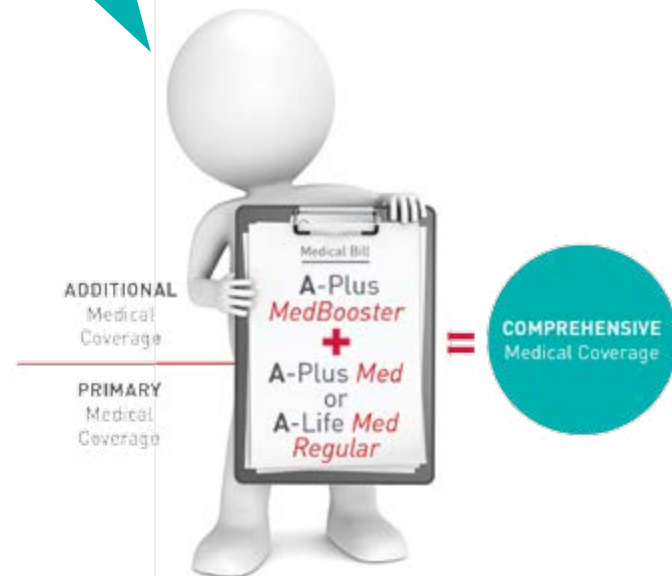
How A-Plus MedBooster works



A-Plus MedBooster is an optional unit deducting rider attachable to **A-Plus Med**; and also an optional premium paying rider attachable to **A-Life Med Regular**. The Plan type of **A-Plus MedBooster** shall be the same as Plan type chosen for **A-Plus Med** or **A-Life Med Regular**.

A-Plus Med or **A-Life Med Regular** is a primary medical plan which covers you from the first Ringgit of claims while **A-Plus MedBooster** serves as an additional medical coverage that boost the benefits of **A-Plus Med** or **A-Life Med Regular**.

By packaging **A-Plus Med** or **A-Life Med Regular** with **A-Plus MedBooster** together, it forms a comprehensive medical coverage to safeguard your medical need.



Example of the Schedule of Benefits by packaging the **A-Plus Med** with **A-Plus MedBooster** of Plan 200 as below:

No.	Benefit Limits	A-Plus Med with A-Plus MedBooster (Plan 200) RM
1	Hospital Room and Board (120 days maximum per policy year)	200
2	Hospital Room and Board Booster	Hospital Room and Board Benefit increases by 20% of the initial Room and Board Benefit limit upon completion of every 2 policy years for a period of 10 policy years, provided no claim has been made under A-Plus MedBooster and / or the plan that it is attached to for the immediate preceding 2 policy years
3	Additional Hospital Room and Board Whilst Overseas (120 days maximum per policy year ⁵)	200
4	Intensive Care Unit (120 days maximum per policy year)	As charged, subject to Reasonable and Customary Charges (RCC) up to Overall Annual Limit
5	Hospital Supplies and Services	
6	Surgical Fees	
7	Operating Theatre Fees	
8	Anaesthetist's Fees	
9	In-Hospital Physician's Visit (240 visits maximum per policy year)	
10	Pre-Hospitalisation (within 60 days prior to Hospitalisation) <ul style="list-style-type: none"> - Diagnostic Tests - Specialist Consultation - Medication and Treatment (RM300 maximum per disability under A-Plus Med) 	
11	Post-Hospitalisation Treatment (within 120 days after hospitalisation) <ul style="list-style-type: none"> - Out-patient Diagnostic X-ray and Lab Test - Medical Expenses and Consultation 	
12	Day Procedure	

No.	Benefit Limits	A-Plus Med with A-Plus MedBooster (Plan 200) RM
13	Out-patient Physiotherapy and Acupuncture (per policy year and within 60 days after hospitalisation)	6,000
14	Home Nursing Care (per confinement) (180 days lifetime limit)	4,000
15	Organ/Bone Marrow Transplant	As charged, subject to Reasonable and Customary Charges (RCC) up to Overall Annual Limit
16	Daily Cash Allowance at Government Hospital per day (120 days maximum per policy year)	100
17	Daily Guardian Benefit per day (120 days maximum per policy year)	110
18	Overseas Hospitalisation Treatment in Singapore ⁶ (per policy year)	N/A
Overall Annual Limit (Item 1 to 18) Per Insured		1,375,000 (Annual Limit of RM125,000 from A-Plus Med plus RM1,250,000 from A-Plus MedBooster)
Overall Lifetime Limit (Item 1 to 18) Per Insured		N/A
Increasing Overall Annual Limit (applicable for A-Plus Med only)		Annual Limit of A-Plus Med shall increase by 5% of the initial Annual Limit upon completion of every 2 policy years for 20 policy years, provided the total claims amount under A-Plus Med is less than RM5,000 during the immediate preceding 2 policy years
19	Out-patient Dengue Fever Treatment (per event)	2,000
20	Emergency Accidental Out-patient Treatment and 30 days Follow-up Treatment at Hospital and Clinic (per accident)	5,000 (Benefit Limit of RM2,500 from A-Plus Med plus RM2,500 from A-Plus MedBooster)

No.	Benefit Limits	A-Plus Med with A-Plus MedBooster (Plan 200) RM
21	Emergency Accident Out-patient Dental Treatment (per accident)	8,000 (Benefit Limit of RM4,000 from A-Plus <i>Med</i> plus RM4,000 from A-Plus <i>MedBooster</i>)
22	Out-patient Kidney Dialysis Treatment and Out-patient Cancer Treatment (per lifetime)	937,500 (Lifetime Limit of RM312,500 from A-Plus <i>Med</i> plus RM625,000 from A-Plus <i>MedBooster</i>)

Things you should know

Q: What is A-Plus MedBooster?

A-Plus *MedBooster* is an optional unit deducting rider attachable to A-Plus *Med*; and also an optional premium paying rider attachable to A-Life *Med Regular* with coverage on hospitalisation and surgical expenses up to age 100. It serves as an additional layer of medical coverage for A-Plus *Med* or A-Life *Med Regular*.

For A-Life *Med Regular*, there are 3 different Plan types with Room and Board benefit ranging from RM150 to RM250 to be attached; for A-Plus *Med*, there are 6 different Plan types with Room and Board benefit ranging from RM150 to RM500 to be attached. The Plan type of A-Plus *MedBooster* shall be the same as the Plan type of A-Plus *Med* or A-Life *Med Regular*.

A-Plus *MedBooster* comes with Deductible Amount that differs by Plan type. On top of this, A-Plus *MedBooster* boosts the benefits of A-Plus *Med* or A-Life *Med Regular* by offering high Annual Limit, high Lifetime Limit for Out-patient Kidney Dialysis Treatment and Out-patient Cancer Treatment Benefit and additional benefits such as Hospital Room and Board Booster, Out-patient Dengue Fever Treatment and Overseas Hospitalisation Treatment in Singapore (applicable to Plan 500 only).

Q: Who is eligible to buy A-Plus MedBooster?

This rider is available to individuals aged between 14 days and 70 years old. It is only attachable to A-Plus *Med* or A-Life *Med Regular* of the same Plan type.

Q: What will happen to A-Plus MedBooster if I downgrade or upgrade A-Plus Med or A-Life Med Regular ?

Your A-Plus *MedBooster* shall be downgraded or upgraded accordingly based on the Plan type chosen for A-Plus *Med* or A-Life *Med Regular*, subject to underwriting.

Q: Will the optional protection for the family offered under A-Plus Med or A-Life Med Regular be made available to A-Plus MedBooster?

Yes, the same family members covered under A-Plus *Med* or A-Life *Med Regular* shall be covered for A-Plus *MedBooster*, subject to underwriting.

Q: Where am I covered?

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 hospitalisation within Malaysia and hospitalisation due to medical emergency only whilst overseas.

Q: Will my Cost of Insurance / premium increase as my age increases?

For A-Plus *MedBooster*, the Cost of Insurance deducted / premium payable depends on your attained age and it will increase as your age increases.

Q: Are the Cost of Insurance / premiums for A-Plus MedBooster guaranteed?

The Cost of Insurance / premiums for this rider are not guaranteed and the Company reserves the right to revise the Cost of Insurance / premiums 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?

There are no fees and charges other than the Cost of Insurance deducted / premium payable.

Q: Are the premiums paid for A-Plus MedBooster eligible for income tax?

Yes, the premiums paid for this rider may qualify you for a personal tax relief of up to RM3,000 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 MedBooster?

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
- 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 accident not prescribed by a 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
- Hospitalisation 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 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 plan 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. If the basic policy of the Traditional Life Insurance to which this rider is attached, is cancelled within the 15-day free look period, the full premium less medical expenses (if any) will be refunded.
4. You are advised to refer to the sales illustration for further information.
5. You should ensure that important information regarding this plan is disclosed to you and you understand the information disclosed. If there is ambiguity, you should seek clarification from the Company.
6. 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.
7. 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 / premium payable 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.

Mengenai perlindungan perubatan, anda haruslah sentiasa berfikir tentang masa depan. Kos perubatan sedang meningkat dari tahun ke tahun, oleh itu anda memerlukan jaminan bahawa anda mempunyai perlindungan yang mencukupi untuk tahun-tahun akan datang.

Memperkenalkan **A-Plus *MedBooster***, pelan yang memperluaskan jaringan keselamatan perubatan anda.

A-Plus *MedBooster* melengkap **A-Plus *Med*** atau **A-Life *Med Regular*** anda dengan meningkatkan Had Tahunan anda sehingga RM1.5 juta tanpa Had Seumur Hidup¹, membantu anda menghadapi kos perubatan yang semakin meningkat. Anda mempunyai pilihan rawatan yang lebih luas dengan akses ke Singapura² dan perlindungan untuk Rawatan Demam Denggi Pesakit Luar. Nikmati had yang lebih tinggi untuk manfaat Rawatan Kanser Pesakit Luar dan Rawatan Dialisis Buah Pinggang Pesakit Luar, serta manfaat Pendorong Bilik dan Penginapan Hospital.

Sekali-sekala, sesuatu yang tidak diduga mungkin berlaku. Untuk perlindungan perubatan komprehensif yang anda perlukan sekarang dan masa depan, pilihlah **A-Plus *MedBooster*** dengan **A-Plus *Med*** atau **A-Life *Med Regular***.



A-Plus *MedBooster* boleh memberikan anda

Had Tahunan yang Tinggi sehingga RM1.5 juta tanpa Had Seumur Hidup¹

- Had Tahunan **A-Plus *MedBooster*** ialah 10 kali ganda Had Tahunan asal **A-Plus *Med*** atau **A-Life *Med Regular***, sehingga RM1.5 juta.
- Untuk Pelan 250 dan ke atas, Had Tahunan anda adalah sehingga RM1.5 juta.
- Tiada Had Seumur Hidup¹.

Pendorong Bilik dan Penginapan Hospital

- Manfaat Bilik dan Penginapan Hospital anda akan meningkat sebanyak 20% daripada had Bilik dan Penginapan Hospital asal, setelah tamat setiap 2 tahun polisi, selama 10 tahun polisi.
- Manfaat Bilik dan Penginapan Hospital hanya akan ditingkatkan jika tiada tuntutan daripada **A-Plus *MedBooster*** dan / atau pelan yang dilampirkan bersamanya untuk 2 tahun polisi terdekat sebelumnya.

Rawatan Dialisis Buah Pinggang Pesakit Luar dan Rawatan Kanser Pesakit Luar

- Had Seumur Hidup yang tinggi untuk Rawatan Dialisis Buah Pinggang Pesakit Luar dan Rawatan Kanser Pesakit Luar, iaitu 2 kali ganda manfaat serupa yang ditawarkan oleh **A-Plus *Med*** atau **A-Life *Med Regular***.
- Dengan perlindungan tambahan ini, rawatan jangka panjang anda dan keluarga anda akan dijaga dengan baik.

Rawatan Demam Denggi Pesakit Luar²

- Sekiranya anda didiagnosis dengan Demam Denggi dan telah menerima rawatan pesakit luar, **A-Plus *MedBooster*** akan membayar anda kos Rawatan Demam Denggi Pesakit Luar.

Rawatan Kemasukan Hospital Luar Negara di Singapura²

- Jika anda dimasukkan ke hospital atau telah menerima rawatan di Singapura, **A-Plus *MedBooster*** akan membayar anda kos rawatan sebenar setelah ditukarkan ke Ringgit Malaysia, berdasarkan kadar pada hari pelepasan.
- Manfaat ini hanya akan dibayar dengan syarat tuntutan terkumpul sebelumnya yang dibayar di bawah **A-Plus *Med*** telah melebihi Amaun Deduktibel tahunan.
- Manfaat ini hanya untuk Pelan 500.

¹ Untuk No. 1 sehingga 18 dalam Jadual Manfaat (halaman 15). **A-Plus *MedBooster*** mestilah dibeli bersama dengan **A-Plus *Med*** atau **A-Life *Med Regular***.

² Sita rujuk kepada Jadual Manfaat pada halaman 15 untuk maklumat selanjutnya.

Jadual Manfaat A-Plus MedBooster adalah seperti berikut:

Terdapat 3 jenis Pelan yang berbeza dengan manfaat Bilik dan Penginapan Hospital di antara RM150 hingga RM250 yang dilampir dengan **A-Life Med Regular**; manakala 6 jenis Pelan yang berbeza dengan manfaat Bilik dan Penginapan Hospital di antara RM150 hingga RM500 yang dilampir dengan **A-Plus Med**. Jenis Pelan **A-Plus MedBooster** mestilah sama dengan jenis Pelan **A-Plus Med** atau **A-Life Med Regular**.

No.	Had Manfaat	Pelan 150 (RM)	Pelan 200 (RM)	Pelan 250 (RM)	Pelan 300 (RM)	Pelan 400 (RM)	Pelan 500 (RM)
	Amaun Deduktibel³ (setiap tahun polisi)	100,000	125,000	150,000	180,000	220,000	260,000
		Tambah Peningkatan Had Tahunan Keseluruhan A-Plus Med (jika ada)					
1	Bilik dan Penginapan Hospital ⁴ (maksimum 120 hari setiap tahun polisi)	150	200	250	300	400	500
2	Pendorong Bilik dan Penginapan Hospital	Manfaat Bilik dan Penginapan Hospital akan meningkat sebanyak 20% daripada Had Bilik dan Penginapan Hospital asal setelah tamat setiap 2 tahun polisi untuk tempoh 10 tahun polisi, dengan syarat tiada tuntutan telah dibuat di bawah A-Plus MedBooster dan / atau pelan yang dilampirkan bersamanya untuk 2 tahun polisi terdekat sebelumnya					
3	Bilik dan Penginapan Hospital Tambahan Semasa Di Luar Negara ⁴ (maksimum 120 hari setiap tahun polisi ⁵)	150	200	250	300	400	500
4	Unit Rawatan Rapi ⁴ (maksimum 120 hari setiap tahun polisi)	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Biasa sehingga Had Tahunan Keseluruhan					
5	Bekalan dan Perkhidmatan Hospital						
6	Yuran Pembedahan						
7	Yuran Bilik Pembedahan						
8	Yuran Pakar Bius						
9	Lawatan Pakar Perubatan Dalam Hospital ⁴ (maksimum 240 hari setiap tahun polisi)						

No.	Had Manfaat	Pelan 150 (RM)	Pelan 200 (RM)	Pelan 250 (RM)	Pelan 300 (RM)	Pelan 400 (RM)	Pelan 500 (RM)
10	Sebelum Penghospitalan (dalam tempoh 60 hari sebelum penghospitalan) - Ujian Diagnostik - Rundingan Doktor Pakar - Perubatan dan Rawatan	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Biasa sehingga Had Tahunan Keseluruhan					
11	Rawatan Selepas Penghospitalan (dalam tempoh 120 hari selepas penghospitalan) - X-ray Diagnostik dan Ujian Makmal Pesakit Luar - Perbelanjaan Perubatan dan Rundingan						
12	Prosedur Harian						
13	Rawatan Pesakit Luar Fisioterapi dan Akupunktur ⁴ (setiap tahun polisi dan dalam tempoh 60 hari selepas penghospitalan)	4,000	6,000	8,000	10,000	12,000	14,000
14	Penjagaan Kejururawatan Di Rumah ⁴ (setiap kemasukan hospital) (had seumur hidup 180 hari)	3,000	4,000	5,000	6,000	8,000	10,000
15	Pemindahan Organ/ Sumsu Tulang	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Biasa sehingga Had Tahunan Keseluruhan					
16	Elaun tunai harian di Hospital Kerajaan ⁴ (maksimum 120 hari setiap tahun polisi)	100	100	100	200	200	200

No.	Had Manfaat	Pelan 150 (RM)	Pelan 200 (RM)	Pelan 250 (RM)	Pelan 300 (RM)	Pelan 400 (RM)	Pelan 500 (RM)
17	Penjaga Harian ⁴ (maksimum 120 hari setiap tahun polisi)	90	110	130	160	220	280
18	Rawatan Kemasukan Hospital Luar Negara di Singapura ⁶ (setiap tahun polisi)	T/B	T/B	T/B	T/B	T/B	500,000
Had Tahunan Keseluruhan setiap Orang Diinsuranskan (no. 1 sehingga 18)		1.0 juta	1.25 juta	1.5 juta	1.5 juta	1.5 juta	1.5 juta
Had Seumur Hidup Keseluruhan setiap Orang Diinsuranskan (no. 1 sehingga 18)		T/B	T/B	T/B	T/B	T/B	T/B
No. 19 sehingga 22 di bawah tidak tertakluk kepada Amaun Deduktibel dan manfaat akan dibayar di atas Had Tahunan Keseluruhan							
19	Rawatan Demam Denggi Pesakit Luar (setiap kejadian)	1,500	2,000	2,500	3,000	4,000	5,000
20	Rawatan Kecemasan Pesakit Luar Akibat Kemalangan dan Rawatan Susulan 30 hari di Hospital dan Klinik (setiap kemalangan)	2,000	2,500	3,000	3,500	4,500	5,000
21	Rawatan Pergigian Kecemasan Pesakit Luar Akibat Kemalangan (setiap kemalangan)	3,000	4,000	5,000	6,000	8,000	10,000
22	Rawatan Dialisis Buah Pinggang Pesakit Luar dan Rawatan Kanser Pesakit Luar (Had Seumur Hidup)	500,000	625,000	750,000	900,000	1.1 juta	1.3 juta

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

Nota:

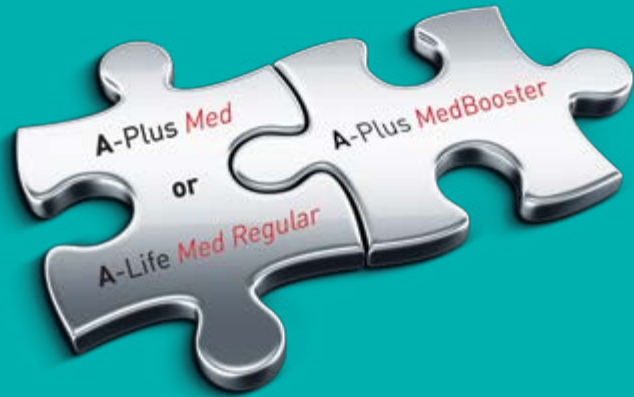
³ Amaun Deduktibel adalah bersamaan dengan jumlah Had Tahunan asal **A-Plus Med** atau **A-Life Med Regular** dan peningkatan Had Tahunan Keseluruhan (jika ada) **A-Plus Med** atau **A-Life Med Regular**. Sebarang perbelanjaan layak yang melebihi Amaun Deduktibel akan dibayar di bawah **A-Plus MedBooster**. Amaun Deduktibel hanya dikenakan ke atas no. 1 dan 3 sehingga 18 seperti yang dinyatakan dalam Jadual Manfaat.

⁴ Had Manfaat dan jumlah hari (jika ada) untuk manfaat-manfaat terpilih di atas adalah perkongsian antara **A-Plus MedBooster** dan pelan yang dilampirkan bersamanya.

⁵ Manfaat agregat yang dibayar di bawah no. 1 dan 3 tidak boleh melebihi 120 hari setiap tahun polisi.

⁶ AIA Bhd. akan membayar ganti perbelanjaan layak sebenar (setelah ditukarkan ke Ringgit Malaysia berdasarkan kadar pertukaran pada hari pelepasan) yang ditanggung dalam satu tahun polisi di bawah no. 1 sehingga 17 (kecuali no. 16) dalam Jadual Manfaat di atas, tertakluk kepada Had Manfaat ini, sekiranya jumlah bayaran terkumpul di bawah **A-Plus Med** melebihi Amaun Deduktibel dalam tahun polisi yang sama.

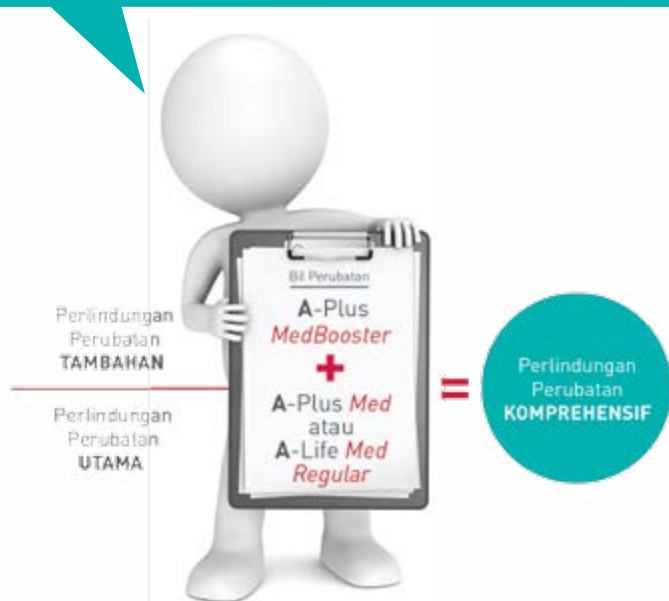
Bagaimana A-Plus MedBooster berfungsi



A-Plus MedBooster adalah rider potongan unit yang boleh dilampirkan pada **A-Plus Med**; dan juga pilihan rider jenis pembayaran premium yang boleh dilampirkan pada **A-Life Med Regular**. Jenis Pelan **A-Plus MedBooster** mestilah sama dengan jenis Pelan **A-Plus Med** atau **A-Life Med Regular**.

A-Plus Med atau **A-Life Med Regular** adalah pelan perubatan utama yang melindungi anda daripada tuntutan Ringgit pertama manakala **A-Plus MedBooster** berfungsi sebagai perlindungan perubatan tambahan yang meningkatkan manfaat-manfaat **A-Plus Med** atau **A-Life Med Regular**.

Dengan menggabungkan **A-Plus Med** atau **A-Life Med Regular** dengan **A-Plus MedBooster**, ia membentuk satu pelan perlindungan perubatan yang komprehensif untuk menjaga keperluan perubatan anda.



Contoh Jadual Manfaat yang menggabungkan Pelan 200 **A-Plus Med** dengan **A-Plus MedBooster** adalah seperti di bawah:

No.	Had Manfaat	A-Plus Med dengan A-Plus MedBooster (Pelan 200) RM
1	Bilik dan Penginapan Hospital (maksimum 120 hari setiap tahun polisi)	200
2	Pendorong Bilik dan Penginapan Hospital	Manfaat Bilik dan Penginapan Hospital akan meningkat sebanyak 20% daripada Had Bilik dan Penginapan Hospital asal setelah tamat setiap 2 tahun polisi untuk tempoh 10 tahun polisi, dengan syarat tiada tuntutan telah dibuat di bawah A-Plus MedBooster dan / atau pelan yang dilampirkan bersamanya untuk 2 tahun polisi terdekat sebelumnya
3	Bilik dan Penginapan Hospital Tambahan Semasa Di Luar Negara (maksimum 120 hari setiap tahun polisi ⁵)	200
4	Unit Rawatan Rapi (maksimum 120 hari setiap tahun polisi)	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Biasa sehingga Had Tahunan Keseluruhan
5	Bekalan dan Perkhidmatan Hospital	
6	Yuran Pembedahan	
7	Yuran Bilik Pembedahan	
8	Yuran Pakar Bius	
9	Lawatan Pakar Perubatan Dalam Hospital (maksimum 240 hari setiap tahun polisi)	
10	Pra-Hospitalisasi (dalam tempoh 60 hari sebelum penghospitalan) - Ujian Diagnostik - Rundingan Doktor Pakar - Perubatan dan Rawatan (RM300 maksimum untuk setiap kemalangan di bawah A-Plus Med)	

No.	Had Manfaat	A-Plus Med dengan A-Plus MedBooster (Pelan 200) RM
11	Rawatan Selepas Hospitalisasi (dalam tempoh 120 hari selepas penghospitalan) - Diagnostik X-ray dan Ujian Makmal Pesakit Luar - Perbelanjaan Perubatan dan Rundingan	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Biasa sehingga Had Tahunan Keseluruhan
12	Prosedur Harian	
13	Rawatan Pesakit Luar Fisioterapi dan Akupunktur (setiap tahun polisi dan dalam tempoh 60 hari selepas penghospitalan)	6,000
14	Penjagaan Kejururawatan Di Rumah (setiap kemasukan hospital) (had seumur hidup 180 hari)	4,000
15	Pemindahan Organ/Sumsum Tulang	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Biasa sehingga Had Tahunan Keseluruhan
16	Elaun tunai harian di Hospital Kerajaan (maksimum 120 hari setiap tahun polisi)	100
17	Penjaga Harian (maksimum 120 hari setiap tahun polisi)	110
18	Rawatan Kemasukan Hospital Luar Negara di Singapura ⁶ (setiap tahun polisi)	T/B
Had Tahunan Keseluruhan setiap Orang Diinsuranskan (no. 1 hingga 18)		1,375,000 (Had Tahunan RM125,000 daripada A-Plus <i>Med</i> dan RM1,250,000 daripada A-Plus <i>MedBooster</i>)
Had Seumur Hidup Keseluruhan setiap Orang Diinsuranskan (no. 1 hingga 18)		T/B
Peningkatan Had Tahunan Keseluruhan (hanya untuk A-Plus <i>Med</i>)		Had Tahunan A-Plus <i>Med</i> akan meningkat sebanyak 5% daripada Had Tahunan asal setelah tamat setiap 2 tahun polisi selama 20 tahun polisi, sekiranya jumlah tuntutan telah dibuat di bawah A-Plus <i>Med</i> tidak melebihi RM5,000 untuk 2 tahun polisi sebelumnya

No.	Had Manfaat	A-Plus Med dengan A-Plus MedBooster (Pelan 200) RM
19	Rawatan Demam Denggi Pesakit Luar (setiap kejadian)	2,000
20	Rawatan Kecemasan Pesakit Luar Akibat Kemalangan dan Rawatan Susulan 30 hari di Hospital dan Klinik (setiap kemalangan)	5,000 (Had Manfaat RM2,500 daripada A-Plus <i>Med</i> dan RM2,500 daripada A-Plus <i>MedBooster</i>)
21	Rawatan Pergigian Kecemasan Pesakit Luar Akibat Kemalangan (setiap kemalangan)	8,000 (Had Manfaat RM4,000 daripada A-Plus <i>Med</i> dan RM4,000 daripada A-Plus <i>MedBooster</i>)
22	Rawatan Dialisis Buah Pinggang Pesakit Luar dan Rawatan Kanser Pesakit Luar (Had Seumur Hidup)	937,500 (Had Seumur Hidup RM312,500 daripada A-Plus <i>Med</i> dan RM625,000 daripada A-Plus <i>MedBooster</i>)

Perkara-perkara yang anda perlu tahu

Q: Apakah itu A-Plus MedBooster?

A-Plus *MedBooster* merupakan rider potongan unit yang boleh dilampirkan pada A-Plus *Med*; dan juga pilihan rider jenis pembayaran premium yang boleh dilampirkan pada A-Life *Med Regular*. A-Plus *MedBooster* melindungi kemasukan ke hospital dan perbelanjaan pembedahan sehingga umur 100. A-Plus *MedBooster* berfungsi sebagai lapisan perlindungan tambahan untuk A-Plus *Med* atau A-Life *Med Regular*.

Untuk A-Life *Med Regular*, terdapat 3 jenis Pelan yang berbeza dengan manfaat Bilik dan Penginapan Hospital di antara RM150 hingga RM250 yang boleh dilampirkan; manakala untuk A-Plus *Med*, terdapat 6 jenis Pelan yang berbeza untuk manfaat Bilik dan Penginapan Hospital bermula daripada RM150 sehingga RM500 yang boleh dilampirkan. Jenis Pelan A-Plus *MedBooster* mestilah sama dengan jenis A-Plus *Med* atau A-Life *Med Regular*.

A-Plus *MedBooster* dilengkapi dengan Amaun Deduktibel yang berbeza dengan jenis Pelan. Selain daripada ini, A-Plus *MedBooster* meningkatkan manfaat-manfaat A-Plus *Med* atau A-Life *Med Regular* dengan menawarkan Had Tahunan yang tinggi, Had Seumur Hidup Rawatan Dialisis Buah Pinggang Pesakit Luar dan Rawatan Kanser Pesakit Luar yang tinggi, dan manfaat-manfaat tambahan seperti Pendorong Bilik dan Penginapan Hospital, Rawatan Demam Denggi Pesakit Luar dan Rawatan Kemasukan Hospital Luar Negara di Singapura (hanya untuk Pelan 500).

Q: Siakah yang layak membeli A-Plus MedBooster?

Rider ini boleh disertai oleh individu yang berumur di antara 14 hari dan 70 tahun. Rider ini hanya boleh dilampirkan pada A-Plus *Med* atau A-Life *Med Regular* sekiranya jenis pelannya sama.

Q: Apakah yang akan terjadi kepada A-Plus MedBooster sekiranya saya menurunkan atau meningkatkan pelan A-Plus Med atau A-Life Med Regular?

Pelan A-Plus *MedBooster* anda akan diturunkan atau ditingkatkan berdasarkan pelan yang dipilih untuk A-Plus *Med* atau A-Life *Med Regular*, tertakluk kepada penajajaminan.

Q: Adakah perlindungan pilihan untuk keluarga saya yang ditawarkan oleh A-Plus Med atau A-Life Med Regular juga boleh didapati bawah A-Plus MedBooster?

Ya, ahli keluarga anda yang sama yang dilindungi di bawah A-Plus *Med* atau A-Life *Med Regular* juga akan dilindungi di bawah A-Plus *MedBooster*, tertakluk kepada penajajaminan.

Q: Di manakah saya dilindungi?

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

Q: Adakah Kos Insurans / premium saya akan meningkat apabila umur saya meningkat?

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

Q: Adakah Kos Insurans / premium untuk A-Plus MedBooster terjamin?

Kos Insurans / premium 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?

Tiada yuran-yuran dan caj-caj yang lain selain daripada Kos Insurans yang ditolak / premium yang dibayar.

Q: Adakah premium-premium yang dibayar untuk A-Plus MedBooster layak mendapat pelepasan cukai?

Ya, premium-premium yang dibayar untuk rider ini melayakkan anda mendapat pelepasan cukai sehingga RM3,000 untuk insurans perubatan dan pendidikan, tertakluk kepada keputusan muktamad Lembaga Hasil Dalam Negeri Malaysia.

Q: Apakah pengecualian-pengecualian utama untuk A-Plus MedBooster?

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 kecuali 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 yang ditunjukkan dengan jelas atau didagnosis 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
- 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 pembetulan penglihatan, kanta sentuh, kanta intraocular kecuali kanta intraocular monofocal dalam pembedahan katarak; atau
- Rawatan pergigian melainkan perlu dilakukan akibat kecederaan; atau
- Penghospitalan terutamanya untuk tujuan penyiasatan, diagnosis, pemeriksaan sinar-x, pemeriksaan fizikal atau perubatan am, tidak berkaitan dengan rawatan atau diagnosis hilang upaya yang dilindungi 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 dan 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 polisi asas Insurans Berkaitan Pelaburan di mana 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. Jika polisi asas Hayat Tradisional di mana rider ini dilampirkan kepada, dibatalkan dalam tempoh percubaan 15 hari, premium yang telah dibayar tolak perbelanjaan perubatan (jika ada) akan dipulangkan sepenuhnya.
4. Anda dinasihatkan supaya merujuk ilustrasi jualan untuk maklumat lanjut.
5. 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.
6. 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.
7. 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 / premium yang perlu dibayar 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.

当谈到医药保障，您需要时常考虑到未来。医药治疗费用逐年高涨，因此，您需要确保在未来几年拥有足够的保障。

为您介绍 A-Plus MedBooster，扩大您医疗安全网的一项计划。

A-Plus MedBooster 扩大您的 A-Plus Med 或 A-Life Med Regular 保障，通过高达150万令吉的年度限额，以及无终生限额¹，协助您应付不断高涨的医药费用。您将获得更广泛的医疗选择 – 在新加坡²接受医药治疗，以及门诊骨痛热症治疗。您将享有更高终生限额的门诊癌症治疗及门诊洗肾治疗，以及住院与膳食辅助利益。

生命中偶尔会发生不如意的事件，这是我们意想不到的。为您今天和明天所需要的全面医药保障，选择 A-Plus MedBooster 与 A-Plus Med 或 A-Life Med Regular。



以下是 A-Plus MedBooster 可以给予的

高达RM150万的年度限额以及无终生限额¹

- 您的 A-Plus MedBooster 年度限额是 A-Plus Med 或 A-Life Med Regular 的初期年度限额之十倍，高达RM150万。
- 在计划250及以上，年度限额将高达RM150万。
- 无终身限额¹。

住院与膳食辅助

- 您的住院与膳食利益将在每满两个保单年增长初期住院与膳食限额之20%，为期10个保单年。
- 住院与膳食的增长利益将获给予，若在之前的两个保单年内不曾在A-Plus MedBooster 以及 / 或它所附加于的计划里作出任何索赔。

门诊洗肾治疗以及门诊癌症治疗

- 高终生限额的门诊洗肾治疗以及门诊癌症治疗，即 A-Plus Med 或 A-Life Med Regular 所提供的相同利益之两倍。
- 有了此额外保障，您与您家人的长期治疗将获保障。

门诊骨痛热症治疗²

- 若您被诊断患上骨痛热症，以及已接受门诊治疗，A-Plus MedBooster 将支付您的门诊骨痛热症治疗费用。

新加坡的海外住院治疗²

- 若您在新加坡住院或接受治疗，A-Plus MedBooster 将支付在根据出院当天的汇率率，兑换成马币的实际符合资格的费用。
- 此利益将获支付，若之前所支付于 A-Plus Med 的累积索赔已超过每年的扣除额。
- 此利益仅适用于计划500。

¹ 请参阅利益表里的项目1至18（第29页）。A-Plus MedBooster 必须与 A-Plus Med 或 A-Life Med Regular 一起购买。

² 请参阅第29页的利益表以获取详细的利益保障。

A-Plus MedBooster 的利益表如下:

此计划提供3种不同的住院与膳食利益,从RM150至RM250,若附加于 A-Life *Med Regular*; 而提供6种不同的住院与膳食利益,从RM150至RM500,若附加于 A-Plus *Med*。A-Plus *MedBooster* 的计划必须与 A-Plus *Med* 或 A-Life *Med Regular* 的计划相同。

项目	利益限额	计划 150 (RM)	计划 200 (RM)	计划 250 (RM)	计划 300 (RM)	计划 400 (RM)	计划 500 (RM)
	扣除额 ³ (每个保单年)	100,000	125,000	150,000	180,000	220,000	260,000
		加上 A-Plus <i>Med</i> 的增长年度限额 (若有)					
1	住院与膳食 ⁴ (每个保单年最高120天)	150	200	250	300	400	500
2	住院与膳食辅助	住院与膳食将在每满两个保单年增长为初期住院与膳食限额之20%,为期10个保单年,若在之前的两个保单年内不曾在 A-Plus <i>MedBooster</i> 以及 / 或它所附加于的计划里作出任何索赔					
3	在海外住院的额外住院与膳食 ⁴ (每个保单年最高120天 ⁵)	150	200	250	300	400	500
4	深切治疗部 ⁴ (每个保单年最高120天)	照单赔偿,受限于一般合理收费,高达年度限额					
5	医院供应及服务						
6	手术费						
7	手术室费用						
8	麻醉剂费用						
9	住院期间的医生诊查费 ⁴ (每个保单年最高240次)						
10	住院前 (住院前60天内) - 诊断检查 - 专科咨询 - 医药及治疗						
11	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						
12	日间程序						

项目	利益限额	计划 150 (RM)	计划 200 (RM)	计划 250 (RM)	计划 300 (RM)	计划 400 (RM)	计划 500 (RM)
13	门诊物理治疗及针灸 ⁴ (每个保单年以及出院后60天内)	4,000	6,000	8,000	10,000	12,000	14,000
14	住家看护 ⁴ (每宗) (终生限额为180天)	3,000	4,000	5,000	6,000	8,000	10,000
15	器官 / 骨髓之移植	照单赔偿,受限于一般合理收费,高达年度限额					
16	入住政府医院的每日津贴 ⁴ (每个保单年最高120天)	100	100	100	200	200	200
17	监护人每日利益 ⁴ (每个保单年最高120天)	90	110	130	160	220	280
18	新加坡的海外住院治疗 ⁶ (每个保单年)	无	无	无	无	无	500,000
	每投保人的年度限额 (项目1至18)	100万	125万	150万	150万	150万	150万
	每投保人的终生限额 (项目1至18)	无	无	无	无	无	无
	以下项目19至22是不受限于扣除额以及其利益的支付是在年度限额之上						
19	门诊骨痛热症治疗 (每宗)	1,500	2,000	2,500	3,000	4,000	5,000
20	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)	2,000	2,500	3,000	3,500	4,500	5,000
21	紧急意外门诊牙齿治疗 (每宗意外)	3,000	4,000	5,000	6,000	8,000	10,000
22	门诊洗肾治疗以及门诊癌症治疗 (终生限额)	500,000	625,000	750,000	900,000	110万	130万

请参阅保单契约以获取详细的利益保障。

备注:

- ³ 扣除额相等于 A-Plus *Med* 或 A-Life *Med Regular* 的初期年度限额以及增长的年度限额 (若有) 之总数。超过扣除额的任何符合资格的索赔数额将支付于 A-Plus *MedBooster*。扣除额仅适用于利益表里的项目1及项目3至18。
- ⁴ 以上所选的项目里的利益限额以及日数 (若有) 将是 A-Plus *MedBooster* 以及它所附加于的计划之间共享。
- ⁵ 在项目1及项目3里的每个保单年之总支付利益将不超过120天。
- ⁶ 友邦保险将支付在同一个保单年内, 在利益表里的项目1至17 (项目16除外) 的随后实际符合资格的费用 (根据出院当天的汇率转换成马币), 受限于此利益限额, 若在同一个保单年内, 所支付于 A-Plus *Med* 的累积合格费用已超过每年的扣除额。

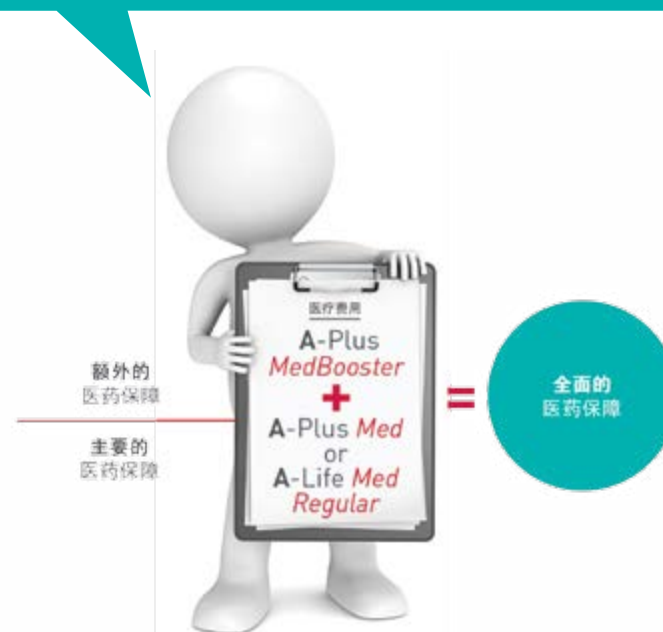
A-Plus MedBooster 是如何运作



A-Plus *MedBooster* 是一项选择性的单位扣除附条并附加于 A-Plus *Med*, 也是一项选择性保费缴付附条并附加于 A-Life *Med Regular*。A-Plus *MedBooster* 的计划必须和 A-Plus *Med* 或 A-Life *Med Regular* 所选择的计划相同。

A-Plus *Med* 或 A-Life *Med Regular* 是主要的医药计划, 提供您从第一令吉的保障, 而 A-Plus *MedBooster* 则充当一个额外的医药保障, 以增强 A-Plus *Med* 或 A-Life *Med Regular* 的利益。

通过 A-Plus *Med* 或 A-Life *Med Regular* 与 A-Plus *MedBooster* 一同配搭, 它将形成一个全面的医药保障, 以保障您的医药需求。



以下例子是由 A-Plus *Med* (计划200) 与 A-Plus *MedBooster* (计划 200) 一同配搭的利益表:

项目	利益限额	A-Plus <i>Med</i> 与 A-Plus <i>MedBooster</i> (计划 200) RM
1	住院与膳食 (每个保单年最高120天)	200
2	住院与膳食辅助	住院与膳食将在每满两个保单年增长为初期住院与膳食限额之20%，为期10个保单年，若在之前的两个保单年内不曾于 A-Plus <i>MedBooster</i> 以及 / 或它所附加于的计划里作出任何索赔
3	在海外住院的额外住院与膳食 (每个保单年最高120天 ⁵)	200
4	深切治疗部 (每个保单年最高120天)	照单赔偿，受限于一合理收费，高达年度限额
5	医院供应及服务	
6	手术费	
7	手术室费用	
8	麻醉剂费用	
9	住院期间的医生诊查费 (每个保单年最高240次)	
10	住院前 (住院前60天内) - 诊断检查 - 专科咨询 - 医药及治疗 (A-Plus <i>Med</i> 的每宗残疾最高RM300)	
11	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	
12	日间程序	6,000
13	门诊物理治疗及针灸 (每个保单年以及出院后60天内)	
14	住家看护 (每宗) (终生限额为180天)	4,000

项目	利益限额	A-Plus <i>Med</i> 与 A-Plus <i>MedBooster</i> (计划 200) RM
15	器官 / 骨髓之移植	照单赔偿，受限于一合理收费，高达年度限额
16	入住政府医院的每日津贴 (每个保单年最高120天)	100
17	监护人每日利益 (每个保单年最高120天)	110
18	新加坡的海外住院治疗 ⁶ (每个保单年)	无
每投保人的年度限额 (项目1至18)		1,375,000 (A-Plus <i>Med</i> 的年度限额之RM125,000加上 A-Plus <i>MedBooster</i> 的RM1,250,000)
每投保人的终生限额 (项目1至18)		无
增长的年度限额 (仅适用于A-Plus <i>Med</i>)		A-Plus <i>Med</i> 的年度限额将在每满两个保单年，增长为初期年度限额之5%，为期20个保单年，若在之前的两个保单年内在 A-Plus <i>Med</i> 作出的索赔总额不超过RM5,000
19	门诊骨痛热症治疗 (每宗)	2,000
20	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)	5,000 (A-Plus <i>Med</i> 的利益限额之RM2,500加上 A-Plus <i>MedBooster</i> 的RM2,500)
21	紧急意外门诊牙齿治疗 (每宗意外)	8,000 (A-Plus <i>Med</i> 的利益限额之RM4,000加上 A-Plus <i>MedBooster</i> 的RM4,000)
22	门诊洗肾治疗以及门诊癌症治疗 (终生限额)	937,500 (A-Plus <i>Med</i> 的终生限额之RM312,500加上 A-Plus <i>MedBooster</i> 的RM625,000)

您应该知道的事件

问: 什么是 A-Plus MedBooster?

A-Plus *MedBooster* 是一项选择性单位扣除附条并附加于 A-Plus *Med*, 也是一项选择性保费缴付附条并附加于 A-Life *Med Regular*。A-Plus *MedBooster* 提供您直至100岁的住院手术费用保障。它将充当 A-Plus *Med* 或 A-Life *Med Regular* 的额外医药保障。

此计划提供3种不同的住院与膳食利益, 从RM150至RM250, 若附加于 A-Life *Med Regular*; 而提供6种不同的住院与膳食利益, 从RM150至RM500, 若附加于A-Plus *Med*。A-Plus *MedBooster* 的计划必须与 A-Plus *Med* 或 A-Life *Med Regular* 的计划相同。

A-Plus *MedBooster* 附带扣除额, 其数额将根据不同的计划而定。除此之外, A-Plus *MedBooster* 也增强了 A-Plus *Med* 或 A-Life *Med Regular* 的利益, 既通过高年度限额, 高终生限额的门诊洗肾治疗以及门诊癌症治疗, 以及额外利益如住院与膳食辅助, 门诊骨痛热症治疗以及新加坡的海外住院治疗 (仅适用于计划 500)。

问: 谁符合资格购买 A-Plus MedBooster?

此附条提供给年龄介于14天至70岁的人士。它仅可附加于 A-Plus *Med* 或 A-Life *Med Regular* 的相同计划。

问: A-Plus MedBooster 将会怎样若我降低或提升 A-Plus Med 或 A-Life Med Regular 的计划?

您的 A-Plus *MedBooster* 计划将会根据您所选的 A-Plus *Med* 或 A-Life *Med Regular* 计划降低或提升, 惟需经过核保程序。

问: A-Plus Med 或 A-Life Med Regular 所提供家人的选择性保障是否提供给 A-Plus MedBooster?

是的, 获得 A-Plus *Med* 或 A-Life *Med Regular* 保障的家庭成员也将享有 A-Plus *MedBooster* 的保障, 惟需经过核保程序。

问: 我在哪里获得保障?

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。若您是外国人, 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。

问: 保险费用 / 保费是否会随着我的年龄增长而增加?

A-Plus *MedBooster* 的保险费用扣除/ 保费支付将根据您届时的年龄以及其保险费用/ 保费将随着您年龄的增长而增加。

问: A-Plus MedBooster 的保险费用/ 保费是否获得保证?

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

问: 我该支付的费用以及收费是多少?

除了保险费用/ 保费, 您无需缴付其他的费用及收费。

问: A-Plus MedBooster 之保费是否享有税务减免?

是的, 此附条的保费可让您在医疗及教育保险组别里享有高达RM3,000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。

问: A-Plus MedBooster 有哪些不受保情形?

此附条不会支付:

- 已存有的疾病; 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, 并在投保人未满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
- 整形 / 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. 如果此附条附加于的传统人寿保单在15天的免费阅览期内撤消, 您已缴付之保险数额, 减去医药开销 (若有), 将全数退还。
4. 请您参考销售说明书以获取进一步的详情。
5. 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。
6. 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查阅。
7. 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/ 保费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 *MedBooster* (attachable to 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 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
0	184.97	196.63	206.17	211.47	220.48	375.24
1	177.55	188.68	198.75	205.11	212.53	361.46
2	170.13	180.73	191.33	198.75	204.58	347.15
3	162.71	172.78	183.91	192.39	196.63	333.37
4	155.29	164.83	176.49	186.03	188.68	319.06
5	148.40	155.82	168.54	180.20	181.26	305.28
6	127.20	145.22	157.94	170.66	177.02	279.84
7	127.20	145.22	157.94	170.66	177.02	279.84
8	127.20	145.22	157.94	170.66	177.02	279.84
9	127.20	145.22	157.94	170.66	177.02	279.84
10	127.20	145.22	157.94	170.66	177.02	279.84
11	160.06	203.52	223.66	232.67	241.68	394.32
12	160.06	203.52	223.66	232.67	241.68	394.32
13	160.06	203.52	223.66	232.67	241.68	394.32
14	160.06	203.52	223.66	232.67	241.68	394.32
15	160.06	203.52	223.66	232.67	241.68	394.32
16	197.16	217.30	248.04	253.34	264.47	445.20
17	197.16	217.30	248.04	253.34	264.47	445.20
18	197.16	217.30	248.04	253.34	264.47	445.20
19	197.16	217.30	248.04	253.34	264.47	445.20
20	197.16	217.30	248.04	253.34	264.47	445.20
21	216.24	234.26	263.41	285.14	306.34	483.36
22	216.24	234.26	263.41	285.14	306.34	483.36
23	216.24	234.26	263.41	285.14	306.34	483.36
24	216.24	234.26	263.41	285.14	306.34	483.36
25	216.24	234.26	263.41	285.14	306.34	483.36
26	222.07	243.80	268.18	295.21	328.07	534.24
27	222.07	243.80	268.18	295.21	328.07	534.24
28	222.07	243.80	268.18	295.21	328.07	534.24
29	222.07	243.80	268.18	295.21	328.07	534.24
30	222.07	243.80	268.18	295.21	328.07	534.24
31	227.37	256.52	320.65	353.51	395.38	585.12
32	227.37	256.52	320.65	353.51	395.38	585.12
33	227.37	256.52	320.65	353.51	395.38	585.12
34	227.37	256.52	320.65	353.51	395.38	585.12
35	227.37	256.52	320.65	353.51	395.38	585.12
36	238.50	259.70	322.24	357.22	413.40	674.16
37	238.50	259.70	322.24	357.22	413.40	674.16
38	238.50	259.70	322.24	357.22	413.40	674.16
39	238.50	259.70	322.24	357.22	413.40	674.16
40	238.50	259.70	322.24	357.22	413.40	674.16
41	275.60	296.80	380.54	471.70	521.52	712.32
42	275.60	296.80	380.54	471.70	521.52	712.32
43	275.60	296.80	380.54	471.70	521.52	712.32
44	275.60	296.80	380.54	471.70	521.52	712.32
45	275.60	296.80	380.54	471.70	521.52	712.32
46	365.70	392.20	496.08	627.52	692.18	1,335.60
47	365.70	392.20	496.08	627.52	692.18	1,335.60
48	365.70	392.20	496.08	627.52	692.18	1,335.60
49	365.70	392.20	496.08	627.52	692.18	1,335.60
50	365.70	392.20	496.08	627.52	692.18	1,335.60

Appendix / Apendiks / 附录 (continued)

Attained Age / Umur Dicapai / 届时年龄	Male Insured / Orang Diinsuranskan Lelaki / 男性投保人					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
51	466.40	519.40	660.38	819.38	932.80	1,844.40
52	466.40	519.40	660.38	819.38	932.80	1,844.40
53	466.40	519.40	660.38	819.38	932.80	1,844.40
54	466.40	519.40	660.38	819.38	932.80	1,844.40
55	466.40	519.40	660.38	819.38	932.80	1,844.40
56	651.90	689.00	864.96	1,078.02	1,235.96	1,885.21
57	651.90	689.00	864.96	1,078.02	1,235.96	1,885.21
58	651.90	689.00	864.96	1,078.02	1,235.96	1,885.21
59	651.90	689.00	864.96	1,078.02	1,235.96	1,885.21
60	651.90	689.00	864.96	1,078.02	1,235.96	1,946.16
61	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
62	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
63	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
64	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
65	1,007.00	1,085.44	1,261.40	1,453.26	1,611.20	3,052.80
66	1,325.00	1,414.04	1,614.38	1,839.10	2,080.78	3,337.94
67	1,325.00	1,414.04	1,614.38	1,839.10	2,080.78	3,337.94
68	1,325.00	1,414.04	1,614.38	1,839.10	2,080.78	3,337.94
69	1,325.00	1,414.04	1,614.38	1,839.10	2,080.78	3,337.94
70	1,351.50	1,442.13	1,646.71	1,875.67	2,122.65	3,408.96
71*	1,416.16	1,517.39	1,719.32	1,954.64	2,213.28	3,555.77
72*	1,481.35	1,592.65	1,791.40	2,033.61	2,303.91	3,702.58
73*	1,546.01	1,667.91	1,864.01	2,112.58	2,395.07	3,850.45
74*	1,611.20	1,742.64	1,936.62	2,191.55	2,485.70	3,997.26
75*	1,725.15	1,870.90	2,069.12	2,337.30	2,653.18	4,144.07
76*	1,813.13	1,972.13	2,167.70	2,444.89	2,777.73	4,339.64
77*	1,901.11	2,073.36	2,266.28	2,551.95	2,901.75	4,534.68
78*	1,989.09	2,174.59	2,364.33	2,659.54	3,025.77	4,730.78
79*	2,077.07	2,276.35	2,462.91	2,767.13	3,149.79	4,925.82
80*	2,166.11	2,378.64	2,562.02	2,873.66	3,273.28	5,120.86
81*	2,495.24	2,747.52	2,944.15	3,297.66	3,758.23	5,369.96
82*	2,618.20	2,890.09	3,081.42	3,447.12	3,931.54	5,618.53
83*	2,741.69	3,032.66	3,219.22	3,597.11	4,104.32	5,867.63
84*	2,864.65	3,175.76	3,357.02	3,747.10	4,277.63	6,116.20
85*	3,117.46	3,460.90	3,647.99	4,067.75	4,645.45	6,365.30
86*	3,212.33	3,570.61	3,753.46	4,182.76	4,779.01	6,548.68
87*	3,307.20	3,679.79	3,859.46	4,298.30	4,912.57	6,732.59
88*	3,402.07	3,789.50	3,964.93	4,413.31	5,046.13	6,917.03
89*	3,496.94	3,898.68	4,070.40	4,528.32	5,179.69	7,100.94
90*	3,590.75	4,007.86	4,177.46	4,643.86	5,311.66	7,284.85
91*	3,700.46	4,134.53	4,299.89	4,777.42	5,466.42	7,497.38
92*	3,809.64	4,261.20	4,422.85	4,910.98	5,621.18	7,710.44
93*	3,918.82	4,387.87	4,545.28	5,044.54	5,775.41	7,922.44
94*	4,028.53	4,514.54	4,668.24	5,178.10	5,930.17	8,135.50
95*	4,139.30	4,641.74	4,791.73	5,311.66	6,083.87	8,348.03
96*	4,264.38	4,785.90	4,932.18	5,464.30	6,260.36	8,591.30
97*	4,389.46	4,930.06	5,072.63	5,616.94	6,436.32	8,834.04
98*	4,515.07	5,074.75	5,213.08	5,769.58	6,612.28	9,076.78
99*	4,640.15	5,218.91	5,352.47	5,922.22	6,788.77	9,320.05

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

The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST) sebanyak 6%. / 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	Female Insured / Orang Diinsuranskan Perempuan / 女性投保人					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
0	153.17	156.88	164.30	171.72	194.51	337.08
1	150.52	155.82	164.30	171.72	190.27	328.07
2	147.87	154.76	164.30	171.72	186.03	319.06
3	145.22	153.70	164.30	171.72	181.79	310.58
4	142.57	152.64	164.30	171.72	177.55	301.57
5	139.92	151.58	164.30	171.72	172.78	292.56
6	118.19	136.21	148.93	161.65	168.01	254.40
7	118.19	136.21	148.93	161.65	168.01	254.40
8	118.19	136.21	148.93	161.65	168.01	254.40
9	118.19	136.21	148.93	161.65	168.01	254.40
10	118.19	136.21	148.93	161.65	168.01	254.40
11	149.99	179.14	208.82	222.60	235.32	330.72
12	149.99	179.14	208.82	222.60	235.32	330.72
13	149.99	179.14	208.82	222.60	235.32	330.72
14	149.99	179.14	208.82	222.60	235.32	330.72
15	149.99	179.14	208.82	222.60	235.32	330.72
16	193.45	215.18	244.33	286.20	298.92	394.32
17	193.45	215.18	244.33	286.20	298.92	394.32
18	193.45	215.18	244.33	286.20	298.92	394.32
19	193.45	215.18	244.33	286.20	298.92	394.32
20	193.45	215.18	244.33	286.20	298.92	394.32
21	208.82	231.61	277.19	324.36	349.80	432.48
22	208.82	231.61	277.19	324.36	349.80	432.48
23	208.82	231.61	277.19	324.36	349.80	432.48
24	208.82	231.61	277.19	324.36	349.80	432.48
25	208.82	231.61	277.19	324.36	349.80	432.48
26	218.36	241.15	284.08	332.84	356.16	508.80
27	218.36	241.15	284.08	332.84	356.16	508.80
28	218.36	241.15	284.08	332.84	356.16	508.80
29	218.36	241.15	284.08	332.84	356.16	508.80
30	218.36	241.15	284.08	332.84	356.16	508.80
31	226.31	250.69	312.70	348.74	385.84	572.40
32	226.31	250.69	312.70	348.74	385.84	572.40
33	226.31	250.69	312.70	348.74	385.84	572.40
34	226.31	250.69	312.70	348.74	385.84	572.40
35	226.31	250.69	312.70	348.74	385.84	572.40
36	231.08	256.52	320.12	355.10	407.04	661.44
37	231.08	256.52	320.12	355.10	407.04	661.44
38	231.08	256.52	320.12	355.10	407.04	661.44
39	231.08	256.52	320.12	355.10	407.04	661.44
40	231.08	256.52	320.12	355.10	407.04	661.44
41	273.48	292.56	369.94	455.80	521.52	775.92
42	273.48	292.56	369.94	455.80	521.52	775.92
43	273.48	292.56	369.94	455.80	521.52	775.92
44	273.48	292.56	369.94	455.80	521.52	775.92
45	273.48	292.56	369.94	455.80	521.52	775.92
46	350.86	391.14	473.82	583.00	656.14	1,195.68
47	350.86	391.14	473.82	583.00	656.14	1,195.68
48	350.86	391.14	473.82	583.00	656.14	1,195.68
49	350.86	391.14	473.82	583.00	656.14	1,195.68
50	350.86	391.14	473.82	583.00	656.14	1,195.68

Appendix / Apendiks / 附录 (continued)

Attained Age / Umur Dicapai / 届时年龄	Female Insured / Orang Diinsuranskan Perempuan / 女性投保人					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
51	421.88	500.32	625.40	791.82	919.02	1,857.12
52	421.88	500.32	625.40	791.82	919.02	1,857.12
53	421.88	500.32	625.40	791.82	919.02	1,857.12
54	421.88	500.32	625.40	791.82	919.02	1,857.12
55	421.88	500.32	625.40	791.82	919.02	1,857.12
56	575.58	675.22	842.70	1,040.92	1,200.98	1,877.26
57	575.58	675.22	842.70	1,040.92	1,200.98	1,877.26
58	575.58	675.22	842.70	1,040.92	1,200.98	1,877.26
59	575.58	675.22	842.70	1,040.92	1,200.98	1,877.26
60	575.58	675.22	842.70	1,040.92	1,200.98	1,908.00
61	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
62	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
63	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
64	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
65	843.76	1,044.10	1,202.04	1,338.78	1,596.36	2,989.20
66	1,153.28	1,215.82	1,474.46	1,747.94	2,121.06	3,396.24
67	1,153.28	1,215.82	1,474.46	1,747.94	2,121.06	3,396.24
68	1,153.28	1,215.82	1,474.46	1,747.94	2,121.06	3,396.24
69	1,153.28	1,215.82	1,474.46	1,747.94	2,121.06	3,396.24
70	1,176.60	1,240.20	1,504.14	1,782.92	2,163.46	3,498.00
71*	1,232.78	1,304.33	1,570.92	1,857.65	2,256.21	3,650.11
72*	1,288.96	1,368.99	1,638.23	1,931.85	2,349.49	3,802.22
73*	1,345.14	1,433.12	1,705.01	2,006.58	2,442.24	3,953.27
74*	1,401.32	1,497.25	1,772.32	2,081.31	2,535.52	4,105.38
75*	1,501.49	1,608.55	1,892.10	2,220.70	2,706.71	4,257.49
76*	1,578.34	1,696.00	1,982.73	2,322.46	2,833.91	4,458.36
77*	1,655.19	1,783.98	2,073.36	2,424.22	2,960.58	4,659.23
78*	1,732.04	1,871.96	2,163.99	2,525.98	3,087.25	4,860.10
79*	1,808.89	1,959.94	2,255.15	2,627.74	3,214.45	5,061.50
80*	1,884.15	2,046.86	2,345.25	2,730.03	3,341.12	5,262.37
81*	2,170.88	2,364.86	2,695.05	3,132.30	3,836.67	5,519.42
82*	2,278.47	2,487.82	2,822.25	3,274.34	4,014.22	5,775.41
83*	2,385.53	2,611.31	2,948.92	3,416.38	4,191.77	6,032.46
84*	2,493.12	2,734.27	3,075.59	3,558.42	4,368.79	6,288.98
85*	2,713.07	2,980.19	3,341.65	3,861.58	4,743.50	6,545.50
86*	2,795.22	3,074.53	3,438.64	3,971.29	4,879.18	6,734.71
87*	2,877.37	3,168.34	3,536.16	4,080.47	5,015.39	6,923.39
88*	2,959.52	3,262.68	3,633.68	4,190.18	5,151.60	7,113.13
89*	3,041.14	3,357.02	3,730.67	4,299.36	5,287.81	7,301.81
90*	3,123.82	3,449.77	3,828.72	4,408.54	5,422.43	7,491.02
91*	3,219.22	3,558.95	3,941.08	4,535.21	5,580.90	7,710.97
92*	3,314.62	3,668.66	4,053.97	4,661.88	5,739.37	7,930.92
93*	3,410.02	3,777.84	4,166.33	4,788.55	5,897.84	8,150.87
94*	3,505.42	3,887.02	4,279.22	4,915.22	6,055.78	8,370.82
95*	3,602.41	3,995.14	4,392.11	5,042.42	6,213.72	8,591.30
96*	3,711.59	4,120.22	4,459.42	5,116.62	6,220.61	8,841.46
97*	3,821.30	4,244.77	4,527.26	5,190.82	6,227.50	9,091.62
98*	3,930.48	4,369.32	4,594.57	5,265.55	6,234.92	9,342.31
99*	4,039.66	4,492.81	4,661.88	5,339.75	6,241.81	9,591.94

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

The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans yang ditunjukkan termasuk Cukai Barangan dan Perkhidmatan (GST) sebanyak 6%. / 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 Diinsuranskan Perempuan dan Anak / 男性投保人与孩子					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	616.92	689.00	765.85	801.36	839.52	1,362.10
17	616.92	689.00	765.85	801.36	839.52	1,362.10
18	616.92	689.00	765.85	801.36	839.52	1,362.10
19	616.92	689.00	765.85	801.36	839.52	1,362.10
20	616.92	689.00	765.85	801.36	839.52	1,362.10
21	636.00	705.96	779.10	833.16	881.92	1,399.20
22	636.00	705.96	779.10	833.16	881.92	1,399.20
23	636.00	705.96	779.10	833.16	881.92	1,399.20
24	636.00	705.96	779.10	833.16	881.92	1,399.20
25	636.00	705.96	779.10	833.16	881.92	1,399.20
26	642.36	716.56	784.40	842.70	903.12	1,446.90
27	642.36	716.56	784.40	842.70	903.12	1,446.90
28	642.36	716.56	784.40	842.70	903.12	1,446.90
29	642.36	716.56	784.40	842.70	903.12	1,446.90
30	642.36	716.56	784.40	842.70	903.12	1,446.90
31	647.13	729.28	837.40	903.12	970.96	1,499.90
32	647.13	729.28	837.40	903.12	970.96	1,499.90
33	647.13	729.28	837.40	903.12	970.96	1,499.90
34	647.13	729.28	837.40	903.12	970.96	1,499.90
35	647.13	729.28	837.40	903.12	970.96	1,499.90
36	658.26	731.40	840.05	906.30	987.92	1,590.00
37	658.26	731.40	840.05	906.30	987.92	1,590.00
38	658.26	731.40	840.05	906.30	987.92	1,590.00
39	658.26	731.40	840.05	906.30	987.92	1,590.00
40	658.26	731.40	840.05	906.30	987.92	1,590.00
41	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
42	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
43	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
44	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
45	696.42	769.56	898.35	1,020.78	1,093.92	1,627.10
46	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
47	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
48	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
49	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
50	785.46	864.96	1,012.30	1,176.60	1,267.76	2,252.50
51	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
52	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
53	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
54	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
55	887.22	992.16	1,176.60	1,367.40	1,505.20	2,761.30
56	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,798.40
57	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,798.40
58	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,798.40
59	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,798.40
60	1,071.66	1,161.76	1,380.65	1,628.16	1,810.48	2,862.00

Appendix / Apendiks / 附录 (continued)

Attained Age / Umur Dicapai / 届时年龄	Male Insured and Children / Orang Diinsuranskan Perempuan dan Anak / 男性投保人与孩子					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
61	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
62	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
63	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
64	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
65	1,427.82	1,558.20	1,778.15	2,003.40	2,183.60	3,969.70
66	1,745.82	1,886.80	2,130.60	2,388.18	2,654.24	4,250.60
67	1,745.82	1,886.80	2,130.60	2,388.18	2,654.24	4,250.60
68	1,745.82	1,886.80	2,130.60	2,388.18	2,654.24	4,250.60
69	1,745.82	1,886.80	2,130.60	2,388.18	2,654.24	4,250.60
70	1,771.26	1,914.36	2,162.40	2,423.16	2,696.64	4,324.80
71*	1,836.45	1,990.68	2,236.60	2,502.66	2,785.68	4,467.90
72*	1,901.64	2,064.88	2,308.15	2,582.16	2,878.96	4,616.30
73*	1,966.83	2,141.20	2,379.70	2,661.66	2,968.00	4,764.70
74*	2,032.02	2,215.40	2,453.90	2,741.16	3,061.28	4,913.10
75*	2,144.91	2,342.60	2,586.40	2,887.44	3,226.64	5,056.20
76*	2,233.95	2,444.36	2,684.45	2,992.38	3,349.60	5,252.30
77*	2,321.40	2,546.12	2,782.50	3,100.50	3,476.80	5,448.40
78*	2,408.85	2,647.88	2,880.55	3,208.62	3,599.76	5,644.50
79*	2,497.89	2,749.64	2,978.60	3,316.74	3,722.72	5,840.60
80*	2,586.93	2,851.40	3,079.30	3,421.68	3,845.68	6,036.70
81*	2,916.06	3,220.28	3,460.90	3,847.80	4,333.28	6,285.80
82*	3,038.49	3,362.32	3,598.70	3,997.26	4,507.12	6,534.90
83*	3,162.51	3,504.36	3,736.50	4,146.72	4,676.72	6,784.00
84*	3,284.94	3,648.52	3,874.30	4,296.18	4,850.56	7,033.10
85*	3,537.75	3,932.60	4,165.80	4,617.36	5,219.44	7,282.20
86*	3,633.15	4,042.84	4,269.15	4,731.84	5,350.88	7,462.40
87*	3,726.96	4,153.08	4,375.15	4,846.32	5,486.56	7,647.90
88*	3,822.36	4,261.20	4,481.15	4,960.80	5,618.00	7,833.40
89*	3,917.76	4,371.44	4,587.15	5,078.46	5,753.68	8,013.60
90*	4,011.57	4,479.56	4,693.15	5,192.94	5,885.12	8,199.10
91*	4,121.28	4,606.76	4,817.70	5,326.50	6,042.00	8,411.10
92*	4,229.40	4,733.96	4,939.60	5,460.06	6,194.64	8,623.10
93*	4,339.11	4,861.16	5,061.50	5,593.62	6,347.28	8,835.10
94*	4,448.82	4,986.24	5,186.05	5,727.18	6,504.16	9,052.40
95*	4,560.12	5,113.44	5,307.95	5,860.74	6,656.80	9,264.40
96*	4,684.14	5,257.60	5,448.40	6,013.38	6,834.88	9,508.20
97*	4,809.75	5,401.76	5,588.85	6,166.02	7,008.72	9,746.70
98*	4,935.36	5,548.04	5,729.30	6,318.66	7,186.80	9,990.50
99*	5,060.97	5,692.20	5,869.75	6,471.30	7,360.64	10,234.30

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

The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST) sebanyak 6%. / 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	Female Insured and Children / Orang Diinsuranskan Perempuan dan Anak / 女性投保人与孩子					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	613.74	686.88	760.55	836.34	873.44	1,309.10
17	613.74	686.88	760.55	836.34	873.44	1,309.10
18	613.74	686.88	760.55	836.34	873.44	1,309.10
19	613.74	686.88	760.55	836.34	873.44	1,309.10
20	613.74	686.88	760.55	836.34	873.44	1,309.10
21	629.64	703.84	795.00	874.50	924.32	1,346.20
22	629.64	703.84	795.00	874.50	924.32	1,346.20
23	629.64	703.84	795.00	874.50	924.32	1,346.20
24	629.64	703.84	795.00	874.50	924.32	1,346.20
25	629.64	703.84	795.00	874.50	924.32	1,346.20
26	639.18	714.44	800.30	880.86	928.56	1,425.70
27	639.18	714.44	800.30	880.86	928.56	1,425.70
28	639.18	714.44	800.30	880.86	928.56	1,425.70
29	639.18	714.44	800.30	880.86	928.56	1,425.70
30	639.18	714.44	800.30	880.86	928.56	1,425.70
31	647.13	722.92	829.45	896.76	958.24	1,489.30
32	647.13	722.92	829.45	896.76	958.24	1,489.30
33	647.13	722.92	829.45	896.76	958.24	1,489.30
34	647.13	722.92	829.45	896.76	958.24	1,489.30
35	647.13	722.92	829.45	896.76	958.24	1,489.30
36	651.90	729.28	837.40	903.12	979.44	1,574.10
37	651.90	729.28	837.40	903.12	979.44	1,574.10
38	651.90	729.28	837.40	903.12	979.44	1,574.10
39	651.90	729.28	837.40	903.12	979.44	1,574.10
40	651.90	729.28	837.40	903.12	979.44	1,574.10
41	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
42	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
43	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
44	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
45	693.24	765.32	887.75	1,004.88	1,093.92	1,690.70
46	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
47	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
48	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
49	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
50	771.15	862.84	991.10	1,132.08	1,229.60	2,109.40
51	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
52	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
53	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
54	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
55	842.70	973.08	1,142.15	1,341.96	1,492.48	2,771.90
56	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,793.10
57	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,793.10
58	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,793.10
59	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,793.10
60	995.34	1,146.92	1,359.45	1,590.00	1,776.56	2,824.90

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 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
61	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
62	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
63	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
64	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
65	1,264.05	1,515.80	1,719.85	1,888.92	2,170.88	3,906.10
66	1,574.10	1,687.52	1,990.15	2,295.96	2,696.64	4,308.90
67	1,574.10	1,687.52	1,990.15	2,295.96	2,696.64	4,308.90
68	1,574.10	1,687.52	1,990.15	2,295.96	2,696.64	4,308.90
69	1,574.10	1,687.52	1,990.15	2,295.96	2,696.64	4,308.90
70	1,596.36	1,712.96	2,021.95	2,330.94	2,739.04	4,414.90
71*	1,653.60	1,776.56	2,088.20	2,407.26	2,828.08	4,563.30
72*	1,709.25	1,842.28	2,154.45	2,480.40	2,921.36	4,717.00
73*	1,764.90	1,905.88	2,220.70	2,556.72	3,014.64	4,865.40
74*	1,822.14	1,969.48	2,289.60	2,629.86	3,107.92	5,019.10
75*	1,922.31	2,081.84	2,408.85	2,769.78	3,281.76	5,172.80
76*	1,998.63	2,168.76	2,498.95	2,871.54	3,408.96	5,374.20
77*	2,074.95	2,255.68	2,589.05	2,973.30	3,536.16	5,575.60
78*	2,152.86	2,344.72	2,681.80	3,075.06	3,659.12	5,777.00
79*	2,229.18	2,431.64	2,771.90	3,176.82	3,786.32	5,978.40
80*	2,303.91	2,518.56	2,862.00	3,278.58	3,913.52	6,174.50
81*	2,591.70	2,836.56	3,211.80	3,682.44	4,409.60	6,434.20
82*	2,698.23	2,959.52	3,339.00	3,822.36	4,587.68	6,688.60
83*	2,806.35	3,084.60	3,466.20	3,965.46	4,765.76	6,948.30
84*	2,912.88	3,207.56	3,593.40	4,108.56	4,943.84	7,202.70
85*	3,133.89	3,453.48	3,858.40	4,410.66	5,316.96	7,462.40
86*	3,214.98	3,546.76	3,956.45	4,518.78	5,452.64	7,647.90
87*	3,297.66	3,640.04	4,051.85	4,630.08	5,588.32	7,838.70
88*	3,380.34	3,735.44	4,149.90	4,738.20	5,724.00	8,029.50
89*	3,461.43	3,828.72	4,247.95	4,849.50	5,859.68	8,215.00
90*	3,544.11	3,922.00	4,346.00	4,957.62	5,995.36	8,405.80
91*	3,639.51	4,032.24	4,457.30	5,084.82	6,156.48	8,623.10
92*	3,734.91	4,140.36	4,571.25	5,212.02	6,313.36	8,845.70
93*	3,830.31	4,250.60	4,682.55	5,336.04	6,470.24	9,063.00
94*	3,925.71	4,358.72	4,796.50	5,463.24	6,631.36	9,285.60
95*	4,022.70	4,466.84	4,907.80	5,590.44	6,788.24	9,508.20
96*	4,132.41	4,591.92	4,976.70	5,666.76	6,792.48	9,757.30
97*	4,242.12	4,717.00	5,042.95	5,739.90	6,800.96	10,006.40
98*	4,350.24	4,842.08	5,111.85	5,813.04	6,809.44	10,255.50
99*	4,459.95	4,965.04	5,178.10	5,889.36	6,813.68	10,504.60

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

The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST) sebanyak 6%. / 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 Spouse / Orang Diinsurankan dan Pasangan / 投保人与配偶					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	391.14	432.48	492.90	540.60	563.92	837.40
17	391.14	432.48	492.90	540.60	563.92	837.40
18	391.14	432.48	492.90	540.60	563.92	837.40
19	391.14	432.48	492.90	540.60	563.92	837.40
20	391.14	432.48	492.90	540.60	563.92	837.40
21	424.53	466.40	540.60	610.56	657.20	916.90
22	424.53	466.40	540.60	610.56	657.20	916.90
23	424.53	466.40	540.60	610.56	657.20	916.90
24	424.53	466.40	540.60	610.56	657.20	916.90
25	424.53	466.40	540.60	610.56	657.20	916.90
26	440.43	485.48	551.20	629.64	682.64	1,044.10
27	440.43	485.48	551.20	629.64	682.64	1,044.10
28	440.43	485.48	551.20	629.64	682.64	1,044.10
29	440.43	485.48	551.20	629.64	682.64	1,044.10
30	440.43	485.48	551.20	629.64	682.64	1,044.10
31	453.15	506.68	633.35	702.78	780.16	1,155.40
32	453.15	506.68	633.35	702.78	780.16	1,155.40
33	453.15	506.68	633.35	702.78	780.16	1,155.40
34	453.15	506.68	633.35	702.78	780.16	1,155.40
35	453.15	506.68	633.35	702.78	780.16	1,155.40
36	469.05	517.28	641.30	712.32	822.56	1,335.60
37	469.05	517.28	641.30	712.32	822.56	1,335.60
38	469.05	517.28	641.30	712.32	822.56	1,335.60
39	469.05	517.28	641.30	712.32	822.56	1,335.60
40	469.05	517.28	641.30	712.32	822.56	1,335.60
41	548.55	589.36	749.95	928.56	1,043.04	1,489.30
42	548.55	589.36	749.95	928.56	1,043.04	1,489.30
43	548.55	589.36	749.95	928.56	1,043.04	1,489.30
44	548.55	589.36	749.95	928.56	1,043.04	1,489.30
45	548.55	589.36	749.95	928.56	1,043.04	1,489.30
46	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
47	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
48	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
49	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
50	717.09	784.40	969.90	1,211.58	1,348.32	2,533.40
51	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
52	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
53	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
54	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
55	888.81	1,019.72	1,285.25	1,612.26	1,852.88	3,699.40
56	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,763.00
57	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,763.00
58	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,763.00
59	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,763.00
60	1,227.48	1,365.28	1,706.60	2,117.88	2,438.00	3,853.10

Appendix / Apendiks / 附录 (continued)

Attained Age / Umur Dicapai / 届时年龄	Insured and Spouse / Orang Diinsurankan dan Pasangan / 投保人与配偶					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
61	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
62	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
63	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
64	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
65	1,850.76	2,130.60	2,464.50	2,792.04	3,209.68	6,042.00
66	2,478.81	2,630.92	3,089.90	3,587.04	4,201.84	6,736.30
67	2,478.81	2,630.92	3,089.90	3,587.04	4,201.84	6,736.30
68	2,478.81	2,630.92	3,089.90	3,587.04	4,201.84	6,736.30
69	2,478.81	2,630.92	3,089.90	3,587.04	4,201.84	6,736.30
70	2,528.10	2,681.80	3,150.85	3,660.18	4,286.64	6,905.90
71*	2,648.94	2,821.72	3,291.30	3,812.82	4,468.96	7,208.00
72*	2,769.78	2,961.64	3,429.10	3,965.46	4,655.52	7,504.80
73*	2,890.62	3,101.56	3,569.55	4,118.10	4,837.84	7,801.60
74*	3,013.05	3,239.36	3,710.00	4,273.92	5,020.16	8,103.70
75*	3,226.11	3,478.92	3,961.75	4,556.94	5,359.36	8,400.50
76*	3,391.47	3,667.60	4,149.90	4,766.82	5,613.76	8,798.00
77*	3,556.83	3,858.40	4,340.70	4,976.70	5,863.92	9,195.50
78*	3,720.60	4,047.08	4,528.85	5,186.58	6,114.08	9,593.00
79*	3,885.96	4,235.76	4,717.00	5,396.46	6,364.24	9,985.20
80*	4,049.73	4,426.56	4,907.80	5,603.16	6,614.40	10,382.70
81*	4,666.65	5,113.44	5,639.20	6,429.96	7,593.84	10,891.50
82*	4,897.20	5,378.44	5,904.20	6,722.52	7,945.76	11,395.00
83*	5,127.75	5,643.44	6,169.20	7,015.08	8,297.68	11,898.50
84*	5,358.30	5,910.56	6,431.55	7,304.46	8,645.36	12,407.30
85*	5,830.53	6,440.56	6,990.70	7,930.92	9,387.36	12,910.80
86*	6,007.02	6,646.20	7,192.10	8,153.52	9,658.72	13,281.80
87*	6,185.10	6,847.60	7,396.15	8,379.30	9,930.08	13,658.10
88*	6,361.59	7,053.24	7,597.55	8,605.08	10,197.20	14,029.10
89*	6,538.08	7,256.76	7,801.60	8,827.68	10,468.56	14,405.40
90*	6,714.57	7,458.16	8,005.65	9,053.46	10,735.68	14,776.40
91*	6,919.68	7,693.48	8,241.50	9,314.22	11,049.44	15,211.00
92*	7,124.79	7,930.92	8,477.35	9,571.80	11,358.96	15,640.30
93*	7,328.31	8,166.24	8,710.55	9,832.56	11,672.72	16,074.90
94*	7,533.42	8,401.56	8,946.40	10,093.32	11,986.48	16,504.20
95*	7,741.71	8,636.88	9,184.90	10,354.08	12,296.00	16,938.80
96*	7,975.44	8,906.12	9,391.60	10,579.86	12,482.56	17,431.70
97*	8,210.76	9,175.36	9,600.95	10,808.82	12,664.88	17,924.60
98*	8,446.08	9,444.60	9,807.65	11,034.60	12,847.20	18,417.50
99*	8,679.81	9,711.72	10,014.35	11,263.56	13,029.52	18,910.40

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The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST) sebanyak 6%. / 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 Diinsurankan dan Keluarga / 投保人与家庭					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
16	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
17	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
18	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
19	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
20	810.90	905.24	1,009.65	1,090.74	1,136.32	1,754.30
21	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
22	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
23	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
24	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
25	844.29	939.16	1,057.35	1,160.70	1,229.60	1,833.80
26	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
27	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
28	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
29	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
30	860.19	958.24	1,067.95	1,179.78	1,255.04	1,961.00
31	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
32	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
33	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
34	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
35	872.91	979.44	1,150.10	1,252.92	1,352.56	2,072.30
36	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
37	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
38	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
39	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
40	888.81	990.04	1,158.05	1,262.46	1,394.96	2,252.50
41	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
42	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
43	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
44	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
45	968.31	1,062.12	1,266.70	1,478.70	1,615.44	2,406.20
46	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
47	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
48	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
49	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
50	1,136.85	1,257.16	1,486.65	1,761.72	1,920.72	3,450.30
51	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
52	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
53	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
54	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
55	1,308.57	1,492.48	1,802.00	2,162.40	2,425.28	4,616.30
56	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,679.90
57	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,679.90
58	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,679.90
59	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,679.90
60	1,647.24	1,838.04	2,223.35	2,668.02	3,010.40	4,770.00

Appendix / Apendiks / 附录 (continued)

Attained Age / Umur Dicapai / 届时年龄	Insured and Family / Orang Diinsurankan dan Keluarga / 投保人与家庭					
	Plan 150	Plan 200	Plan 250	Plan 300	Plan 400	Plan 500
61	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
62	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
63	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
64	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
65	2,270.52	2,603.36	2,981.25	3,342.18	3,782.08	6,958.90
66	2,898.57	3,103.68	3,606.65	4,137.18	4,774.24	7,653.20
67	2,898.57	3,103.68	3,606.65	4,137.18	4,774.24	7,653.20
68	2,898.57	3,103.68	3,606.65	4,137.18	4,774.24	7,653.20
69	2,898.57	3,103.68	3,606.65	4,137.18	4,774.24	7,653.20
70	2,947.86	3,154.56	3,667.60	4,210.32	4,859.04	7,822.80
71*	3,068.70	3,294.48	3,808.05	4,362.96	5,041.36	8,124.90
72*	3,189.54	3,434.40	3,945.85	4,515.60	5,227.92	8,421.70
73*	3,310.38	3,574.32	4,086.30	4,668.24	5,410.24	8,718.50
74*	3,432.81	3,712.12	4,226.75	4,824.06	5,592.56	9,020.60
75*	3,645.87	3,951.68	4,478.50	5,107.08	5,931.76	9,317.40
76*	3,811.23	4,140.36	4,666.65	5,316.96	6,186.16	9,714.90
77*	3,976.59	4,331.16	4,857.45	5,526.84	6,436.32	10,112.40
78*	4,140.36	4,519.84	5,045.60	5,736.72	6,686.48	10,509.90
79*	4,305.72	4,708.52	5,233.75	5,946.60	6,936.64	10,902.10
80*	4,469.49	4,899.32	5,424.55	6,153.30	7,186.80	11,299.60
81*	5,086.41	5,586.20	6,155.95	6,980.10	8,166.24	11,808.40
82*	5,316.96	5,851.20	6,420.95	7,272.66	8,518.16	12,311.90
83*	5,547.51	6,116.20	6,685.95	7,565.22	8,870.08	12,815.40
84*	5,778.06	6,383.32	6,948.30	7,854.60	9,217.76	13,324.20
85*	6,250.29	6,913.32	7,507.45	8,481.06	9,959.76	13,827.70
86*	6,426.78	7,118.96	7,708.85	8,703.66	10,231.12	14,198.70
87*	6,604.86	7,320.36	7,912.90	8,929.44	10,502.48	14,575.00
88*	6,781.35	7,526.00	8,114.30	9,155.22	10,769.60	14,946.00
89*	6,957.84	7,729.52	8,318.35	9,377.82	11,040.96	15,322.30
90*	7,134.33	7,930.92	8,522.40	9,603.60	11,308.08	15,693.30
91*	7,339.44	8,166.24	8,758.25	9,864.36	11,621.84	16,127.90
92*	7,544.55	8,403.68	8,994.10	10,121.94	11,931.36	16,557.20
93*	7,748.07	8,639.00	9,227.30	10,382.70	12,245.12	16,991.80
94*	7,953.18	8,874.32	9,463.15	10,643.46	12,558.88	17,421.10
95*	8,161.47	9,109.64	9,701.65	10,904.22	12,868.40	17,855.70
96*	8,395.20	9,378.88	9,908.35	11,130.00	13,054.96	18,348.60
97*	8,630.52	9,648.12	10,117.70	11,358.96	13,237.28	18,841.50
98*	8,865.84	9,917.36	10,324.40	11,584.74	13,419.60	19,334.40
99*	9,099.57	10,184.48	10,531.10	11,813.70	13,601.92	19,827.30

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

The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST) sebanyak 6%. / 所显示的保险费用包括6%的消费税 (GST) 。

Appendix / Apendiks / 附录

A-Plus *MedBooster* (attachable to A-Life *Med Regular*) Annual Premium Rates (inclusive of GST) / Kadar Premium Tahunan (termasuk GST) / 保费 (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			Female Insured / Orang Diinsuranskan Perempuan / 女性投保人		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
0	265.53	268.18	274.54	204.58	208.82	218.89
1	265.53	268.18	274.54	204.58	208.82	218.89
2	265.53	268.18	274.54	204.58	208.82	218.89
3	260.76	261.82	265.00	193.98	208.82	218.89
4	248.57	252.28	259.70	193.98	208.82	218.89
5	197.69	207.76	224.72	186.56	208.82	218.89
6	169.60	193.45	210.41	157.41	181.79	198.75
7	169.60	193.45	210.41	157.41	181.79	198.75
8	169.60	193.45	210.41	157.41	181.79	198.75
9	169.60	193.45	210.41	157.41	181.79	198.75
10	169.60	193.45	210.41	157.41	181.79	198.75
11	213.59	271.36	298.39	199.81	239.03	278.25
12	213.59	271.36	298.39	199.81	239.03	278.25
13	213.59	271.36	298.39	199.81	239.03	278.25
14	213.59	271.36	298.39	199.81	239.03	278.25
15	213.59	271.36	298.39	199.81	239.03	278.25
16	262.88	312.17	351.39	258.11	308.46	368.88
17	262.88	312.17	351.39	258.11	308.46	368.88
18	262.88	312.17	351.39	258.11	308.46	368.88
19	262.88	312.17	351.39	258.11	308.46	368.88
20	262.88	312.17	351.39	258.11	308.46	368.88
21	295.74	312.17	351.39	290.97	308.46	368.88
22	295.74	327.01	389.55	290.97	321.18	393.26
23	295.74	327.01	389.55	290.97	321.18	393.26
24	295.74	327.01	389.55	290.97	321.18	393.26
25	295.74	327.01	389.55	290.97	321.18	393.26
26	295.74	327.01	389.55	290.97	321.18	393.26
27	295.74	327.01	389.55	290.97	321.18	393.26
28	295.74	327.01	389.55	290.97	321.18	393.26
29	295.74	327.01	389.55	290.97	321.18	393.26
30	303.16	346.09	427.71	295.74	334.43	417.11
31	303.16	346.09	427.71	301.57	334.43	417.11
32	303.16	346.09	427.71	301.57	334.43	417.11
33	303.16	346.09	427.71	301.57	334.43	417.11
34	303.16	346.09	427.71	301.57	334.43	417.11
35	303.16	346.09	427.71	301.57	334.43	417.11
36	318.00	346.09	427.71	307.93	341.85	426.65
37	318.00	346.09	427.71	307.93	341.85	426.65
38	318.00	346.09	427.71	307.93	341.85	426.65
39	318.00	346.09	427.71	307.93	341.85	426.65
40	339.20	395.91	507.21	333.90	360.40	453.68
41	367.29	395.91	507.21	364.64	390.08	493.43
42	367.29	395.91	507.21	364.64	390.08	493.43
43	367.29	395.91	507.21	364.64	390.08	493.43
44	367.29	395.91	507.21	364.64	390.08	493.43
45	367.29	395.91	507.21	364.64	390.08	493.43
46	487.60	523.11	661.44	467.99	521.52	631.76
47	487.60	523.11	661.44	467.99	521.52	631.76
48	487.60	523.11	661.44	467.99	521.52	631.76
49	487.60	523.11	661.44	467.99	521.52	631.76
50	487.60	612.68	880.33	467.99	593.60	731.40

Appendix / Apendiks / 附录 (continued)

Attained Age / Umur Dicapai / 届时年龄	Male Insured / Orang Diinsuranskan Lelaki / 男性投保人			Female Insured / Orang Diinsuranskan Perempuan / 女性投保人		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
51	621.69	692.71	880.33	562.33	667.27	833.69
52	621.69	692.71	880.33	562.33	667.27	833.69
53	621.69	692.71	880.33	562.33	667.27	833.69
54	621.69	692.71	880.33	562.33	667.27	833.69
55	747.30	810.90	1,153.28	673.10	789.70	985.80
56	869.20	918.49	1,153.28	767.44	900.47	1,123.60
57	869.20	918.49	1,153.28	767.44	900.47	1,123.60
58	869.20	918.49	1,153.28	767.44	900.47	1,123.60
59	869.20	918.49	1,153.28	767.44	900.47	1,123.60
60	869.20	1,182.96	1,425.70	767.44	900.47	1,367.40
61	1,342.49	1,447.43	1,681.69	1,125.19	1,392.31	1,602.72
62	1,342.49	1,447.43	1,681.69	1,125.19	1,392.31	1,602.72
63	1,342.49	1,447.43	1,681.69	1,125.19	1,392.31	1,602.72
64	1,342.49	1,447.43	1,681.69	1,125.19	1,392.31	1,602.72
65	1,342.49	1,447.43	1,681.69	1,125.19	1,392.31	1,602.72
66	1,765.96	1,884.68	2,152.33	1,537.53	1,620.74	1,966.30
67	1,774.97	1,894.22	2,163.46	1,545.48	1,629.22	1,976.37
68	1,783.98	1,903.76	2,174.59	1,553.43	1,637.70	1,986.44
69	1,792.99	1,913.30	2,185.72	1,561.38	1,646.18	1,996.51
70	1,802.00	1,922.84	2,195.79	1,568.80	1,653.60	2,005.52
71*	1,901.64	2,037.32	2,308.15	1,655.19	1,751.65	2,108.87
72*	2,001.28	2,151.80	2,420.51	1,741.58	1,849.70	2,212.22
73*	2,100.92	2,266.28	2,532.87	1,827.97	1,947.75	2,315.57
74*	2,200.56	2,380.76	2,645.23	1,914.36	2,045.80	2,418.92
75*	2,300.20	2,494.71	2,758.65	2,001.81	2,144.91	2,522.80
76*	2,417.86	2,629.86	2,890.09	2,104.10	2,261.51	2,643.64
77*	2,535.52	2,765.01	3,021.53	2,206.39	2,378.11	2,764.48
78*	2,653.18	2,900.16	3,152.97	2,308.68	2,494.71	2,885.32
79*	2,770.84	3,035.31	3,284.41	2,410.97	2,611.31	3,006.16
80*	2,887.97	3,171.52	3,415.85	2,512.20	2,728.97	3,127.00
81*	3,326.81	3,663.36	3,925.71	2,894.33	3,152.97	3,593.40
82*	3,491.11	3,853.63	4,108.56	3,037.96	3,317.27	3,763.00
83*	3,744.98	4,142.48	4,397.94	3,258.97	3,566.37	4,028.53
84*	3,998.85	4,431.33	4,687.32	3,479.98	3,815.47	4,294.06
85*	4,156.79	4,614.71	4,863.81	3,617.25	3,973.41	4,455.71
86*	4,282.93	4,760.46	5,004.79	3,726.96	4,098.49	4,585.56
87*	4,409.07	4,906.21	5,145.77	3,836.67	4,223.57	4,715.41
88*	4,535.21	5,051.96	5,286.75	3,946.38	4,348.65	4,845.26
89*	4,661.35	5,197.71	5,427.73	4,056.09	4,473.73	4,975.11
90*	4,787.49	5,343.99	5,569.77	4,165.27	4,599.87	5,104.96
91*	4,933.77	5,513.06	5,733.54	4,293.00	4,745.09	5,254.95
92*	5,080.05	5,682.13	5,897.31	4,420.73	4,890.31	5,404.94
93*	5,226.33	5,851.20	6,061.08	4,548.46	5,035.53	5,554.93
94*	5,372.61	6,020.27	6,224.85	4,676.19	5,180.75	5,704.92
95*	5,518.89	6,188.81	6,389.15	4,803.39	5,327.03	5,855.97
96*	5,685.84	6,381.20	6,576.24	4,949.14	5,492.92	5,946.07
97*	5,852.79	6,573.59	6,763.33	5,094.89	5,658.81	6,036.17
98*	6,019.74	6,765.98	6,950.42	5,240.64	5,824.70	6,126.27
99*	6,186.69	6,958.37	7,136.45	5,386.39	5,990.59	6,215.84

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

The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST) sebanyak 6%. / 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 Diinsuranskan Lelaki dan Anak / 男性投保人与孩子			Female Insured and Children / Orang Diinsuranskan Perempuan dan Anak / 女性投保人与孩子		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
16	839.52	958.24	1,054.70	834.75	954.00	1,070.60
17	839.52	958.24	1,054.70	834.75	954.00	1,070.60
18	839.52	958.24	1,054.70	834.75	954.00	1,070.60
19	839.52	958.24	1,054.70	834.75	954.00	1,070.60
20	839.52	958.24	1,054.70	834.75	954.00	1,070.60
21	872.91	958.24	1,054.70	868.14	954.00	1,070.60
22	872.91	973.08	1,091.80	868.14	966.72	1,094.45
23	872.91	973.08	1,091.80	868.14	966.72	1,094.45
24	872.91	973.08	1,091.80	868.14	966.72	1,094.45
25	872.91	973.08	1,091.80	868.14	966.72	1,094.45
26	872.91	973.08	1,091.80	868.14	966.72	1,094.45
27	872.91	973.08	1,091.80	868.14	966.72	1,094.45
28	872.91	973.08	1,091.80	868.14	966.72	1,094.45
29	872.91	973.08	1,091.80	868.14	966.72	1,094.45
30	880.86	992.16	1,128.90	872.91	981.56	1,118.30
31	880.86	992.16	1,128.90	879.27	981.56	1,118.30
32	880.86	992.16	1,128.90	879.27	981.56	1,118.30
33	880.86	992.16	1,128.90	879.27	981.56	1,118.30
34	880.86	992.16	1,128.90	879.27	981.56	1,118.30
35	880.86	992.16	1,128.90	879.27	981.56	1,118.30
36	895.17	992.16	1,128.90	885.63	987.92	1,128.90
37	895.17	992.16	1,128.90	885.63	987.92	1,128.90
38	895.17	992.16	1,128.90	885.63	987.92	1,128.90
39	895.17	992.16	1,128.90	885.63	987.92	1,128.90
40	915.84	1,043.04	1,208.40	911.07	1,007.00	1,155.40
41	944.46	1,043.04	1,208.40	941.28	1,036.68	1,195.15
42	944.46	1,043.04	1,208.40	941.28	1,036.68	1,195.15
43	944.46	1,043.04	1,208.40	941.28	1,036.68	1,195.15
44	944.46	1,043.04	1,208.40	941.28	1,036.68	1,195.15
45	944.46	1,043.04	1,208.40	941.28	1,036.68	1,195.15
46	1,065.30	1,170.24	1,364.75	1,044.63	1,168.12	1,332.95
47	1,065.30	1,170.24	1,364.75	1,044.63	1,168.12	1,332.95
48	1,065.30	1,170.24	1,364.75	1,044.63	1,168.12	1,332.95
49	1,065.30	1,170.24	1,364.75	1,044.63	1,168.12	1,332.95
50	1,065.30	1,259.28	1,582.05	1,044.63	1,240.20	1,433.65
51	1,198.86	1,339.84	1,582.05	1,140.03	1,314.40	1,537.00
52	1,198.86	1,339.84	1,582.05	1,140.03	1,314.40	1,537.00
53	1,198.86	1,339.84	1,582.05	1,140.03	1,314.40	1,537.00
54	1,198.86	1,339.84	1,582.05	1,140.03	1,314.40	1,537.00
55	1,324.47	1,456.44	1,855.00	1,249.74	1,435.24	1,688.05
56	1,446.90	1,564.56	1,855.00	1,345.14	1,547.60	1,825.85
57	1,446.90	1,564.56	1,855.00	1,345.14	1,547.60	1,825.85
58	1,446.90	1,564.56	1,855.00	1,345.14	1,547.60	1,825.85
59	1,446.90	1,564.56	1,855.00	1,345.14	1,547.60	1,825.85
60	1,446.90	1,829.56	2,127.95	1,345.14	1,547.60	2,069.65

Appendix / Apendiks / 附录 (continued)

Attained Age / Umur Dicapai / 届时年龄	Male Insured and Children / Orang Diinsuranskan Lelaki dan Anak / 男性投保人与孩子			Female Insured and Children / Orang Diinsuranskan Perempuan dan Anak / 女性投保人与孩子		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
61	1,919.13	2,094.56	2,385.00	1,702.89	2,039.44	2,305.50
62	1,919.13	2,094.56	2,385.00	1,702.89	2,039.44	2,305.50
63	1,919.13	2,094.56	2,385.00	1,702.89	2,039.44	2,305.50
64	1,919.13	2,094.56	2,385.00	1,702.89	2,039.44	2,305.50
65	1,919.13	2,094.56	2,385.00	1,702.89	2,039.44	2,305.50
66	2,343.66	2,531.28	2,854.05	2,114.70	2,266.28	2,668.55
67	2,351.61	2,539.76	2,864.65	2,122.65	2,274.76	2,679.15
68	2,361.15	2,550.36	2,877.90	2,130.60	2,283.24	2,689.75
69	2,370.69	2,558.84	2,888.50	2,138.55	2,291.72	2,697.70
70	2,378.64	2,569.44	2,899.10	2,146.50	2,300.20	2,708.30
71*	2,478.81	2,683.92	3,010.40	2,232.36	2,397.72	2,811.65
72*	2,578.98	2,798.40	3,121.70	2,318.22	2,495.24	2,915.00
73*	2,677.56	2,912.88	3,235.65	2,405.67	2,594.88	3,018.35
74*	2,777.73	3,027.36	3,346.95	2,491.53	2,692.40	3,121.70
75*	2,877.90	3,141.84	3,460.90	2,578.98	2,792.04	3,225.05
76*	2,995.56	3,275.40	3,593.40	2,680.74	2,908.64	3,346.95
77*	3,113.22	3,411.08	3,723.25	2,784.09	3,025.24	3,466.20
78*	3,230.88	3,546.76	3,855.75	2,885.85	3,141.84	3,588.10
79*	3,348.54	3,682.44	3,985.60	2,987.61	3,258.44	3,707.35
80*	3,464.61	3,818.12	4,118.10	3,089.37	3,375.04	3,829.25
81*	3,903.45	4,309.96	4,626.90	3,470.97	3,799.04	4,295.65
82*	4,068.81	4,500.76	4,809.75	3,615.66	3,964.40	4,465.25
83*	4,321.62	4,789.08	5,101.25	3,836.67	4,212.44	4,730.25
84*	4,576.02	5,077.40	5,390.10	4,057.68	4,462.60	4,995.25
85*	4,733.43	5,261.84	5,565.00	4,194.42	4,619.48	5,156.90
86*	4,860.63	5,406.00	5,708.10	4,304.13	4,744.56	5,286.75
87*	4,986.24	5,552.28	5,848.55	4,413.84	4,869.64	5,416.60
88*	5,111.85	5,698.56	5,989.00	4,523.55	4,994.72	5,546.45
89*	5,239.05	5,844.84	6,129.45	4,633.26	5,119.80	5,676.30
90*	5,364.66	5,991.12	6,272.55	4,742.97	5,247.00	5,806.15
91*	5,510.94	6,158.60	6,436.85	4,870.17	5,391.16	5,957.20
92*	5,657.22	6,328.20	6,598.50	4,997.37	5,537.44	6,108.25
93*	5,803.50	6,497.80	6,762.80	5,126.16	5,681.60	6,256.65
94*	5,949.78	6,667.40	6,927.10	5,253.36	5,827.88	6,407.70
95*	6,096.06	6,834.88	7,091.40	5,380.56	5,974.16	6,558.75
96*	6,263.01	7,027.80	7,279.55	5,526.84	6,139.52	6,648.85
97*	6,429.96	7,220.72	7,465.05	5,671.53	6,304.88	6,738.95
98*	6,596.91	7,411.52	7,653.20	5,817.81	6,470.24	6,829.05
99*	6,763.86	7,604.44	7,838.70	5,964.09	6,637.72	6,919.15

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

The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST) sebanyak 6%. / 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 Spouse / Orang Diinsuranskan dan Pasangan / 投保人与配偶			Insured and Family / Orang Diinsuranskan dan Keluarga / 投保人与家庭		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
16	521.52	621.16	720.80	1,098.69	1,267.76	1,423.05
17	521.52	621.16	720.80	1,098.69	1,267.76	1,423.05
18	521.52	621.16	720.80	1,098.69	1,267.76	1,423.05
19	521.52	621.16	720.80	1,098.69	1,267.76	1,423.05
20	521.52	621.16	720.80	1,098.69	1,267.76	1,423.05
21	586.71	621.16	720.80	1,163.88	1,267.76	1,423.05
22	586.71	648.72	781.75	1,163.88	1,295.32	1,484.00
23	586.71	648.72	781.75	1,163.88	1,295.32	1,484.00
24	586.71	648.72	781.75	1,163.88	1,295.32	1,484.00
25	586.71	648.72	781.75	1,163.88	1,295.32	1,484.00
26	586.71	648.72	781.75	1,163.88	1,295.32	1,484.00
27	586.71	648.72	781.75	1,163.88	1,295.32	1,484.00
28	586.71	648.72	781.75	1,163.88	1,295.32	1,484.00
29	586.71	648.72	781.75	1,163.88	1,295.32	1,484.00
30	599.43	680.52	845.35	1,176.60	1,327.12	1,547.60
31	604.20	680.52	845.35	1,181.37	1,327.12	1,547.60
32	604.20	680.52	845.35	1,181.37	1,327.12	1,547.60
33	604.20	680.52	845.35	1,181.37	1,327.12	1,547.60
34	604.20	680.52	845.35	1,181.37	1,327.12	1,547.60
35	604.20	680.52	845.35	1,181.37	1,327.12	1,547.60
36	626.46	689.00	853.30	1,203.63	1,335.60	1,555.55
37	626.46	689.00	853.30	1,203.63	1,335.60	1,555.55
38	626.46	689.00	853.30	1,203.63	1,335.60	1,555.55
39	626.46	689.00	853.30	1,203.63	1,335.60	1,555.55
40	672.57	756.84	961.95	1,249.74	1,403.44	1,664.20
41	731.40	786.52	1,001.70	1,308.57	1,433.12	1,703.95
42	731.40	786.52	1,001.70	1,308.57	1,433.12	1,703.95
43	731.40	786.52	1,001.70	1,308.57	1,433.12	1,703.95
44	731.40	786.52	1,001.70	1,308.57	1,433.12	1,703.95
45	731.40	786.52	1,001.70	1,308.57	1,433.12	1,703.95
46	955.59	1,045.16	1,293.20	1,532.76	1,691.76	1,995.45
47	955.59	1,045.16	1,293.20	1,532.76	1,691.76	1,995.45
48	955.59	1,045.16	1,293.20	1,532.76	1,691.76	1,995.45
49	955.59	1,045.16	1,293.20	1,532.76	1,691.76	1,995.45
50	955.59	1,206.28	1,611.20	1,532.76	1,852.88	2,313.45
51	1,184.55	1,361.04	1,714.55	1,761.72	2,007.64	2,416.80
52	1,184.55	1,361.04	1,714.55	1,761.72	2,007.64	2,416.80
53	1,184.55	1,361.04	1,714.55	1,761.72	2,007.64	2,416.80
54	1,184.55	1,361.04	1,714.55	1,761.72	2,007.64	2,416.80
55	1,419.87	1,600.60	2,138.55	1,997.04	2,247.20	2,840.80
56	1,636.11	1,818.96	2,276.35	2,213.28	2,465.56	2,978.60
57	1,636.11	1,818.96	2,276.35	2,213.28	2,465.56	2,978.60
58	1,636.11	1,818.96	2,276.35	2,213.28	2,465.56	2,978.60
59	1,636.11	1,818.96	2,276.35	2,213.28	2,465.56	2,978.60
60	1,636.11	2,083.96	2,793.10	2,213.28	2,730.56	3,495.35

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			Insured and Family / Orang Diinsuranskan dan Keluarga / 投保人与家庭		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
61	2,467.68	2,840.80	3,283.35	3,044.85	3,487.40	3,985.60
62	2,467.68	2,840.80	3,283.35	3,044.85	3,487.40	3,985.60
63	2,467.68	2,840.80	3,283.35	3,044.85	3,487.40	3,985.60
64	2,467.68	2,840.80	3,283.35	3,044.85	3,487.40	3,985.60
65	2,467.68	2,840.80	3,283.35	3,044.85	3,487.40	3,985.60
66	3,304.02	3,506.48	4,118.10	3,881.19	4,153.08	4,820.35
67	3,319.92	3,523.44	4,139.30	3,897.09	4,170.04	4,841.55
68	3,337.41	3,542.52	4,160.50	3,914.58	4,189.12	4,862.75
69	3,354.90	3,559.48	4,181.70	3,932.07	4,206.08	4,883.95
70	3,370.80	3,576.44	4,200.25	3,947.97	4,223.04	4,902.50
71*	3,556.83	3,788.44	4,417.55	4,134.00	4,435.04	5,119.80
72*	3,742.86	4,002.56	4,632.20	4,320.03	4,649.16	5,334.45
73*	3,928.89	4,214.56	4,849.50	4,506.06	4,861.16	5,551.75
74*	4,114.92	4,426.56	5,064.15	4,692.09	5,073.16	5,766.40
75*	4,302.54	4,640.68	5,281.45	4,879.71	5,287.28	5,983.70
76*	4,521.96	4,890.84	5,533.20	5,099.13	5,537.44	6,235.45
77*	4,741.38	5,143.12	5,784.95	5,318.55	5,789.72	6,487.20
78*	4,962.39	5,395.40	6,039.35	5,539.56	6,042.00	6,741.60
79*	5,181.81	5,647.68	6,291.10	5,758.98	6,294.28	6,993.35
80*	5,399.64	5,899.96	6,542.85	5,976.81	6,546.56	7,245.10
81*	6,221.67	6,815.80	7,518.05	6,798.84	7,462.40	8,220.30
82*	6,528.54	7,171.96	7,870.50	7,105.71	7,818.56	8,572.75
83*	7,003.95	7,708.32	8,427.00	7,581.12	8,354.92	9,129.25
84*	7,479.36	8,246.80	8,980.85	8,056.53	8,893.40	9,683.10
85*	7,773.51	8,588.12	9,320.05	8,350.68	9,234.72	10,022.30
86*	8,010.42	8,859.48	9,590.35	8,587.59	9,506.08	10,292.60
87*	8,245.74	9,130.84	9,860.65	8,822.91	9,777.44	10,562.90
88*	8,481.06	9,400.08	10,130.95	9,058.23	10,046.68	10,833.20
89*	8,717.97	9,671.44	10,403.90	9,295.14	10,318.04	11,106.15
90*	8,953.29	9,944.92	10,674.20	9,530.46	10,591.52	11,376.45
91*	9,226.77	10,258.68	10,989.55	9,803.94	10,905.28	11,691.80
92*	9,500.25	10,572.44	11,302.25	10,077.42	11,219.04	12,004.50
93*	9,775.32	10,886.20	11,614.95	10,352.49	11,532.80	12,317.20
94*	10,048.80	11,202.08	11,930.30	10,625.97	11,848.68	12,632.55
95*	10,322.28	11,515.84	12,245.65	10,899.45	12,162.44	12,947.90
96*	10,635.51	11,874.12	12,521.25	11,212.68	12,520.72	13,223.50
97*	10,947.15	12,232.40	12,799.50	11,524.32	12,879.00	13,501.75
98*	11,260.38	12,590.68	13,077.75	11,837.55	13,237.28	13,780.00
99*	11,573.61	12,948.96	13,353.35	12,150.78	13,595.56	14,055.60

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

The Cost of Insurance indicated includes Goods and Services Tax (GST) of 6%. / Kos Insurans yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST) sebanyak 6%. / 所显示的保险费用包括6%的消费税 (GST)。

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