

KESIHATAN

A-Life Med Regular-i

Perlindungan Perubatan Komprensif



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PERLINDUNGAN PERUBATAN KOMPREHENSIF



Pelan perubatan yang lengkap dan komprehensif merupakan satu keperluan asas bagi setiap individu dan keluarga. Ia menyediakan anda akses kepada rawatan dan penjagaan kesihatan yang berkualiti dan berterusan demi kesejahteraan anda dan orang-orang tersayang, sambil membantu anda menangani kesan inflasi kos perubatan.

Memperkenalkan, **A-Life *Med Regular-i***, satu pelan perubatan Takaful lengkap yang menawarkan faedah perubatan dan rawatan di hospital yang komprehensif sehingga umur 100 tahun. Dengan pelan ini, kini anda boleh menikmati perlindungan perubatan tanpa dikenakan caj Ko-takaful dan Had Seumur Hidup¹, serta perkhidmatan bantuan 24 jam tidak kira dimana anda berada melalui Program Rujukan Bantuan Kecemasan.

Selain itu, pelan ini menampilkan inovasi ciri Pelan Keluarga yang membolehkan anda melanjutkan perlindungan perubatan yang anda dapati di dalam pelan **A-Life *Med Regular-i*** kepada pasangan dan/atau anak-anak anda.

Apabila anda menyertai pelan **A-Life *Med Regular-i***, anda akan menerima kad perubatan dengan ciri “Just Swipe” untuk memudahkan lagi proses kemasukan dan pelepasan anda di hospital. Dengan kad perubatan kami, kini anda boleh pergi ke mana-mana panel hospital AIA untuk mendapatkan rawatan tanpa merasa risau dan susah.

Tidak syak lagi bahawa pelan **A-Life *Med Regular-i*** adalah satu-satunya pelan perubatan yang anda harus miliki untuk memenuhi keperluan hidup jangka masa panjang dan berkekalan.

¹Sila rujuk pada Jadual Faedah-Faedah untuk maklumat lanjut.

Nikmati Faedah-Faedah Berikut dengan A-Life *Med Regular-i*

Perlindungan Sepanjang Hayat sehingga Umur 100 tahun

- **A-Life *Med Regular-i*** menyediakan anda perlindungan perubatan sehingga umur 100 tahun.

Tiada Had Seumur Hidup

- Tanpa Had Seumur Hidup, anda boleh yakin bahawa keperluan penjagaan kesihatan anda dan/atau keluarga anda akan dijaga untuk sepanjang hayat².

Tiada Caj Ko-takaful dan Deduktibel

- **A-Life *Med Regular-i*** membayar rawatan perubatan anda sepenuhnya² tanpa mengenakan sebarang caj ko-takaful atau deduktibel.

Kemasukan³ Hospital Tanpa Gangguan dengan “Just Swipe”

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

Perlindungan Pilihan untuk Keluarga Anda

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

²Tertakluk kepada had tahunan.

³Jika anda dimasukkan ke hospital dalam 3 bulan pertama Sijil, anda perlu membayar dahulu dan kemukakan tuntutan anda kepada Pengendali Takaful untuk dibayar balik kemudiannya.

Program Rujukan Bantuan Kecemasan⁴

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

Program Bantuan Perubatan Antarabangsa	Pemindahan kecemasan perubatan dan penghantaran balik, penghantaran pulang jenazah, bantuan perubatan dan maklumat perjalanan.
Program Bantuan Perubatan Domestik	Pemindahan dan penghantaran pulang perubatan kecemasan dan bantuan perubatan.
Program Bantuan Kereta⁵	Penundaan kecemasan dan pembaikan kecil di tepi jalan, bantuan sewa kereta dan rujukan kepada pusat perkhidmatan.
Program Bantuan Rumah⁵	Kerja paip, tukang kunci, pembaikan am, penyaman udara dan bantuan kawalan serangga perosak.
Program Bantuan Perjalanan⁵	Memberikan maklumat mengenai Visa, pasport dan keperluan inokulasi, membantu mencari barang yang hilang, menyampaikan pesanan kecemasan dan sebagainya.

⁴ Faedah yang diterangkan bagi Program Rujukan Bantuan Kecemasan di atas adalah tidak menyeluruh. Sila rujuk kepada Sijil Takaful anda untuk faedah, pengecualian, terma dan syarat terperinci. Sila ambil perhatian bahawa AIA PUBLIC layak untuk mengubah mana-mana perkhidmatan dan / atau faedah di bawah Program Rujukan Bantuan Kecemasan dari semasa ke semasa.

⁵ Perkhidmatan ini terbatas kepada perkhidmatan rujukan sahaja. Kos perkhidmatan sebenar akan ditanggung oleh Peserta. Perkhidmatan ini tidak terjamin kerana ia disediakan oleh pihak ketiga dan penerusan perkhidmatan ini adalah tertakluk kepada persetujuan di antara AIA PUBLIC dan pembekal perkhidmatan pihak ketiga.

Jadual Faedah-Faedah A-Life Med Regular-i adalah seperti berikut:

No.	Had Faedah	Pelan 150 (RM)	Pelan 200 (RM)	Pelan 250 (RM)
1	Bilik dan Penginapan Hospital (maksimum 120 hari setiap Tahun Sijil dan maksimum harian tidak melebihi amaun yang dinyatakan)	150	200	250
2	Bilik dan Penginapan Hospital Tambahan Semasa Di Luar Negeri (maksimum 120 hari setiap Tahun Sijil dan maksimum harian tidak melebihi amaun yang dinyatakan)	150	200	250
3	Unit Rawatan Rapi (ICU) (maksimum 120 hari setiap Tahun Sijil)	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Biasa Diamalkan		
4	Bekalan dan Perkhidmatan Hospital			
5	Yuran Pembedahan			
6	Yuran Bilik Pembedahan			
7	Yuran Pakar Bius			
8	Lawatan Pakar Perubatan Dalam Hospital (maksimum 240 hari setiap Tahun Sijil)			
9	Rawatan Pra-Penghospitan (dalam tempoh 60 hari sebelum penghospitan) - Ujian Diagnostik - Rundingan Doktor Pakar - Perubatan dan Rawatan (RM300 maksimum bagi setiap Hilang Upaya)			
10	Rawatan Selepas Penghospitan (dalam tempoh 120 hari selepas penghospitan) - Diagnostik X-ray dan Ujian Makmal Pesakit Luar - Perbelanjaan Perubatan dan Rundingan termasuk Akupunktur dan Fisioterapi			
11	Prosedur Harian			
12	Rawatan Pesakit Luar Fisioterapi dan Akupunktur (bagi setiap Tahun Sijil dan dalam tempoh 60 hari selepas penghospitan)			

No.	Had Faedah	Pelan 150 (RM)	Pelan 200 (RM)	Pelan 250 (RM)
13	Rawatan Penjagaan Kejururawatan Di Rumah (setiap pengasingan) (had seumur hidup 180 hari)	3,000	4,000	5,000
14	Pemindahan Organ/ Sumsum Tulang	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Biasa Diamalkan		
15	Elaun Tunai Harian di Hospital Kerajaan untuk sehari (maksimum 120 hari setiap Tahun Sijil)	100	100	100
16	Penjaga Harian untuk sehari (maksimum 120 hari setiap Tahun Sijil)	90	110	130
17	Cukai Perkhidmatan Kerajaan Malaysia	Seperti caj yang dikenakan, tertakluk kepada kelayakan Bilik dan Penginapan Hospital		
Had Tahunan Keseluruhan (Butiran 1 hingga 17) bagi setiap Orang Dilindungi		100,000	125,000	150,000
18	Rawatan Kecemasan Pesakit Luar Akibat Kemalangan dan 30 hari Rawatan Susulan di Hospital dan Klinik (setiap Kemalangan)	2,000	2,500	3,000
19	Rawatan Kecemasan Pergigian Pesakit Luar Akibat Kemalangan (setiap Kemalangan)	3,000	4,000	5,000
20	Rawatan Dialisis Buah Pinggang Pesakit Luar dan Rawatan Kanser Pesakit Luar (Had Seumur Hidup)	250,000	312,500	375,000
21	Pemindahan dan Penghantaran pulang Perubatan Kecemasan (setiap Kejadian)	USD 1 juta	USD 1 juta	USD 1 juta

Perkara yang anda perlu tahu

S: Apakah maksud Takaful?

Takaful ialah skim saling bantu-membantu berdasarkan prinsip-prinsip perpaduan, persaudaraan dan kerjasama. Setiap peserta bersetuju untuk membuat sumbangan berdasarkan *Tabarru'* (derma) ke dalam dana yang dinamakan Dana Risiko Peserta (DRP) yang akan digunakan untuk saling bantu-membantu di saat diperlukan.

AIA PUBLIC Takaful Bhd. (AIA PUBLIC) sebagai Pengendali Takaful diamanahkan untuk melabur dengan sewajarnya dan menguruskan dana ini berdasarkan strategi pelaburan mengikut prinsip-prinsip Syariah.

S: Apa itu A-Life *Med Regular-i*?

A-Life Med Regular-i adalah pelan Takaful perubatan caruman berkala yang menyediakan perlindungan komprehensif untuk penghospitalan dan pembedahan sehingga umur 100, tanpa had seumur hidup.

S: Siapakah yang layak untuk menyertai *A-Life Med Regular-i*?

	Umur Minimum	Umur Maksimum
Orang Dilindungi	14 hari	70 tahun
Peserta (Pemilik Sijil)	16 tahun	70 tahun
Pasangan	16 tahun	70 tahun
Anak dalam Tanggungan*	14 hari	22 tahun

*Tertakluk pada terma dan syarat

S: Apakah perlindungan untuk ahli-ahli keluarga dalam Pelan Keluarga?

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

S: Adakah saya akan dapat menikmati perlindungan apabila ke luar negara?

Selain daripada Singapura dan Brunei, kami tidak akan melindungi apa-apa belanja rawatan perubatan di luar Malaysia yang telah anda dahulukan jika anda tinggal atau melancong ke luar negara lebih daripada 90 hari berturut-turut. Jika anda layak menerima perlindungan, jumlah perlindungan tertakluk kepada bayaran yang munasabah dan biasa diamalkan untuk rawatan yang sama di Malaysia.

S: Adakah caruman saya meningkat apabila umur saya meningkat?

Ya. Caruman dibayar bergantung kepada umur anda pada hari jadi yang akan datang apabila cukup tempoh caruman.

S: Adakah caruman saya dijamin?

Caruman anda tidak dijamin dan Pengendali Takaful berhak untuk menyemak semula caruman dengan memberi sekurang-kurangnya 3 bulan notis bertulis terlebih dahulu.

S: Apakah tempoh caruman untuk A-Life *Med Regular-i*?

Caruman perlu dibayar sehingga umur Orang Dilindungi mencapai 100 tahun, atau sehingga tamat tempoh pelan, mana-mana yang terdahulu. Caruman boleh dibayar mengikut mod pembayaran; tahunan, setengah tahunan, suku tahunan dan bulanan.

S: Apakah yuran-yuran dan caj-caj yang perlu dibayar?

A-Life *Med Regular-i* ialah pelan caruman berbayar, peratusan dari caruman yang dibayar (tidak termasuk Tambahan, jika ada) akan ditolak sebagai Yuran *Wakalah* dan lebihan akan diagihkan ke DRP sebagai *Tabarru'* seperti di bawah:

Caruman	Tahun Sijil				
	1	2	3	4-15	16 ke atas
Yuran <i>Wakalah</i> (%)	65	53	47	40	8
<i>Tabarru'</i> (%)	35	47	53	60	92

S: Adakah saya dapat menikmati Lebihan?

Lebihan akan ditentukan dan diumumkan, jika ada, sekurang-kurangnya sekali setahun oleh Pengendali Takaful. Jika terdapat sebarang Lebihan yang wujud dari DRP, lebihan bersih, ditolak dengan tuntutan yang perlu dibayar dan modal yang diperlukan akan dikongsi oleh Pengendali Takaful dan Peserta yang layak menurut nisbah berikut:

	Pengendali Takaful	Peserta
Lebihan dari DRP	50%	50%

Lebihan akan dikongsi oleh Peserta yang layak mengikut Tabarru' mereka.

S: Adakah caruman yang dibayar untuk A-Life *Med Regular-i* layak untuk pelepasan cukai pendapatan?

Ya. Caruman dibayar untuk pelan ini boleh melayakkan anda mendapat pelepasan cukai peribadi sehingga RM 3,000 untuk pelan perubatan dan pendidikan, tertakluk kepada keputusan muktamad Lembaga Hasil Dalam Negeri.

S: Bolehkah saya membatalkan Sijil ini?

Penyertaan dalam produk Takaful Keluarga adalah komitmen kewangan jangka panjang. Jika anda tidak membayar caruman anda dalam Tempoh Ihsan, sijil ini akan luput.

S: Apakah pengecualian-pengecualian utama untuk A-Life *Med Regular-i*?

Pelan ini tidak melindungi sebarang kemasukan ke hospital, pembedahan atau bayaran yang disebabkan secara langsung atau tidak langsung, sepenuhnya atau sebahagiannya, oleh mana-mana satu daripada kejadian yang berikut:

1. Penyakit Sedia Ada;
2. Penyakit Tertentu;
3. Sebarang keabnormalan perubatan atau fizikal yang wujud pada masa kelahiran, dan juga keabnormalan fizikal neo-natal yang wujud dalam tempoh 6 bulan dari masa kelahiran. Ini termasuklah segala jenis hernia dan epilepsi kecuali apabila disebabkan oleh sesuatu trauma yang berlaku selepas tarikh Orang Dilindungi menerima perlindungan secara berterusan di bawah Sijil ini dan sebarang keadaan-keadaan kongenital yang telah wujud atau didiagnosis sebelum Orang Dilindungi mencapai umur 17 tahun;
4. Sebarang kecacatan yang disebabkan oleh pemusnahan diri atau kecederaan diri sendiri yang disengajakan atau sebarang percubaan memusnahkan diri ketika siuman atau tidak siuman;
5. Peperangan, diisytiharkan atau tidak diisytiharkan, mogok, rusuhan, perang saudara, revolusi atau mana-mana operasi seakan peperangan;
6. Perkhidmatan dalam angkatan tentera dalam masa yang diisytiharkan atau tidak diisytiharkan perang atau semasa di bawah arahan operasi seakan peperangan atau pemulihan ketenteraman awam;
7. Sebarang pelanggaran atau percubaan untuk melanggar undang-undang atau menentang daripada ditahan;
8. Kehamilan, keguguran atau kelahiran anak;
9. Gangguan mental atau saraf, rawatan ketagihan alkohol, atau salah guna dadah atau apa-apa komplikasi lain yang timbul daripadanya atau apa-apa kemalangan disebabkan dadah yang tidak dipreskripsikan oleh doktor yang merawat;
10. Pembedahan plastik/kosmetik, berkhatan (kecuali berkhatan yang disebabkan jangkitan), pemeriksaan mata/pembedahan elektif untuk gangguan visual disebabkan oleh rabun dekat, rabun jauh atau keastigmaan atau radius keratotomi; semua kaca pembedahan, kanta sentuh dan kanta intraokular (kecuali kanta-kanta intraokular mono-fokus dalam katarak) pembedahan atau penggunaan atau perolehan peralatan atau peranti prostetik luaran seperti anggota tiruan, alat pendengaran, dan preskripsi-preskripsi yang serupa dengannya;
11. Sebarang bentuk rawatan atau pembedahan pergigian melainkan perlu dilakukan akibat kecederaan tetapi tidak termasuk penggantian gigi asal, penggantian gigi palsu dan perkhidmatan prostetik seperti jambatan ("bridges") dan korona ("crowns") atau pengantiannya;

12. Kemasukan hospital terutamanya untuk tujuan-tujuan pemeriksaan, diagnosis, pemeriksaan X-ray, pemeriksaan-pemeriksaan fizikal atau perubatan umum, tiada kaitan dengan rawatan atau diagnosis Kehilangan Upaya Dilindungi atau sebarang rawatan yang tidak perlu dari segi Perubatan dan sebarang rawatan-rawatan pencegahan, ubat-ubatan atau pemeriksaan-pemeriksaan pencegahan yang dijalankan oleh Pakar Perubatan, vitamin-vitamin/makanan-makanan tambahan dan rawatan-rawatan spesifik untuk penurunan atau penambahan berat;
13. Sebarang rawatan atau siasatan yang tidak perlu dari segi Perubatan, atau penyembuhan, penjagaan atau rehat pulih;
14. Sebarang keadaan perubatan atau fizikal yang timbul dalam tempoh 30 hari dari Tarikh Penyertaan atau Tarikh Mula Sijil ini, mengikut mana-mana yang terkini kecuali Kecederaan Dilindungi;
15. Sinaran pengion atau pencemaran oleh radioaktiviti dari sebarang tenaga nuklear atau sisa nuklear dari proses pembelahan nuklear atau dari sebarang bahan senjata nuklear.

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

Untuk perhatian anda :

Pendedahan Umum

1. Anda harus berpuas hati bahawa pelan ini adalah yang terbaik untuk memenuhi keperluan anda dan anda mampu membayar caruman di bawah sijil ini.
2. Jika Sijil Takaful dibatalkan dalam tempoh percubaan 15 hari, caruman yang telah dibayar, selepas ditolak dengan perbelanjaan perubatan (jika ada) akan dipulangkan sepenuhnya.
3. Caruman boleh dibuat secara tahunan, setengah tahun, suku tahunan atau bulanan.
4. Pelan Takaful ini tidak akan memberi faedah daripada Dana Risiko Peserta (DRP) atas penamatan atau tamat tempoh sijil.
5. Anda hendaklah memastikan bahawa maklumat penting mengenai pelan ini dinyatakan kepada anda dan anda memahami maklumat yang dinyatakan itu. Jika terdapat ketidakpastian, anda hendaklah mendapat penjelasan daripada Pengendali Takaful.
6. Anda diberi Tempoh Ihsan selama 31 hari daripada tarikh cukup tempoh pembayaran untuk setiap caruman berikutnya. Jika caruman tidak dibayar pada akhir Tempoh Ihsan ini, Sijil Takaful akan luput.
7. Adalah tidak menguntungkan untuk bertukar daripada satu pelan kesihatan kepada satu pelan kesihatan yang lain kerana anda mungkin tertakluk kepada keperluan pengunderaitan yang baru, tempoh tanggung penuh dan sebarang tempoh yang dikenakan bagi pengecualian penyakit - penyakit tertentu / keadaan sedia ada dalam pelan baru itu.
8. Risalah ini memberi ringkasan ciri-ciri utama produk ini. Ia bukan merupakan Sijil Takaful. Sila rujuk kepada Sijil Takaful untuk maklumat lanjut atau terma-terma dan syarat-syarat yang tepat.
9. Sekiranya anda memerlukan maklumat tambahan mengenai Takaful Keluarga, sila rujuk kepada buku kecil maklumat insuran berkenaan 'Takaful Keluarga' dan 'Takaful Perubatan dan Kesihatan', atau layari laman web, www.insuranceinfo.com.my.

Cukai Barang dan Perkhidmatan (GST)

1. Sila maklum bahawa bermula 1 April 2015, Cukai Barang dan Perkhidmatan (GST) akan dikenakan pada kadar semasa ke atas jumlah amaun caruman yang perlu dibayar.

Risalah ini hanya mengandungi penerangan ringkas produk dan tidak menyeluruh. Anda disyorkan untuk meminta salinan Ilustrasi Produk dan Helaian Pendedahan Produk untuk mengetahui lebih lanjut mengenai produk ini. Untuk penjelasan terperinci tentang faedah-faedah, pengecualian-pengecualian, terma-terma dan syarat-syarat, sila rujuk kepada Sijil Takaful.

A-Life *Med Regular-i* COMPREHENSIVE MEDICAL COVERAGE



A complete and comprehensive medical plan is a basic need for each individual and family. It will give you access to quality and continuous treatment and healthcare for you and your loved one's well-being, while helping you to the impact of medical cost inflation.

Introducing **A-Life *Med Regular-i***, a standalone Takaful medical plan that offers comprehensive hospitalization and surgical benefits until age 100. With this plan, now you can enjoy medical cover with no Co-takaful and Lifetime Limit¹, as well as 24-hour assistance no matter where you are through the Referral Emergency Assistance Programme.

On top of this, this plan features the innovative Family Plan benefit that allows you to extend the medical coverage that you get from **A-Life *Med Regular-i*** plan to your spouse and/or children.

When you participate in **A-Life *Med Regular-i*** plan, you will receive a medical card with "Just Swipe" feature to ease your hospital admission and discharge process. With this medical card, now you can go to any AIA panel hospital to get treatment hassle free.

It is no doubt that **A-Life *Med Regular-i*** is the only medical plan that you must have to fulfill your long-term and continuous life necessity.

¹Refer to Schedule of Benefits for details.

Enjoy These Benefits With A-Life *Med Regular-i*

Lifelong Coverage up to Age 100

- A-Life *Med Regular-i* provides you the medical coverage up to age 100.

No Lifetime Limit

- With no lifetime limit you can rest assure that you and/or your family's healthcare needs will be taken care of, for life²

Zero Co-takaful and Deductible Charges

- A-Life *Med Regular-i* pays your medical claim in full² without imposing any co-takaful or deductible charges.

Hassel Free "Just Swipe" Hospital Admission³

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

Optional Protection for your Family

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

² Subject to Annual Limit.

³ If you are hospitalized for the first 3 months of your Certificate, you are required to pay first and submit the claim to the Takaful Operator for reimbursement later.

Referral Emergency Assistance (REA) Programme⁴

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

International Medical Assistance Programme	Emergency medical evacuation and repatriation, repatriation of mortal remains, medical assistance and travel information.
Domestic Medical Assistance Programme	Emergency medical evacuation and repatriation and medical assistance.
Car Assistance Programme⁵	Emergency towing and minor roadside repair, car rental assistance and referral to service centers.
Home Assistance Programme⁵	Plumbing, locksmith, general repair, air conditioning and pest control assistance.
Travel Assistance Programme⁵	Provides information such as Visa, passport and inoculation requirements, assists in a location of lost items, emergency message relay etc.

⁴ The benefits described under the Referral Emergency Assistance (REA) Programme are not exhaustive. Please refer to your Takaful Certificate for detailed benefits, exclusions, terms and conditions. Please note that AIA PUBLIC reserves the right to vary any of their services and / or its benefits under REA Programme from time to time.

⁵ These services are confined to referral services only. The cost for the actual services shall be borne by the Participant. These services are not guaranteed as they are provided by a third party and the continuation of these services are subject to the agreement between AIA PUBLIC and the third party service provider.

The Schedule of Benefits of A-Life Med Regular-i is as follows:

No.	Benefit Limits	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)			
1	Hospital Room & Board (120 days maximum per Certificate Year and daily maximum not to exceed amount as shown)	150	200	250			
2	Additional Hospital Room & Board Whilst Overseas (120 days maximum per Certificate Year and daily maximum not to exceed amount as shown)	150	200	250			
3	Intensive Care Unit (ICU) (120 Days maximum per Certificate Year)	As charged, subject to Reasonable and Customary Charges					
4	Hospital Supplies and Services						
5	Surgical Fees						
6	Operating Theatre Fees						
7	Anaesthetist's Fees						
8	In-Hospital Physician Visit (240 visits maximum per Certificate Year)						
9	Pre-Hospitalisation Treatment (within 60 days prior to Hospitalisation) <ul style="list-style-type: none"> - Pre-Hospital Diagnostic Tests - Pre-Hospital Specialist Consultation - Pre-Hospital Medication and Treatment (RM300 maximum per Disability) 						
10	Post-Hospitalisation Treatment (within 120 days after Hospitalisation) <ul style="list-style-type: none"> - Post-Hospitalisation Out-patient Diagnostic X-ray and Lab Tests - Post-Hospitalisation Medical Expenses and Consultation 						
11	Day Procedure						
12	Out-Patient Physiotherapy & Acupuncture Treatment (per Certificate Year and within 60 days after Hospitalisation)				4,000	6,000	8,000

No.	Benefit Limits	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
13	Home Nursing Care (per confinement) (180 days lifetime limit)	3,000	4,000	5,000
14	Organ/Bone Marrow Transplant	As charged, subject to Reasonable and Customary Charges		
15	Daily-Cash Allowance at Government Hospital per day (120 days maximum per Certificate Year)	100	100	100
16	Daily Guardian per day (120 days maximum per Certificate Year)	90	110	130
17	Malaysian Government Service Tax	As charged, subject to Hospital Room and Board entitlement		
Overall Annual Limit (Item 1 to 17) Per Person Covered		100,000	125,000	150,000
18	Emergency Accidental Out-Patient Treatment and 30 days Follow-up Treatment at Hospital & Clinic (per Accident)	2,000	2,500	3,000
19	Emergency Accidental Out-Patient Dental Treatment (per Accident)	3,000	4,000	5,000
20	Out-patient Kidney Dialysis Treatment and Out-patient Cancer Treatment (per Lifetime)	250,000	312,500	375,000
21	Emergency Medical Evacuation & Repatriation (per Event)	USD1 mil	USD1 mil	USD1 mil

Things you should know

Q: What is Takaful?

Takaful is a mutual assistance scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute on the basis of *Tabarru'* (donation) into a fund, namely the Participants' Risk Fund (PRF), which will be used to assist each other in times of need.

AIA PUBLIC Takaful Bhd. (AIA PUBLIC) as a Takaful Operator is entrusted to properly invest and manage this fund in accordance with the investment strategy that complies with Shariah principles.

Q: What is A-Life *Med Regular-i*?

A-Life *Med Regular-i* is a regular contribution medical Takaful plan which provides comprehensive coverage on hospitalisation and surgical up to age 100, with no Lifetime Limit.

Q: Who is eligible to participate in A-Life *Med Regular-i*?

	Minimum Age	Maximum Age
Person Covered	14 days	70 years
Participant (Certificate Owner)	16 years	70 years
Spouse	16 years	70 years
Dependent Child*	14 days	22 years*

**Terms and conditions apply*

Q: What is the coverage for family members in the Family Plan?

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

Q: Will I get to enjoy coverage when travelling overseas?

Other than Singapore and Brunei, we will not cover any medical treatment that you incurred outside of Malaysia if you reside or travel overseas for more than 90 consecutive days. If you are eligible to receive the benefit, the coverage amount is subject to reasonable and customary charges for the same treatment in Malaysia.

Q: Will my contributions increase as my age increases?

Yes. The contributions payable will depend on your attained age when the contributions are due.

Q: Are my contributions guaranteed?

Your contributions are not guaranteed and the Takaful Operator reserves the right to revise the contributions by giving 3 months' prior written notice.

Q: What is the term of contributions for A-Life *Med Regular-i*?

The contributions are payable up to attained age 100 of the Person Covered. Contributions are payable according to payment mode; annual, half-yearly, quarterly and monthly.

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

A-Life *Med Regular-i* is a regular contribution paying plan, a percentage of the contribution paid (excluding loading, if any) will be deducted as *Wakalah Fee* and the balance will be allocated into the PRF as *Tabarru'* as follows:

Contribution	Certificate Year				
	1	2	3	4-15	16 and above
<i>Wakalah Fee</i> (%)	65	53	47	40	8
<i>Tabarru'</i> (%)	35	47	53	60	92

Q: Do I get to enjoy Surplus?

Surplus will be determined and declared, if any, at least once a year by the Takaful Operator. If there is any Surplus arising from the PRF, the net Surplus, after claims payable and required capital shall be shared by the Takaful Operator and Participant at the following ratios:

	Takaful Operator	Participant
Surplus in PRF	50%	50%

The Surplus will be shared by the eligible Participants proportionally in accordance to their Tabarru'.

Q: Are contributions paid for A-Life *Med Regular-i* eligible for income tax relief?

Yes. Contributions paid for this plan may qualify you for a personal tax relief of up to RM3,000 for medical and education plan, subject to the final decision of the Inland Revenue Board.

Q: Can I cancel this Certificate?

Participating in a Family Takaful product is a long-term financial commitment. If you do not pay your contributions within the Grace Period, this certificate will lapse.

Q: What are the major exclusions for A-Life *Med Regular-i*?

This plan does not cover any Hospitalisation, Surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. Pre-Existing Illness;
2. Specified Illness;
3. 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. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the Person Covered was continuously covered

under the relevant Supplementary Hospitalisation Contract or any congenital or hereditary conditions which has manifested or was diagnosed before the Person Covered attains 17 years of age;

4. Any Disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane;
5. War, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations;
6. Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
7. Any violation or attempted violation of the law or resistance to arrest;
8. Pregnancy, miscarriage or child birth;
9. Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising therefrom or any drug not prescribed by treating Doctor;
10. Plastic/Cosmetic surgery, circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy; all corrective glasses, contact lenses and intraocular lens (except monofocal intraocular lenses in cataract) surgery or the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, and prescriptions thereof;
11. Any form of dental care or Surgery unless necessitated by injury but excluding the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement;
12. 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;
13. Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care;
14. Any medical or physical conditions arising within the first 30 days of the Issue Date or Commencement Date of the Certificate whichever is later except for Covered Injury;
15. Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material.

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

For your attention :

General Disclosures

1. You should satisfy yourself that the plan will best serve your need and you can afford the contribution payable under this certificate.
2. If this certificate is cancelled within the 15-day free look period, the full contribution less medical expenses (if any) will be refunded.
3. Contribution can be made annually, half-yearly, quarterly or monthly.
4. This Takaful plan will not provide benefit from Participants' Risk Fund (PRF) upon termination or expiry of the certificate.
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 Takaful Operator.
6. You are given a Grace Period of 31 days from the due date for payment of each subsequent contribution. If contribution remains unpaid at the end of this Grace Period, the Takaful Certificate will lapse.
7. It would be disadvantageous to switch from one health plan to another as you may be subject to new underwriting requirement, full waiting period and any applicable period for the next exclusion of specific illnesses / pre-existing conditions of the new plan.
8. This brochure provides a summary of the main features of this product. It does not constitute a Takaful Certificate. Please refer to the Takaful Certificate for more details or exact terms and conditions.
9. Should you require additional information about Family Takaful, please refer to the insuranceinfo booklet on 'Family Takaful' and 'Medical and Health Takaful', or visit www.insuranceinfo.com.my.

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 total contribution amount payable.

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 Product Disclosure Sheet and Product Illustration to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the Takaful Certificate.

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Lampiran / Appendix

A-Life Med Regular-i

Kadar Caruman Tahunan Standard / Standard Annual Contribution Rates

Umur Dicapai / Attained Age	Orang Dilindungi Lelaki / Male Person Covered		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
0	1,221.12	1,462.80	1,628.16
1	1,182.96	1,411.92	1,628.16
2	1,182.96	1,361.04	1,628.16
3	1,170.24	1,322.88	1,526.40
4	1,106.64	1,195.68	1,373.76
5	1,106.64	1,195.68	1,373.76
6	852.24	1,017.60	1,157.52
7	852.24	1,017.60	1,157.52
8	852.24	1,017.60	1,157.52
9	852.24	1,017.60	1,157.52
10	852.24	1,017.60	1,157.52
11	674.16	814.08	941.28
12	674.16	814.08	941.28
13	674.16	814.08	941.28
14	674.16	814.08	941.28
15	674.16	814.08	941.28
16	788.64	928.56	1,208.40
17	788.64	928.56	1,208.40
18	788.64	928.56	1,208.40
19	788.64	928.56	1,208.40
20	788.64	928.56	1,208.40
21	826.8	928.56	1,208.40
22	826.8	903.12	1,106.64
23	826.8	903.12	1,106.64
24	826.8	903.12	1,106.64
25	826.8	903.12	1,106.64
26	826.8	903.12	1,106.64
27	826.8	903.12	1,106.64
28	826.8	903.12	1,106.64
29	826.8	903.12	1,106.64
30	839.52	1,081.20	1,399.20
31	839.52	1,081.20	1,399.20
32	839.52	1,081.20	1,399.20
33	839.52	1,081.20	1,399.20
34	839.52	1,081.20	1,399.20
35	839.52	1,081.20	1,399.20
36	1,017.60	1,081.20	1,399.20
37	1,017.60	1,081.20	1,399.20
38	1,017.60	1,081.20	1,399.20
39	1,017.60	1,081.20	1,399.20
40	1,081.20	1,399.20	1,818.96
41	1,170.24	1,399.20	1,818.96
42	1,170.24	1,399.20	1,818.96
43	1,170.24	1,399.20	1,818.96
44	1,170.24	1,399.20	1,818.96
45	1,170.24	1,399.20	1,818.96
46	1,666.32	1,806.24	2,073.36
47	1,666.32	1,806.24	2,073.36

Umur Dicapai / Attained Age	Orang Dilindungi Wanita / Female Person Covered		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
0	928.56	1,043.04	1,221.12
1	928.56	1,043.04	1,221.12
2	928.56	1,043.04	1,221.12
3	890.4	1,043.04	1,221.12
4	890.4	1,043.04	1,221.12
5	890.4	1,043.04	1,221.12
6	801.36	966.72	1,093.92
7	801.36	966.72	1,093.92
8	801.36	966.72	1,093.92
9	801.36	966.72	1,093.92
10	801.36	966.72	1,093.92
11	648.72	775.92	864.96
12	648.72	775.92	864.96
13	648.72	775.92	864.96
14	648.72	775.92	864.96
15	648.72	775.92	864.96
16	801.36	979.44	1,259.28
17	801.36	979.44	1,259.28
18	801.36	979.44	1,259.28
19	801.36	979.44	1,259.28
20	801.36	979.44	1,259.28
21	801.36	979.44	1,259.28
22	801.36	966.72	1,132.08
23	801.36	966.72	1,132.08
24	801.36	966.72	1,132.08
25	801.36	966.72	1,132.08
26	801.36	966.72	1,132.08
27	801.36	966.72	1,132.08
28	801.36	966.72	1,132.08
29	801.36	966.72	1,132.08
30	877.68	1,106.64	1,361.04
31	915.84	1,106.64	1,361.04
32	915.84	1,106.64	1,361.04
33	915.84	1,106.64	1,361.04
34	915.84	1,106.64	1,361.04
35	915.84	1,106.64	1,361.04
36	1,055.76	1,272.00	1,475.52
37	1,055.76	1,272.00	1,475.52
38	1,055.76	1,272.00	1,475.52
39	1,055.76	1,272.00	1,475.52
40	1,132.08	1,399.20	1,742.64
41	1,411.92	1,691.76	1,971.60
42	1,411.92	1,691.76	1,971.60
43	1,411.92	1,691.76	1,971.60
44	1,411.92	1,691.76	1,971.60
45	1,411.92	1,691.76	1,971.60
46	1,831.68	2,200.56	2,582.16
47	1,831.68	2,200.56	2,582.16

Umur Dicapai / Attained Age	Orang Dilindungi Lelaki / Male Person Covered		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
48	1,666.32	1,806.24	2,073.36
49	1,666.32	1,806.24	2,073.36
50	1,666.32	2,086.08	2,696.64
51	2,022.48	2,162.40	2,696.64
52	2,022.48	2,162.40	2,696.64
53	2,022.48	2,162.40	2,696.64
54	2,022.48	2,162.40	2,696.64
55	2,073.36	2,683.92	3,472.56
56	2,785.68	2,951.04	3,472.56
57	2,785.68	2,951.04	3,472.56
58	2,785.68	2,951.04	3,472.56
59	2,785.68	2,951.04	3,472.56
60	2,785.68	3,269.04	4,159.44
61	4,630.08	4,973.52	6,105.60
62	4,630.08	4,973.52	6,105.60
63	4,630.08	4,973.52	6,105.60
64	4,630.08	4,973.52	6,105.60
65	4,630.08	4,973.52	6,105.60
66	8,178.96	9,781.68	13,203.36
67	8,178.96	9,781.68	13,203.36
68	8,178.96	9,781.68	13,203.36
69	8,178.96	9,781.68	13,203.36
70	8,547.84	10,265.04	13,737.60
71*	8,865.84	10,672.08	14,208.24
72*	9,285.60	11,206.32	14,806.08
73*	9,743.52	11,766.00	15,429.36
74*	10,226.88	12,351.12	16,078.08
75*	10,748.40	12,974.40	16,764.96
76*	11,282.64	13,623.12	17,490.00
77*	11,842.32	14,297.28	18,253.20
78*	12,440.16	15,022.32	19,054.56
79*	13,050.72	15,760.08	19,894.08
80*	13,712.16	16,548.72	20,771.76
81*	14,399.04	17,375.52	21,687.60
82*	15,111.36	18,253.20	22,667.04
83*	15,874.56	19,156.32	23,671.92
84*	16,663.20	20,123.04	24,753.12
85*	17,502.72	21,127.92	25,872.48
86*	18,024.24	21,751.20	26,572.08
87*	18,571.20	22,412.64	27,297.12
88*	19,118.16	23,086.80	28,060.32
89*	19,690.56	23,773.68	28,836.24
90*	20,288.40	24,486.00	29,624.88
91*	20,898.96	25,223.76	30,451.68
92*	21,522.24	25,974.24	31,291.20
93*	22,158.24	26,762.88	32,156.16
94*	22,832.40	27,551.52	33,059.28
95*	23,506.56	28,391.04	33,975.12
96*	24,218.88	29,230.56	34,929.12
97*	24,943.92	30,108.24	35,908.56
98*	25,694.40	31,011.36	36,913.44
99*	24,943.92	30,299.04	37,956.48

Umur Dicapai / Attained Age	Orang Dilindungi Wanita / Female Person Covered		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
48	1,831.68	2,200.56	2,582.16
49	1,831.68	2,200.56	2,582.16
50	1,831.68	2,200.56	2,836.56
51	2,086.08	2,518.56	2,951.04
52	2,086.08	2,518.56	2,951.04
53	2,086.08	2,518.56	2,951.04
54	2,086.08	2,518.56	2,951.04
55	2,175.12	2,785.68	3,536.16
56	2,887.44	3,281.76	3,854.16
57	2,887.44	3,281.76	3,854.16
58	2,887.44	3,281.76	3,854.16
59	2,887.44	3,281.76	3,854.16
60	2,887.44	3,281.76	3,943.20
61	4,604.64	5,202.48	6,181.92
62	4,604.64	5,202.48	6,181.92
63	4,604.64	5,202.48	6,181.92
64	4,604.64	5,202.48	6,181.92
65	4,604.64	5,202.48	6,181.92
66	8,115.36	9,768.96	13,114.32
67	8,115.36	9,768.96	13,114.32
68	8,115.36	9,768.96	13,114.32
69	8,115.36	9,768.96	13,114.32
70	8,484.24	10,252.32	13,648.56
71*	8,789.52	10,659.36	14,119.20
72*	9,222.00	11,193.60	14,717.04
73*	9,679.92	11,753.28	15,340.32
74*	10,176.00	12,338.40	15,989.04
75*	10,684.80	12,961.68	16,675.92
76*	11,219.04	13,610.40	17,400.96
77*	11,778.72	14,284.56	18,164.16
78*	12,363.84	14,996.88	18,965.52
79*	12,987.12	15,747.36	19,792.32
80*	13,623.12	16,536.00	20,670.00
81*	14,310.00	17,362.80	21,598.56
82*	15,022.32	18,227.76	22,565.28
83*	15,772.80	19,143.60	23,582.88
84*	16,561.44	20,097.60	24,651.36
85*	17,400.96	21,102.48	25,770.72
86*	17,922.48	21,738.48	26,483.04
87*	18,456.72	22,387.20	27,208.08
88*	19,003.68	23,061.36	27,958.56
89*	19,576.08	23,748.24	28,734.48
90*	20,161.20	24,460.56	29,523.12
91*	20,771.76	25,198.32	30,349.92
92*	21,395.04	25,948.80	31,189.44
93*	22,031.04	26,724.72	32,054.40
94*	22,692.48	27,526.08	32,957.52
95*	23,379.36	28,352.88	33,873.36
96*	24,078.96	29,205.12	34,827.36
97*	24,804.00	30,082.80	35,806.80
98*	25,541.76	30,985.92	36,811.68
99*	24,753.12	30,260.88	37,842.00

*Untuk pembaharuan sahaja / For renewals only

Caruman yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST), ketika ini pada 6%.

The contribution indicated is plus Goods and Services Tax (GST), currently at 6%.

Umur Dicapai / Attained Age	Orang Dilindungi & Pasangan / Person Covered & Spouse		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
16	1,590.00	1,908.00	2,467.68
17	1,590.00	1,908.00	2,467.68
18	1,590.00	1,908.00	2,467.68
19	1,590.00	1,908.00	2,467.68
20	1,590.00	1,908.00	2,467.68
21	1,628.16	1,908.00	2,467.68
22	1,628.16	1,869.84	2,238.72
23	1,628.16	1,869.84	2,238.72
24	1,628.16	1,869.84	2,238.72
25	1,628.16	1,869.84	2,238.72
26	1,628.16	1,869.84	2,238.72
27	1,628.16	1,869.84	2,238.72
28	1,628.16	1,869.84	2,238.72
29	1,628.16	1,869.84	2,238.72
30	1,717.20	2,187.84	2,760.24
31	1,755.36	2,187.84	2,760.24
32	1,755.36	2,187.84	2,760.24
33	1,755.36	2,187.84	2,760.24
34	1,755.36	2,187.84	2,760.24
35	1,755.36	2,187.84	2,760.24
36	2,073.36	2,353.20	2,874.72
37	2,073.36	2,353.20	2,874.72
38	2,073.36	2,353.20	2,874.72
39	2,073.36	2,353.20	2,874.72
40	2,213.28	2,798.40	3,561.60
41	2,582.16	3,090.96	3,790.56
42	2,582.16	3,090.96	3,790.56
43	2,582.16	3,090.96	3,790.56
44	2,582.16	3,090.96	3,790.56
45	2,582.16	3,090.96	3,790.56
46	3,498.00	4,006.80	4,655.52
47	3,498.00	4,006.80	4,655.52
48	3,498.00	4,006.80	4,655.52
49	3,498.00	4,006.80	4,655.52
50	3,498.00	4,286.64	5,533.20
51	4,108.56	4,680.96	5,647.68
52	4,108.56	4,680.96	5,647.68
53	4,108.56	4,680.96	5,647.68
54	4,108.56	4,680.96	5,647.68
55	4,248.48	5,469.60	7,008.72
56	5,673.12	6,232.80	7,326.72
57	5,673.12	6,232.80	7,326.72

Umur Dicapai / Attained Age	Orang Dilindungi & Keluarga / Person Covered & Family		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
16	4,044.96	4,782.72	5,800.32
17	4,044.96	4,782.72	5,800.32
18	4,044.96	4,782.72	5,800.32
19	4,044.96	4,782.72	5,800.32
20	4,044.96	4,782.72	5,800.32
21	4,083.12	4,782.72	5,800.32
22	4,083.12	4,744.56	5,571.36
23	4,083.12	4,744.56	5,571.36
24	4,083.12	4,744.56	5,571.36
25	4,083.12	4,744.56	5,571.36
26	4,083.12	4,744.56	5,571.36
27	4,083.12	4,744.56	5,571.36
28	4,083.12	4,744.56	5,571.36
29	4,083.12	4,744.56	5,571.36
30	4,172.16	5,062.56	6,092.88
31	4,210.32	5,062.56	6,092.88
32	4,210.32	5,062.56	6,092.88
33	4,210.32	5,062.56	6,092.88
34	4,210.32	5,062.56	6,092.88
35	4,210.32	5,062.56	6,092.88
36	4,528.32	5,227.92	6,207.36
37	4,528.32	5,227.92	6,207.36
38	4,528.32	5,227.92	6,207.36
39	4,528.32	5,227.92	6,207.36
40	4,668.24	5,673.12	6,894.24
41	5,037.12	5,965.68	7,123.20
42	5,037.12	5,965.68	7,123.20
43	5,037.12	5,965.68	7,123.20
44	5,037.12	5,965.68	7,123.20
45	5,037.12	5,965.68	7,123.20
46	5,952.96	6,881.52	7,988.16
47	5,952.96	6,881.52	7,988.16
48	5,952.96	6,881.52	7,988.16
49	5,952.96	6,881.52	7,988.16
50	5,952.96	7,161.36	8,865.84
51	6,563.52	7,555.68	8,980.32
52	6,563.52	7,555.68	8,980.32
53	6,563.52	7,555.68	8,980.32
54	6,563.52	7,555.68	8,980.32
55	6,703.44	8,344.32	10,341.36
56	8,128.08	9,107.52	10,659.36
57	8,128.08	9,107.52	10,659.36

Umur Dicapai / Attained Age	Orang Dilindungi & Pasangan / Person Covered & Spouse		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
58	5,673.12	6,232.80	7,326.72
59	5,673.12	6,232.80	7,326.72
60	5,673.12	6,550.80	8,102.64
61	9,234.72	10,176.00	12,287.52
62	9,234.72	10,176.00	12,287.52
63	9,234.72	10,176.00	12,287.52
64	9,234.72	10,176.00	12,287.52
65	9,234.72	10,176.00	12,287.52
66	16,294.32	19,550.64	26,317.68
67	16,294.32	19,550.64	26,317.68
68	16,294.32	19,550.64	26,317.68
69	16,294.32	19,550.64	26,317.68
70	17,032.08	20,517.36	27,386.16
71*	17,655.36	21,331.44	28,327.44
72*	18,507.60	22,399.92	29,523.12
73*	19,423.44	23,519.28	30,769.68
74*	20,402.88	24,689.52	32,067.12
75*	21,433.20	25,936.08	33,440.88
76*	22,501.68	27,233.52	34,890.96
77*	23,621.04	28,581.84	36,417.36
78*	24,804.00	30,019.20	38,020.08
79*	26,037.84	31,507.44	39,686.40
80*	27,335.28	33,084.72	41,441.76
81*	28,709.04	34,738.32	43,286.16
82*	30,133.68	36,480.96	45,232.32
83*	31,647.36	38,299.92	47,254.80
84*	33,224.64	40,220.64	49,404.48
85*	34,903.68	42,230.40	51,643.20
86*	35,946.72	43,489.68	53,055.12
87*	37,027.92	44,799.84	54,505.20
88*	38,121.84	46,148.16	56,018.88
89*	39,266.64	47,521.92	57,570.72
90*	40,449.60	48,946.56	59,148.00
91*	41,670.72	50,422.08	60,801.60
92*	42,917.28	51,923.04	62,480.64
93*	44,189.28	53,487.60	64,210.56
94*	45,524.88	55,077.60	66,016.80
95*	46,885.92	56,743.92	67,848.48
96*	48,297.84	58,435.68	69,756.48
97*	49,747.92	60,191.04	71,715.36
98*	51,236.16	61,997.28	73,725.12
99*	49,697.04	60,559.92	75,798.48

Umur Dicapai / Attained Age	Orang Dilindungi & Keluarga / Person Covered & Family		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
58	8,128.08	9,107.52	10,659.36
59	8,128.08	9,107.52	10,659.36
60	8,128.08	9,425.52	11,435.28
61	11,689.68	13,050.72	15,620.16
62	11,689.68	13,050.72	15,620.16
63	11,689.68	13,050.72	15,620.16
64	11,689.68	13,050.72	15,620.16
65	11,689.68	13,050.72	15,620.16
66	18,749.28	22,425.36	29,650.32
67	18,749.28	22,425.36	29,650.32
68	18,749.28	22,425.36	29,650.32
69	18,749.28	22,425.36	29,650.32
70	19,487.04	23,392.08	30,718.80
71*	20,110.32	24,206.16	31,660.08
72*	20,962.56	25,274.64	32,855.76
73*	21,878.40	26,394.00	34,102.32
74*	22,857.84	27,564.24	35,399.76
75*	23,888.16	28,810.80	36,773.52
76*	24,956.64	30,108.24	38,223.60
77*	26,076.00	31,456.56	39,750.00
78*	27,258.96	32,893.92	41,352.72
79*	28,492.80	34,382.16	43,019.04
80*	29,790.24	35,959.44	44,774.40
81*	31,164.00	37,613.04	46,618.80
82*	32,588.64	39,355.68	48,564.96
83*	34,102.32	41,174.64	50,587.44
84*	35,679.60	43,095.36	52,737.12
85*	37,358.64	45,105.12	54,975.84
86*	38,401.68	46,364.40	56,387.76
87*	39,482.88	47,674.56	57,837.84
88*	40,576.80	49,022.88	59,351.52
89*	41,721.60	50,396.64	60,903.36
90*	42,904.56	51,821.28	62,480.64
91*	44,125.68	53,296.80	64,134.24
92*	45,372.24	54,797.76	65,813.28
93*	46,644.24	56,362.32	67,543.20
94*	47,979.84	57,952.32	69,349.44
95*	49,340.88	59,618.64	71,181.12
96*	50,752.80	61,310.40	73,089.12
97*	52,202.88	63,065.76	75,048.00
98*	53,691.12	64,872.00	77,057.76
99*	52,152.00	63,434.64	79,131.12

*Untuk pembaharuan sahaja / For renewals only
 Caruman yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST), ketika ini pada 6%.
 The contribution indicated is plus Goods and Services Tax (GST), currently at 6%.

Umur Dicapai / Attained Age	Orang Dilindungi Lelaki & Anak-Anak Male Person Covered & Children		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
16	3,243.60	3,803.28	4,541.04
17	3,243.60	3,803.28	4,541.04
18	3,243.60	3,803.28	4,541.04
19	3,243.60	3,803.28	4,541.04
20	3,243.60	3,803.28	4,541.04
21	3,281.76	3,803.28	4,541.04
22	3,281.76	3,777.84	4,439.28
23	3,281.76	3,777.84	4,439.28
24	3,281.76	3,777.84	4,439.28
25	3,281.76	3,777.84	4,439.28
26	3,281.76	3,777.84	4,439.28
27	3,281.76	3,777.84	4,439.28
28	3,281.76	3,777.84	4,439.28
29	3,281.76	3,777.84	4,439.28
30	3,294.48	3,955.92	4,731.84
31	3,294.48	3,955.92	4,731.84
32	3,294.48	3,955.92	4,731.84
33	3,294.48	3,955.92	4,731.84
34	3,294.48	3,955.92	4,731.84
35	3,294.48	3,955.92	4,731.84
36	3,472.56	3,955.92	4,731.84
37	3,472.56	3,955.92	4,731.84
38	3,472.56	3,955.92	4,731.84
39	3,472.56	3,955.92	4,731.84
40	3,536.16	4,273.92	5,151.60
41	3,625.20	4,273.92	5,151.60
42	3,625.20	4,273.92	5,151.60
43	3,625.20	4,273.92	5,151.60
44	3,625.20	4,273.92	5,151.60
45	3,625.20	4,273.92	5,151.60
46	4,121.28	4,680.96	5,406.00
47	4,121.28	4,680.96	5,406.00
48	4,121.28	4,680.96	5,406.00
49	4,121.28	4,680.96	5,406.00
50	4,121.28	4,960.80	6,029.28
51	4,477.44	5,037.12	6,029.28
52	4,477.44	5,037.12	6,029.28
53	4,477.44	5,037.12	6,029.28
54	4,477.44	5,037.12	6,029.28
55	4,528.32	5,558.64	6,805.20
56	5,240.64	5,825.76	6,805.20
57	5,240.64	5,825.76	6,805.20

Umur Dicapai / Attained Age	Orang Dilindungi Wanita & Anak-Anak Female Person Covered & Children		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
16	3,256.32	3,854.16	4,591.92
17	3,256.32	3,854.16	4,591.92
18	3,256.32	3,854.16	4,591.92
19	3,256.32	3,854.16	4,591.92
20	3,256.32	3,854.16	4,591.92
21	3,256.32	3,854.16	4,591.92
22	3,256.32	3,841.44	4,464.72
23	3,256.32	3,841.44	4,464.72
24	3,256.32	3,841.44	4,464.72
25	3,256.32	3,841.44	4,464.72
26	3,256.32	3,841.44	4,464.72
27	3,256.32	3,841.44	4,464.72
28	3,256.32	3,841.44	4,464.72
29	3,256.32	3,841.44	4,464.72
30	3,332.64	3,981.36	4,693.68
31	3,370.80	3,981.36	4,693.68
32	3,370.80	3,981.36	4,693.68
33	3,370.80	3,981.36	4,693.68
34	3,370.80	3,981.36	4,693.68
35	3,370.80	3,981.36	4,693.68
36	3,510.72	4,146.72	4,808.16
37	3,510.72	4,146.72	4,808.16
38	3,510.72	4,146.72	4,808.16
39	3,510.72	4,146.72	4,808.16
40	3,587.04	4,273.92	5,075.28
41	3,866.88	4,566.48	5,304.24
42	3,866.88	4,566.48	5,304.24
43	3,866.88	4,566.48	5,304.24
44	3,866.88	4,566.48	5,304.24
45	3,866.88	4,566.48	5,304.24
46	4,286.64	5,075.28	5,914.80
47	4,286.64	5,075.28	5,914.80
48	4,286.64	5,075.28	5,914.80
49	4,286.64	5,075.28	5,914.80
50	4,286.64	5,075.28	6,169.20
51	4,541.04	5,393.28	6,283.68
52	4,541.04	5,393.28	6,283.68
53	4,541.04	5,393.28	6,283.68
54	4,541.04	5,393.28	6,283.68
55	4,630.08	5,660.40	6,868.80
56	5,342.40	6,156.48	7,186.80
57	5,342.40	6,156.48	7,186.80

Umur Dicapai / Attained Age	Orang Dilindungi Lelaki & Anak-Anak Male Person Covered & Children		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
58	5,240.64	5,825.76	6,805.20
59	5,240.64	5,825.76	6,805.20
60	5,240.64	6,143.76	7,492.08
61	7,085.04	7,848.24	9,438.24
62	7,085.04	7,848.24	9,438.24
63	7,085.04	7,848.24	9,438.24
64	7,085.04	7,848.24	9,438.24
65	7,085.04	7,848.24	9,438.24
66	10,633.92	12,656.40	16,536.00
67	10,633.92	12,656.40	16,536.00
68	10,633.92	12,656.40	16,536.00
69	10,633.92	12,656.40	16,536.00
70	11,002.80	13,139.76	17,070.24
71*	11,320.80	13,546.80	17,540.88
72*	11,740.56	14,081.04	18,138.72
73*	12,198.48	14,640.72	18,762.00
74*	12,681.84	15,225.84	19,410.72
75*	13,203.36	15,849.12	20,097.60
76*	13,737.60	16,497.84	20,822.64
77*	14,297.28	17,172.00	21,585.84
78*	14,895.12	17,897.04	22,387.20
79*	15,505.68	18,634.80	23,226.72
80*	16,167.12	19,423.44	24,104.40
81*	16,854.00	20,250.24	25,020.24
82*	17,566.32	21,127.92	25,999.68
83*	18,329.52	22,031.04	27,004.56
84*	19,118.16	22,997.76	28,085.76
85*	19,957.68	24,002.64	29,205.12
86*	20,479.20	24,625.92	29,904.72
87*	21,026.16	25,287.36	30,629.76
88*	21,573.12	25,961.52	31,392.96
89*	22,145.52	26,648.40	32,168.88
90*	22,743.36	27,360.72	32,957.52
91*	23,353.92	28,098.48	33,784.32
92*	23,977.20	28,848.96	34,623.84
93*	24,613.20	29,637.60	35,488.80
94*	25,287.36	30,426.24	36,391.92
95*	25,961.52	31,265.76	37,307.76
96*	26,673.84	32,105.28	38,261.76
97*	27,398.88	32,982.96	39,241.20
98*	28,149.36	33,886.08	40,246.08
99*	27,398.88	33,173.76	41,289.12

Umur Dicapai / Attained Age	Orang Dilindungi Wanita & Anak-Anak Female Person Covered & Children		
	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
58	5,342.40	6,156.48	7,186.80
59	5,342.40	6,156.48	7,186.80
60	5,342.40	6,156.48	7,275.84
61	7,059.60	8,077.20	9,514.56
62	7,059.60	8,077.20	9,514.56
63	7,059.60	8,077.20	9,514.56
64	7,059.60	8,077.20	9,514.56
65	7,059.60	8,077.20	9,514.56
66	10,570.32	12,643.68	16,446.96
67	10,570.32	12,643.68	16,446.96
68	10,570.32	12,643.68	16,446.96
69	10,570.32	12,643.68	16,446.96
70	10,939.20	13,127.04	16,981.20
71*	11,244.48	13,534.08	17,451.84
72*	11,676.96	14,068.32	18,049.68
73*	12,134.88	14,628.00	18,672.96
74*	12,630.96	15,213.12	19,321.68
75*	13,139.76	15,836.40	20,008.56
76*	13,674.00	16,485.12	20,733.60
77*	14,233.68	17,159.28	21,496.80
78*	14,818.80	17,871.60	22,298.16
79*	15,442.08	18,622.08	23,124.96
80*	16,078.08	19,410.72	24,002.64
81*	16,764.96	20,237.52	24,931.20
82*	17,477.28	21,102.48	25,897.92
83*	18,227.76	22,018.32	26,915.52
84*	19,016.40	22,972.32	27,984.00
85*	19,855.92	23,977.20	29,103.36
86*	20,377.44	24,613.20	29,815.68
87*	20,911.68	25,261.92	30,540.72
88*	21,458.64	25,936.08	31,291.20
89*	22,031.04	26,622.96	32,067.12
90*	22,616.16	27,335.28	32,855.76
91*	23,226.72	28,073.04	33,682.56
92*	23,850.00	28,823.52	34,522.08
93*	24,486.00	29,599.44	35,387.04
94*	25,147.44	30,400.80	36,290.16
95*	25,834.32	31,227.60	37,206.00
96*	26,533.92	32,079.84	38,160.00
97*	27,258.96	32,957.52	39,139.44
98*	27,996.72	33,860.64	40,144.32
99*	27,208.08	33,135.60	41,174.64

*Untuk pembaharuan sahaja / For renewals only
 Caruman yang ditunjukkan termasuk Cukai Barang dan Perkhidmatan (GST), ketika ini pada 6%.
 The contribution indicated is plus Goods and Services Tax (GST), currently at 6%.

Tentang AIA PUBLIC

AIA PUBLIC Takaful Bhd. (AIA PUBLIC) dimiliki bersama oleh AIA Co. Ltd. (AIA), Public Bank Berhad (PBB) dan Public Islamic Bank Berhad (anak syarikat milik penuh PBB). Ditubuhkan pada 11 Mac 2011, AIA PUBLIC menggunakan kedudukan AIA dan Kumpulan PBB sebagai peneraju di samping infrastruktur dan rangkaian pengedaran di dalam industri insurans dan perbankan yang kukuh bagi memacu pertumbuhan dan meningkatkan penembusan Takaful Keluarga di dalam pasaran domestik.

AIA PUBLIC komited dalam menawarkan penyelesaian Syariah yang tepat bagi memenuhi keperluan yang berbeza pada setiap peringkat kehidupan pelanggan-pelanggan kami.

About AIA PUBLIC

AIA PUBLIC Takaful Bhd. (AIA PUBLIC) is jointly owned by AIA Co. Ltd. (AIA), Public Bank Berhad (PBB) and Public Islamic Bank Berhad (a wholly-owned subsidiary of PBB). Incorporated on 11 March 2011, AIA PUBLIC leverages on AIA and PBB Group's leadership positions as well as established infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market.

AIA PUBLIC is committed to offering the right Shariah solutions to meet the different life stages needs of our customers.

Hubungi Kami untuk Maklumat Lanjut / Please Contact Us for More Information

Jika anda mempunyai sebarang pertanyaan, sila hubungi AIA LIFE PLANNER yang dibenarkan.



Anda juga boleh menghubungi kami di alamat dan talian berikut:

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