



# AXA Medic Essential

Your Essential  
Medical Protection



# Your Essential Medical Protection

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**AXA Medic Essential is a medical plan that you and your family must have for your peace of mind.**

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There may be times people are being challenged by uncertainties over their health and financial issues. Thus, it is always essential to have extra protection to safeguard yourself and your loved ones. In view of all the unpredictable events, we are here to provide you with a medical plan that is packed with essential health protection benefits at an affordable premium.

AXA Medic Essential is a standalone medical plan to support you and your family during the trying times. Besides the medical coverage of in-patient and out-patient treatments, this plan also comes with death coverage and financial support upon medical quarantine for you and your family. It is guaranteed renewable up to age 81 with NO LIFETIME LIMIT to fulfill your family and your lifelong medical protection needs.



# Product Features

## Essential Medical Coverage

This plan provides you medical coverage **up to age 81**, with a full range of essential medical coverage such as daycare surgical procedure, in-patient and out-patient medical treatment, which includes out-patient kidney dialysis and cancer treatment.



## Financial Support in the event of Medical Quarantine

**Daily allowance** will be payable if you are hospitalised in a government hospital. In addition, we will pay double the daily allowance if you suffer from any disease that requires you to be admitted in an isolation ward of a government hospital to help **support your living expenses** and other necessities. This coverage is a must-have in the current situation of pandemic threats.

## Death Coverage

We care for your family hence we provide death coverage up to **RM5,000** for funeral expenses to lighten the burden of your family. For death due to accident, Dengue Fever, Zika or during hospitalisation in an isolation ward, there is additional payout of up to **RM40,000**.



# Schedule of Benefits of AXA Medic Essential

Plan	Smart	Care	Classic	Premier
<b>Annual Limit</b> (applicable to benefit no. 1 to no. 11)	RM100,000	RM120,000	RM120,000	RM220,000
<b>Lifetime Limit</b>	No Limit			
<b>Deductible</b> (applicable to benefit no. 1 to no. 10)	RM250		Nil	

## Section A: In-Patient and Surgical Benefit (for any one disability)

Plan	Smart	Care	Classic	Premier
<b>1</b> <b>Hospital Room and Board</b> (daily maximum)	RM100	RM150		RM300
	Maximum number of days			
		120 days for any one disability		
<b>2</b> <b>Intensive Care Unit</b>	As charged			
	Maximum number of days			
		120 days for any one disability		
<b>3</b> <b>In-Patient Related Fees</b> (a) Hospital Supplies and Services (b) Surgical Fees (c) Anaesthetist Fees (d) Operating Theatre Fees (e) In-Patient Prescribed Medicines (f) In-Patient Diagnostic Procedures and In-Patient Physiotherapy (g) In-Patient Physician Visit (up to 2 visits per day per physician)	As charged			
	(h) Medical Report Charges			
	Up to RM50 per hospitalisation	Up to RM200 per hospitalisation		
<b>4</b> <b>Ambulance Fees</b>	Up to RM350 per hospitalisation			As charged
<b>5</b> <b>Child Daily Guardian Benefit</b> (for child aged below 15 years)	Not applicable			As charged
	Maximum number of days			
		60 days for any one disability		
<b>6</b> <b>Daily Allowance for Hospitalisation in Government Hospital</b>	RM60 per day			
	Maximum number of days			
		60 days for any one disability		
<b>7</b> <b>Additional Daily Allowance for Hospitalisation in Government Hospital Isolation Ward</b>	RM60 per day			
	Maximum number of days			
		30 days for any one disability		

# Schedule of Benefits of AXA Medic Essential

## Section B: Out-Patient Benefit (for any one disability)

Plan	Smart	Care	Classic	Premier
<b>8</b> Day Surgery and Daycare Surgical Procedure	As charged			
<b>9</b> Pre-Hospitalisation Benefit (within 60 days before hospitalisation) (a) Consultation (b) Diagnostic Tests	Up to RM2,000			Up to RM3,000
<b>10</b> Post-Hospitalisation Benefit (within 150 days after hospital discharge) (a) Medication and Treatment (b) Out-Patient Physiotherapy <sup>1</sup>	Up to RM4,000			Up to RM6,000
<b>11</b> Emergency Accidental Out-Patient and Follow-up Treatment (within 30 days from the date of an accident)	Up to RM2,000			Up to RM3,000

## Section C: Special Benefit (additional limit on top of the Annual Limit)

Plan	Smart	Care	Classic	Premier
<b>12</b> Home Nursing Care	Up to RM4,000 per lifetime			Up to RM5,000 per lifetime
Maximum number of days	180 days per lifetime			
<b>13</b> Out-Patient Kidney Dialysis Treatment	Up to RM200,000 per lifetime	Up to RM280,000 per lifetime	Up to RM390,000 per lifetime	
<b>14</b> Out-Patient Cancer Treatment				
<b>15</b> Funeral Expenses	RM1,000	RM2,000	RM5,000	
<b>16</b> Accidental Death	RM1,000	RM10,000	RM20,000	
<b>17</b> Death due to Dengue Fever, Zika or during Hospitalisation in Isolation Ward	RM1,000	RM20,000	RM40,000	

- Note:**
- Benefit no. 7 is payable in addition to benefit no. 6.
  - Benefits no. 12 to no. 17 are not subject to Annual Limit, and any claims made under these benefits will not reduce the Annual Limit.
  - Benefit no. 15 is payable in addition to benefit no. 16 and no. 17.
  - Benefit no. 17, the confinement in the isolation ward must be a mandatory quarantine required by law or prescribed by Ministry of Health, Malaysia.
  - Please refer to the frequently asked questions for more details on the deductible.
  - Please refer to the policy contract for full benefit description.

<sup>1</sup>Physiotherapy must be performed in the same hospital which the Insured is hospitalised.

# Frequently Asked Questions

1

## Who can be insured under AXA Medic Essential?

Anyone aged between **15 days old and 65 years old (age last birthday)**. However, it is subject to our underwriting requirements.

2

## How can I take up AXA Medic Essential?

Please check with your agent or contact us for more details.

3

## How much premiums do I have to pay?

The premiums you have to pay depends on your attained age, gender, occupation, health condition and the type of plan you choose. The premiums payable will increase according to your attained age. Please refer to Appendix I for the Annual Premium Rates for standard life.

Premiums are payable throughout the entire duration of the plan. You must inform us of any change in your occupation, avocation and sports activities as it may affect the premium and terms and conditions of the plan.

4

## Are the premiums payable guaranteed?

Premiums are not guaranteed. We reserve the right to revise the renewal premiums based on risk factors applicable at the time of renewal by giving you at least 90 days' notice.

# Frequently Asked Questions

## How does deductible work?

5

The reimbursement of any eligible expenses is always subject to deductible amount, if applicable. You must first pay the deductible amount for total eligible expenses incurred for any one disability and we shall reimburse the excess, if any, and subject to the limit of the plan as stated in the Schedule of Benefits. Deductible applies to benefit no. 1 to no. 10 of the Schedule of Benefits.

### An example for deductible RM250:

A 30 years old male purchased the AXA Medic Essential **Care** plan with RM250 deductible. He was admitted to hospital on December 2020 due to appendicitis and no claims has been made prior to this. After 3 days of hospitalisation, he was discharged from hospital with a medical bill of RM10,000.

Assuming the total eligible medical expense is RM10,000. He must first pay RM250 and the balance of RM9,750 will be payable by AXA Medic Essential.

## When does the cover begin?

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The coverage begins immediately after this plan has commenced for hospitalisation due to accidents. There is a waiting period of 120 days for hospitalisation due to specified illnesses and 30 days for any other causes.

### Specified illnesses refer to the following disabilities and its related complications:

- Hypertension, diabetes mellitus or cardiovascular disease;
- Growths of any kind including tumours, cancers, cysts, nodules, polyps, kidney stones or gall bladder stones;
- Any diseases of the ear, nose (including sinuses) or throat;
- Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
- Any diseases of the reproductive system including endometriosis; or
- Any disorders of the spine (including but not limited to a slipped disc) or any knee conditions.

## Where can I get the latest list of panel hospitals?

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You can view our latest list of panel hospitals on our official website at [www.axa.com.my](http://www.axa.com.my).

# Frequently Asked Questions

## How do I make a claim?

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Where applicable, cashless facility will be provided to the panel hospital for your admission. It is best for you to arrange for the medical report before any hospital admission for a pre-planned treatment. Depending on the hospital, you may be required to pay a deposit and the deposit amount may vary from hospital to hospital. Upon discharge, the hospital will provide the final diagnosis and the itemised bill. You only need to settle any deductible, ineligible or excess expenses which are not covered.

In the circumstances of non-cashless admission, you are advised to pay for the treatment first and after being discharged, file a claim with us.

Cashless facility does not guarantee full payment of your final medical bill which may include excess and excluded items which you must pay.

Please notify us within 30 days of any occurrences for admission to non-panel hospitals, out-patient treatment or any claims which have been settled by you. Please submit the claim form, original itemised bills, receipts and other relevant claim documents to us for processing.

## Where can I check my policy coverage and limits?

9

You can check on MyAXA Customer Portal or call us at **1 300 88 1616**.

## What are the consequences of switching policy from one insurer to another?

10

You may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses or pre-existing conditions of the new plan.

## Are the premiums paid for AXA Medic Essential entitled for income tax relief?

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Yes. The premiums paid for this plan may qualify you for personal income tax relief, subject to the provisions of the Income Tax Act and the final decision of the Inland Revenue Board.



# Appendix 1: Annual Premium Rates for AXA Medic Essential

## for Occupation Class 1 & 2

Attained Age	Smart		Care		Classic		Premier	
	Male	Female	Male	Female	Male	Female	Male	Female
0-5	872	794	985	897	1,094	996	1,631	1,493
6-10	692	630	758	690	842	766	1,255	1,148
11-15	692	630	850	773	968	881	1,443	1,321
16-20	692	630	910	828	1,052	958	1,568	1,435
21-25	761	742	1,003	953	1,157	1,129	1,610	1,607
26-30	817	938	1,062	1,073	1,193	1,256	1,677	1,779
31-35	864	1,119	1,089	1,227	1,210	1,363	1,714	1,937
36-40	1,026	1,341	1,237	1,470	1,374	1,633	1,918	2,261
41-45	1,326	1,644	1,454	1,801	1,615	2,001	2,186	2,820
46-50	1,705	2,093	1,868	2,294	2,075	2,548	2,894	3,594
51-55	2,345	2,566	2,827	3,093	3,141	3,436	4,442	4,838
56-60	3,108	3,139	3,916	3,955	4,351	4,394	6,104	6,191
61-65	3,923	3,952	4,728	4,763	5,253	5,292	7,354	7,471
66-70	4,991	5,004	5,469	5,483	6,076	6,092	8,526	8,546
71-75	6,405	6,122	7,018	6,708	7,797	7,453	10,789	10,415
76-80	7,678	6,988	8,413	7,657	9,347	8,507	12,822	11,885

### Note:

- The above rates are rounded to the nearest Ringgit.
- The premium rates for age 66 to 80 are for renewal only.
- The premium rates above are applicable to standard risk only and assume that premium is paid annually.
- The premium for Occupation Class 3 is additional 15% of the premium for Occupation Class 1 & 2.
- All occupations under Class 4 will not be covered by this plan.

### Definition of Occupation Classes

Class 1: Persons engaged in professional, administration, managerial, clerical and non-manual occupations generally.

Class 2: Persons engaged in work of a supervisory nature and others not in Class 1 whose duties may involve occasional light manual work but not using tools or machinery or not exposing them to any special hazards. Persons who are required to travel outside office for business or professional purposes but not engaging in manual labour.

Class 3: Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or light machinery.

Class 4: Persons engaged in heavy manual work involving the use of heavy tools and machinery.

# Important Notes

AXA AFFIN Life Insurance Berhad believes it is important that you fully appreciate and understand all the benefits and charges under this plan.

1. This insurance plan is underwritten by AXA AFFIN Life Insurance Berhad (200601003992), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
2. AXA Medic Essential is a non-participating regular premium standalone medical plan which provides medical and hospitalisation benefit that includes in-patient and surgical benefit, out-patient treatment and special benefit. It is guaranteed renewable up to age 81 of the Insured.
3. You should satisfy yourself that this plan will best serve your needs and that the premium payable is an amount you can afford.
4. You are given 31 days of grace period after the due date to make your premium payment. If you did not pay your premium at the end of the grace period, your plan will lapse.
5. If you are not completely satisfied with the plan, you may cancel your plan by returning the policy contract within 15 days from the date of your receipt of the policy contract provided no claim has been made. We will then refund to you any premiums that have been paid less any medical expenses incurred.
6. AXA Medic Essential does not cover any hospitalisation, surgeries or charges incurred caused directly or indirectly, wholly or partly, by any one of the following occurrences:
  - Pre-existing illnesses;
  - Specified illnesses occurring within the waiting period;
  - Any disabilities, medical or physical conditions and its signs and symptoms occurring within the waiting period, except for injuries due to accidents;
  - Circumcision, eye examination, refractive surgery or surgical procedure for visual impairments due to astigmatism, farsightedness or nearsightedness (Radial Keratotomy or Lasik), glasses or contact lenses, High-intensity Focused Ultrasound (HIFU), rhizolysis, robotics surgery that aided surgical procedure and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
  - Dental conditions including dental treatment or oral surgery except as necessitated by injuries due to accidents to sound natural teeth occurring during the period of insurance;
  - Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and Human Immunodeficiency Virus (HIV) related Diseases, and any communicable diseases requiring quarantine by law (except for death during Hospitalisation in Isolation Ward covered in the respective benefit in this Policy);
  - Any treatments or surgical operation for congenital conditions or deformities including hereditary conditions;
  - Pregnancy, pregnancy related condition or its complications, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilisation;

# Important Notes

- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examinations, general physical or medical examinations that are not related whether directly or indirectly to treatment or diagnosis of a covered disability, any treatments which is not medically necessary, tests and investigations done for the purpose of excluding diagnosis other than the final diagnosis in which final treatment is rendered, any preventive treatments, preventive medicines or examinations carried out by a physician, and any treatments specifically for weight reduction or gain or bariatric surgery;
- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots, civil commotion or insurrection;
- Biological or chemical contamination, ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- Expenses incurred for donation of any body parts or organs by the Insured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- Investigation and treatment of sleep and snoring disorders, hormone replacement therapy, placenta/serum therapy, chelation therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to acupressure reflexology, bone setting, herbalist treatment, traditional and complementary medicine (unless otherwise specified), supplementary medicine, vitamin, nutritional herb, massage or aroma therapy or other alternative treatment;
- Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured and disabilities arising out of duties of employment or profession that is covered under a workman's compensation insurance contract;
- Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) and any other conditions classified under the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV Codes) as published by American Psychiatric Association;
- Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- Expenses incurred for sex changes;
- Any treatments directed towards developmental delays and/or learning disabilities of an Insured;
- Any treatments which only offer temporary relief of symptoms on any long-term illnesses and diseases rather than dealing with the underlying medical condition;
- Any diagnostic tests, procedures, blood tests, investigations or screenings that are not directly related to the final diagnosis and treatment for the covered disability; or

# Important Notes

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- Cosmetic/aesthetic/plastic surgery or treatment, or treatment which relates to or is needed because of previous cosmetic treatment. However, We will pay for the reconstructive surgery if:
  - a. it is carried out to restore function or appearance after an accident or following surgery for a medical condition, provided that the Insured has been continuously covered under this plan since before the occurrence of accident or surgery;
  - b. it is done at a medically appropriate stage after the accident or surgery; and
  - c. We agree, in writing, to the cost of the treatment before it is done.

This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions as well as the terms and conditions under this plan.

7. This brochure contains only general information about the product and does not in any way represent a policy. For a detailed description of the terms and conditions and exclusions of the product, please refer to the product disclosure sheet, sales illustration and official policy contract issued by AXA AFFIN Life Insurance Berhad.

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**AXA AFFIN Life Insurance Berhad** (200601003992)

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### Member of PIDM

AXA AFFIN Life Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by AXA AFFIN Life Insurance Berhad are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from AXA AFFIN Life Insurance Berhad or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).

October 2020

