



**LONPAC INSURANCE**

# MediSecure Centurial

Hospitalisation and Surgical Insurance



**LIVING SECURE**

# ARE YOU PREPARED FOR RISING HEALTHCARE COST?

The cost of hospitalisation and surgery has been increasing rapidly and having insufficient insurance protection could put you in a serious financial predicament.

Private healthcare cost is constantly increasing and the rate of medical inflation is higher than normal inflation. Is your insurance policy designed to cater for medical inflation?

## SIMPLE SOLUTION TO A COMPLICATED PROBLEM

With MediSecure Centurial, you can have peace of mind knowing that your insurance is designed to cater for medical inflation. You may choose from 10 different plans based on your needs and affordability.

The plans are only subject to Room and Board Rate and Overall Annual Limit. There is no Per Disability Limit or Lifetime Limit. The respective benefits are also not subject to any sub-limits.

### SCHEDULE OF BENEFITS (Ringgit Malaysia)

Description	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Room & Board, daily limit incurred during the policy period of insurance	1,000	900	800	700	600	500	400	300	200	100
Overall Annual Limit	500,000	450,000	400,000	350,000	300,000	250,000	200,000	150,000	100,000	50,000

## DESCRIPTION OF BENEFITS

**Before the patient is admitted to hospital or surgically treated in a hospital, the following benefits will be payable subject to reasonable, customary and necessary expenses incurred for consultation prior to hospital admission or surgery.**

- Pre-Surgical Consultation & Diagnosis, limited to one consultation prior to surgery
- Pre-Hospital Specialist Consultation, limited to one consultation prior to hospitalisation
- Pre-Hospital Diagnostic Tests, related to one consultation prior to hospital admission
- Second Surgical Opinion, limited to one consultation prior to surgery

**When the patient is being treated as a bed-paying patient in a hospital or is surgically treated, the following benefits will be payable subject to reasonable, customary and necessary expenses incurred.**

- Intensive Care Unit, incurred during the policy period of insurance
- Hospital Supplies & Services, incurred during the policy period of insurance
- Surgical Fees, with post-surgery care up to 60 days from the date of surgery

- Anaesthetist Fees
- Operating Theatre Fees
- In-Hospital Physician Visit, subject to two visits a day

**After the patient is discharged from hospital for a non-surgical treatment, the following benefits will be payable subject to reasonable, customary and necessary expenses incurred.**

- Post Hospitalisation Treatment, incurred within 60 days following discharge from hospital

**If the patient needs to be moved by road ambulance to an appropriate location for treatment or diagnosis.**

- Ambulance Fees, incurred during the policy period of insurance

**The following additional benefits incurred during the policy period of insurance will be payable subject to reasonable, customary and necessary expenses incurred but shall be payable as part of the Overall Annual Limit.**

- Organ Transplant
- Goods and Services Tax
- Medical Report Fee

- d. Nursing at Home
- e. Outpatient Cancer Treatment
- f. Outpatient Kidney Dialysis

**If the patient needs to be hospitalised or surgically treated, you may call our 24-Hour Call Centre.**

- a. Hospital Admission Assistance

## WHAT IS SO SPECIAL?

You will find in this policy many features not found in other hospitalisation and surgical insurance policies. They include the following:-

- **Comprehensive Coverage**

Claims are paid as charged, subject to reasonable, customary and necessary charges.

- **Limits of Coverage Increases Every Three Years**

Room and Board Limit and Overall Annual Limit increase by 10% of the respective original limits every three years.

- **No Per Disability Limit and No Lifetime Limit**

The policy is subject to an Overall Annual Limit only. The Overall Annual Limit is applicable to each policy year. You can claim for treatment of the same disability without a Per Disability Limit. There is no Lifetime Limit so you can continue to be insured until 31 March 2116.

- **No Age Limit for Renewal**

This insurance product is valid for 100 years and will be in existence from 01 April 2016 to 31 March 2116. Each policy is renewable annually at the option of the Policyholder. Last entry age is 70 years next birthday. Once accepted, you can continue to renew your policy until 31 March 2116. Furthermore, the Company cannot refuse the renewal of the Policy and cannot impose new terms or exclusions.

- **Portfolio Pricing of Premium**

Premium is non-guaranteed but will be revised every three years to cater for increased coverage and medical inflation. Increase in premium will be on a portfolio basis and policyholders who have claimed on the Policy will not be singled out to pay more premium than others by the imposition of additional premium loadings during renewal.

- **Unisex Premium Rates**

Premiums are age-banded but there is no distinction between male and female premium rates.

- **Outpatient Cancer Treatment**

The Policy covers radiotherapy or chemotherapy treatment (excluding consultation, examination tests and take home drugs) as part of the Overall Annual Limit and is not subject to any sub-limit.

- **Outpatient Kidney Dialysis**

The Policy covers kidney dialysis treatment (excluding consultation, examination tests and take home drugs) as part of the Overall Annual Limit and is not subject to any sub-limit.

- **Hospital Admission Assistance**

Our appointed service provider will provide assistance during hospital admission and arrange for payment to the approved panel of hospitals.

## VALIDITY OF POLICY

This insurance product is launched on 01 April 2016 and will be valid for 100 years from the launch date.

## CASH-BEFORE-COVER

This product is sold on a Cash-Before-Cover basis. Full premium must be paid before the effective date of the policy.

## PREMIUM PAYABLE

The premium applicable is based on the age next birthday and is payable annually at the rate applicable during renewal.

The premium published in this brochure is for standard risks only and premium loading may be charged to non-standard risks.

The renewal premium will automatically increase as the Insured Person enters the next age band.

The Annual premium rate is non-guaranteed and will be revised every three years.

You can choose to pay your premium on a monthly frequency but this is only available by way of a standing instruction to pay from a Credit Card. Monthly payment frequency is not allowed for monthly payment less than RM50.00.



**TABLE OF ANNUAL PREMIUM** (Inclusive of goods and services tax)  
(Ringgit Malaysia)

Age Next Birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
30 days - 18 years	1,462	1,387	1,308	1,249	1,158	1,062	968	791	694	604
19 years - 25 years	1,463	1,388	1,308	1,248	1,156	1,059	965	786	689	598
26 years - 30 years	1,480	1,404	1,322	1,261	1,167	1,068	973	790	692	599
31 years - 35 years	1,657	1,571	1,480	1,411	1,306	1,195	1,088	882	773	669
36 years - 40 years	2,059	1,949	1,831	1,743	1,609	1,467	1,331	1,071	932	799
41 years - 45 years	2,557	2,419	2,273	2,162	1,994	1,818	1,648	1,322	1,150	983
46 years - 50 years	3,177	3,003	2,818	2,677	2,465	2,242	2,029	1,618	1,403	1,192
51 years - 55 years	4,100	3,875	3,635	3,453	3,178	2,888	2,613	2,078	1,802	1,527
56 years - 60 years	5,583	5,273	4,943	4,690	4,312	3,914	3,536	2,802	2,422	2,045
61 years - 65 years	7,819	7,381	6,915	6,558	6,024	5,463	4,931	3,892	3,361	2,829
66 years - 70 years	9,954	9,392	8,795	8,337	7,653	6,934	6,253	4,926	4,248	3,564
71 years - 75 years (renewal only)	13,204	12,458	11,666	11,056	10,148	9,193	8,289	6,524	5,625	4,716
76 years - 80 years (renewal only)	17,325	16,345	15,304	14,503	13,309	12,055	10,868	8,548	7,370	6,175
81 years and above (renewal only)	27,676	26,103	24,432	23,144	21,229	19,215	17,314	13,591	11,708	9,789

**TABLE OF MONTHLY PREMIUM** (Inclusive of goods and services tax)  
(Ringgit Malaysia)

Age Next Birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
30 days - 18 years	129	123	116	110	102	94	86	70	61	53
19 years - 25 years	129	123	115	110	102	94	85	69	61	53
26 years - 30 years	131	124	117	111	103	94	86	70	61	53
31 years - 35 years	146	139	131	125	115	106	96	78	68	59
36 years - 40 years	182	172	162	154	142	130	118	95	82	71
41 years - 45 years	226	214	201	191	176	161	146	117	102	87
46 years - 50 years	281	265	249	236	218	198	179	143	124	105
51 years - 55 years	362	342	321	305	281	255	231	184	159	135
56 years - 60 years	493	466	437	414	381	346	312	248	214	181
61 years - 65 years	691	652	611	579	532	483	436	344	297	250
66 years - 70 years	879	830	777	736	676	613	552	435	375	315
71 years - 75 years (renewal only)	1,166	1,100	1,030	977	896	812	732	576	497	417
76 years - 80 years (renewal only)	1,530	1,444	1,352	1,281	1,176	1,065	960	755	651	545
81 years and above (renewal only)	2,445	2,306	2,158	2,044	1,875	1,697	1,529	1,201	1,034	865

## WHAT IS NOT COVERED

The Policy does not cover pre-existing disabilities and other exclusions contained in the Policy. Medical treatment received by an Insured Person outside Malaysia is not covered if the Insured Person resides or travels outside Malaysia for more than ninety (90) consecutive days prior to treatment overseas.

## PANEL OF HOSPITALS IN MALAYSIA

With Hospital Admission Assistance, you will be able to seek treatment in more than 100 private hospitals in Malaysia with the assistance of our appointed service provider. For treatment in the panel of hospitals, you only need to pay to the hospitals for non-payable expenses. We will pay directly to the hospitals all eligible treatment costs.

## ELECTIVE TREATMENT IN SINGAPORE AND BRUNEI

With a premium loading of 20%, you may elect to be treated in Singapore or Brunei for a disability that can be treated in Malaysia but the payment of the claims will be in accordance with the Elective Treatment Clause.

## HOW TO APPLY FOR INSURANCE

As long as you are legally qualified to enter into a contract, you may apply to insure yourself, your spouse, your children or your parents. Each person will be insured under a separate policy. The last entry age of a person to be insured is 70 years next birthday. Dependant children between the ages of 30 days and 18 years (up to 23 years if full-time student) may also be insured.

## COOLING-OFF PERIOD

If this Policy shall have been issued and for any reason whatsoever You shall decide not to take up the Policy, You may return the Policy to the Company for cancellation provided such request for cancellation is delivered by You to the Company within fifteen (15) days from the date of delivery of the Policy. You are entitled to the return of the full premium paid less deduction of medical expenses (medical examinations or medical report fees) incurred by the Company in the issuance of the Policy.

### **Important Notes**

*Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.*

*This brochure is not a contract of insurance. The complete coverage, terms and conditions applicable are set out in the policy document. In the event of a conflict between the English and Bahasa Malaysia versions, the English version shall prevail.*

*If an Insured Person switches policy from one insurer to another or from one type of health plan to another, the Waiting Period and Pre-existing Illness may start afresh. Any deteriorating health status may also result in imposition of less favourable terms or non-acceptance of application.*



**LONPAC INSURANCE BHD**

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### **HEAD OFFICE**

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