

**SYARIKAT TAKAFUL MALAYSIA
KELUARGA BERHAD**
Product Information Sheet
Takaful myMediValue

Date: 15 Feb 2024
Version 1.0

Table of Contents

1. Generic.....	3
2. Eligibility	3
3. Plan Option	3
4. Product Benefit.....	3
5. Certificate Servicing.....	4
6. Contribution.....	4
7. Fees and Charges.....	5
8. Underwriting	5
9. Claim Restriction	5
10. Others	7
Appendix	8

Statement of Confidentiality

The contents of this document remain the property and confidentiality of Syarikat Takaful Malaysia Keluarga Berhad (Takaful Malaysia) and may not be reproduced or disclosed in whole or in part without the express permission of Takaful Malaysia.

Product Introduction

Distribution Channel	Direct. Distributed by Bank Muamalat.
Expected Launch Date	May 2024

Product Specs

Item	Description																																					
Product Name	Takaful myMediValue																																					
Product Type	Standalone Individual Medical & Health Takaful Plan																																					
Product Model	<i>Wakalah</i> Model. Refer to Appendix A for more details.																																					
Takaful Funds Available	1. Group Family Takaful Account (GFTA, also known as Risk Fund) 2. Shareholder's Fund																																					
Optional Riders Available	MediBooster																																					
Product Description	This is a standalone Individual Medical & Health Takaful Plan which pay / reimburse any eligible hospitalization, surgical expenses and other benefits, subject to the Waiting Period and terms and conditions of the certificate.																																					
Target Market	This plan is suitable for customer who seeking affordable medical coverage on a cashless basis.																																					
Eligible Person	Malaysian																																					
Third Party Application	Allowable for child																																					
Contribution Term Option	Same as Coverage Term																																					
Coverage Term	Up to 85 years old next birthday																																					
Entry Age (Age Next Birthday)	Age Next Birthday (ANB) 6 - 69																																					
Minimum and Maximum Sum Covered	The sum covered is fixed based on the Standard, Pro and Max plan.																																					
Basic Plan Benefits Description	<p>This plan will pay / reimburse any eligible hospitalization, surgical expenses and other benefits, subject to the Waiting Period and terms and conditions of the certificate. E-medical card will be provided under this rider. The TPA for this rider is MiCare.</p> <p>3 type of plans available for selection:</p> <table border="1"> <thead> <tr> <th></th> <th>Benefits</th> <th>Standard</th> <th>Pro</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td colspan="5">(A) In-patient and Daycare Surgical Benefits</td> </tr> <tr> <td>1</td> <td>Daily Hospital Room and Board (No limit on number of days)</td> <td>RM 100</td> <td>RM 150</td> <td>RM 200</td> </tr> <tr> <td>2</td> <td>Intensive Care Unit (Maximum 60 days per any one disability)</td> <td colspan="3" rowspan="7">As charged based on the Reasonable and Customary Charges</td> </tr> <tr> <td>3</td> <td>Surgical Fees</td> </tr> <tr> <td>4</td> <td>Anaesthetist Fees</td> </tr> <tr> <td>5</td> <td>Operating Theatre</td> </tr> <tr> <td>6</td> <td>Hospital Supplies and Services</td> </tr> <tr> <td>7</td> <td>In-Hospital Physician's and Specialist's visit</td> </tr> <tr> <td>8</td> <td>Ambulance Fees</td> </tr> <tr> <td>9</td> <td>Day Surgery</td> <td colspan="3"></td> </tr> </tbody> </table>		Benefits	Standard	Pro	Max	(A) In-patient and Daycare Surgical Benefits					1	Daily Hospital Room and Board (No limit on number of days)	RM 100	RM 150	RM 200	2	Intensive Care Unit (Maximum 60 days per any one disability)	As charged based on the Reasonable and Customary Charges			3	Surgical Fees	4	Anaesthetist Fees	5	Operating Theatre	6	Hospital Supplies and Services	7	In-Hospital Physician's and Specialist's visit	8	Ambulance Fees	9	Day Surgery			
	Benefits	Standard	Pro	Max																																		
(A) In-patient and Daycare Surgical Benefits																																						
1	Daily Hospital Room and Board (No limit on number of days)	RM 100	RM 150	RM 200																																		
2	Intensive Care Unit (Maximum 60 days per any one disability)	As charged based on the Reasonable and Customary Charges																																				
3	Surgical Fees																																					
4	Anaesthetist Fees																																					
5	Operating Theatre																																					
6	Hospital Supplies and Services																																					
7	In-Hospital Physician's and Specialist's visit																																					
8	Ambulance Fees																																					
9	Day Surgery																																					

	10	Daily Cash Allowance at Malaysian Government Hospital (<i>No limit on number of days</i>)	RM 100													
	(B) Outpatient Benefits															
	11	Pre-Hospitalisation Benefit (Within 60 days before hospitalization)	As charged based on the Reasonable and Customary Charges													
	12	Post-Hospitalisation Benefits (<i>Within 90 days after discharged</i>)														
	13	Emergency Accidental Out-patient Treatment														
	14	Out-patient Cancer Treatment														
	15	Out-patient Kidney Dialysis Treatment														
	Annual Limit (for Sections A & B)			RM 50,000	RM 75,000	RM 100,000										
Optional Riders Benefit Description	MediBooster - Provides an additional 10 times of Annual Limit to enhance medical protection of the customer.															
	<table border="1"> <thead> <tr> <th>Plan</th> <th>Standard</th> <th>Pro</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Additional Annual Limit under MediBooster</td> <td>RM 500,000</td> <td>RM 750,000</td> <td>RM 1,000,000</td> </tr> <tr> <td>Total Annual Limit</td> <td>RM 550,000</td> <td>RM 825,000</td> <td>RM1,100,000</td> </tr> </tbody> </table>				Plan	Standard	Pro	Max	Additional Annual Limit under MediBooster	RM 500,000	RM 750,000	RM 1,000,000	Total Annual Limit	RM 550,000	RM 825,000	RM1,100,000
Plan	Standard	Pro	Max													
Additional Annual Limit under MediBooster	RM 500,000	RM 750,000	RM 1,000,000													
Total Annual Limit	RM 550,000	RM 825,000	RM1,100,000													
	Notes: <ul style="list-style-type: none"> The annual limit of the Basic Plan must be fully utilised before claiming any benefit under MediBooster rider. The exclusions for MediBooster rider will follow the exclusions for the Basic Plan. MediBooster rider plan can only be attachable on top of the Basic Plan with the same R&B 															
Flexibility of Account Value Withdrawal	Not Applicable.															
Nomination	Not Applicable.															
Non-Financial Endorsements	Applicable for all type of endorsements.															
Financial Endorsements	<ul style="list-style-type: none"> R&B Upgrade : Not allowed R&B Downgrade : Allowable Change in Contribution Mode : Allowable Addition of Rider : Not allowed Deletion of Rider : Allowable 															
Cancellation (<i>within the Free-Look Period</i>)	Allowable within fifteen (15) days from the date of delivery of the e-certificate document on which the full contribution will be refunded.															
Surrender (<i>after the Free-Look Period</i>)	Allowable provided no claims made during the current certificate year on which the pro-rated contribution will be refunded.															
Lapse Rule	Coverage under this plan will lapse when there is non-payment of contribution at the end of grace period															
Reinstatement	Allowable within 1 year; subject to the terms and conditions.															
Termination	The coverage under this plan shall automatically terminate upon occurrence of any of the following: <ul style="list-style-type: none"> Upon payment of surrender; 															

	<ul style="list-style-type: none"> When the certificate lapses; Upon death of the person covered; When the certificate matures on the expiry date. 																
Contribution	<p>Minimum and Maximum Contribution</p> <p>The contribution amount varies by attained age, gender and sum covered. Additional contribution loadings may apply depending on the occupation and health conditions. The contributions are not guaranteed and may vary in the future.</p> <p>The contribution amount varies by attained age at renewal, gender, and R&B plan. Additional contribution loadings may apply depending on the occupation and health conditions. The contributions are not guaranteed and may vary in the future.</p> <p>Please refer to Appendix B for the Schedule of Annual Standard Contribution.</p>																
	<p>Contribution Payment Mode</p> <p>The participant can contribute either monthly, or annually. The contribution amount for contribution mode other than annually will be the annual contribution divided by a factor as below:</p> <table border="1" data-bbox="440 797 1058 931"> <thead> <tr> <th>Payment Mode</th> <th>Modal Factor</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>0.092</td> </tr> <tr> <td>Annual</td> <td>1.0</td> </tr> </tbody> </table>	Payment Mode	Modal Factor	Monthly	0.092	Annual	1.0										
Payment Mode	Modal Factor																
Monthly	0.092																
Annual	1.0																
	<p>Contribution Payment Method</p> <ul style="list-style-type: none"> Credit Card Debit Card 																
	<p>Tabarru' Rate</p> <p>The contribution paid after deducting the Wakalah Fees will be considered as Tabarru'.</p>																
	<p>Grace Period</p> <p>30 days from the contribution due date.</p>																
Fees and Charges	<p>Applicable Charges</p> <table border="1" data-bbox="440 1200 1485 1585"> <thead> <tr> <th>Fee</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Wakalah fee</td> <td>42% of the contribution</td> </tr> <tr> <td>Service Charge</td> <td>Not applicable</td> </tr> <tr> <td>Service Tax</td> <td>Not applicable as this plan is not being offered to Business Organisation</td> </tr> <tr> <td>Surrender Charge</td> <td>Not applicable</td> </tr> <tr> <td>Partial Withdrawal Charge</td> <td>Not applicable</td> </tr> <tr> <td>Stamp Duty</td> <td>Borne by Takaful Malaysia</td> </tr> <tr> <td>Credit Card Charge</td> <td>Borne by Takaful Malaysia</td> </tr> </tbody> </table>	Fee	Description	Wakalah fee	42% of the contribution	Service Charge	Not applicable	Service Tax	Not applicable as this plan is not being offered to Business Organisation	Surrender Charge	Not applicable	Partial Withdrawal Charge	Not applicable	Stamp Duty	Borne by Takaful Malaysia	Credit Card Charge	Borne by Takaful Malaysia
Fee	Description																
Wakalah fee	42% of the contribution																
Service Charge	Not applicable																
Service Tax	Not applicable as this plan is not being offered to Business Organisation																
Surrender Charge	Not applicable																
Partial Withdrawal Charge	Not applicable																
Stamp Duty	Borne by Takaful Malaysia																
Credit Card Charge	Borne by Takaful Malaysia																
	<p>Commission</p> <p>15% of the annual contribution will be payable to the bank as a commission.</p>																
Underwriting	<p>Underwriting Requirement</p> <p>Full underwriting. Additional drill-down questions may be asked depending on the occupation and health conditions. Please refer to Appendix C for the standard underwriting questions.</p>																
	<p>Medical Loading / Occupation Loading</p> <p>Applicable.</p>																
	<p>FATCA/CRS Requirement</p> <p>Not Applicable</p>																

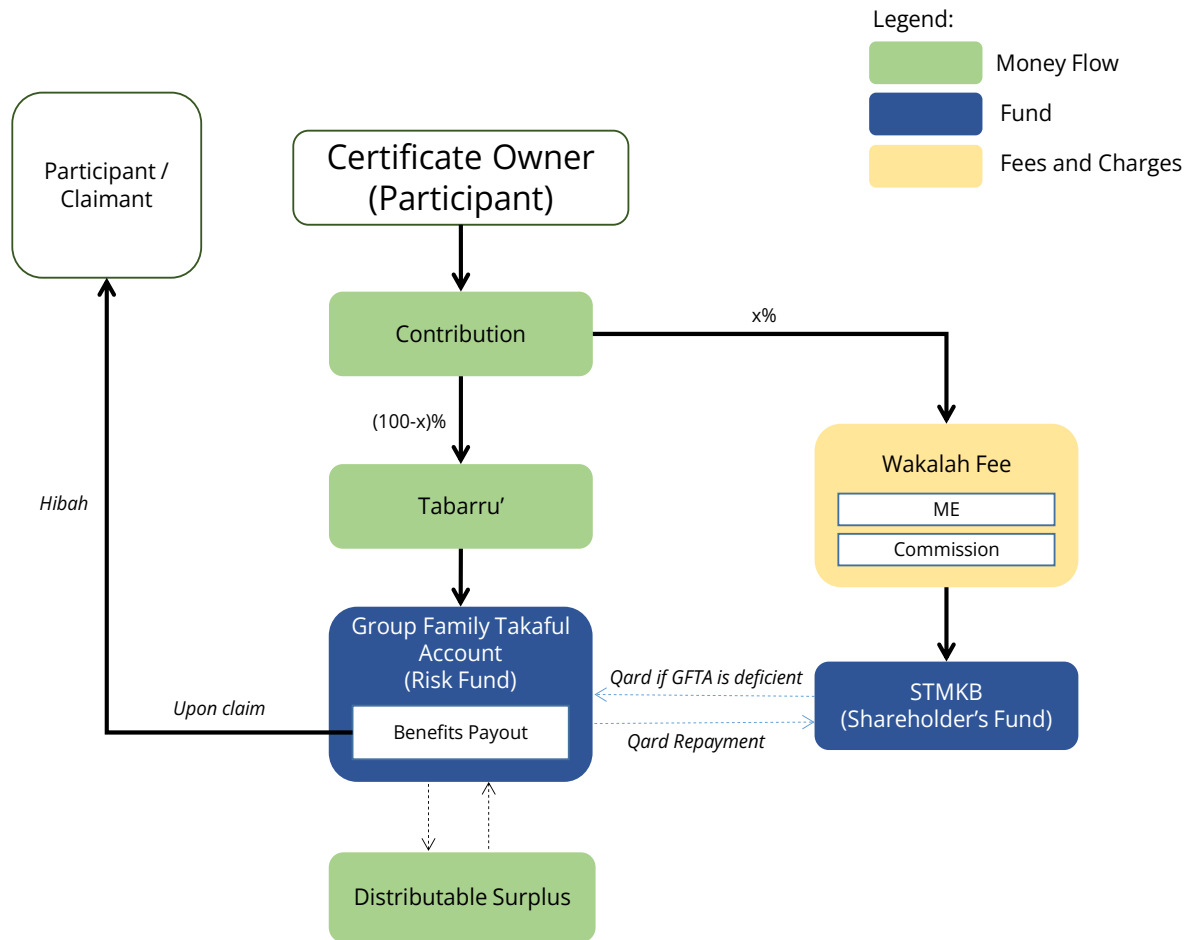
Claim Restriction

Waiting Period	Nature of Claim	Waiting Period
	Medical or physical condition not resulted from accidental injuries	30 days from the effective date
	Specific Illnesses	120 days from the effective date
	Pre-existing Illness	Not covered
	Accidental Injury	Nil
Survival Period	Not Applicable.	
Juvenile Lien	Not Applicable.	
Exclusions	<p>No benefit will be payable for the following events:</p> <ol style="list-style-type: none"> 1. Any claim caused by Pre-existing condition. 2. Any claim due to Specified Illnesses which occurs within the first one hundred and twenty (120) days waiting period from the effective date or any reinstatement date, whichever is later. There is no waiting period for accidental injury. 3. Any claim for other than Specified Illnesses where the disability occurs within the first thirty (30) days waiting period from the effective date or any reinstatement date of this certificate, whichever is later. 4. Any circumcision, plastic/cosmetic surgery and related treatment (including but not limited to double eyelids, acne, keloids, scars, skin tags, diffused alopecia and hair loss) or its complications except as necessitated by Injury. Eye examination, corrective glasses, intraocular lens, Lasik, Intralase, Zyoptix, Orthoptics, visual repairmen due to refractive errors including but not limited to near-sightedness, farsightedness or astigmatism (Radial Keratotomy); the use or acquisition of external appliances or devices such as artificial limbs, external fixator, hearing aids (including cochlear apparatus) and any other internal implantable devices implanted pacemakers and prescriptions and the rental charges of such devices except during hospital confinement. 5. Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth, however to exclude the replacement of artificial teeth, placement of denture and prosthetic service such as implants, bridges & crowns of their replacement for accidental injury cases. 6. Private nursing care or house calls, 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. Diseases such as the Hand, Foot and Mouth Disease (HFMD), dengue fever and measles are not considered as communicable diseases requiring quarantine by law. 7. Any treatment, therapy or surgical operation for congenital or hereditary diseases, deformities or disabilities including but not limited to any disease or disability of a new born contracted prior to or during birth including any of the resulted complications. 8. Pregnancy or childbirth (including any diagnostic tests), abortion, miscarriage, or prenatal or postnatal care, surgical, mechanical or chemical contraceptive methods of birth control, test or treatment related to infertility or sterilization or sexual dysfunction or sex change procedures, including any of the resulted complications. 9. Any medical care or treatment received primarily for experimental or investigative purposes, any blood and topical allergy test including patch test, 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, stem cell therapy, or examinations carried out by a physician, or treatments specifically for weight reduction or gain or bariatric surgery. 10. Any outpatient treatment unless specifically provided under the certificate. 	

	<ol style="list-style-type: none"> 11. Treatment for injuries sustained while committing a crime or felony, or while under the influence of alcohol, narcotics, or mind altering substance or injuries which are self-inflicted while sane or insane. 12. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; 13. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; 14. Expenses incurred for donation of any body organ by a person covered and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications; 15. Investigation and treatment of sleep apnoea and snoring disorders, hyperhidrosis treatment, hormone replacement therapy including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone-setting, podiatric, herbalist treatment, hyperbaric oxygen therapy, massage or aroma therapy; 16. Care or treatment for which payment is not required or to the extent which is payable by any other takaful/insurance or indemnity covering the person covered and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful/Insurance contract; 17. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations); 18. Costs/expenses of services of a non-medical nature, such as television, telephones, broadband services, radios or similar facilities and other ineligible non-medical items; 19. 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; 20. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
Surplus Distribution from Participants' Special Fund	Any surplus will be retained in the Risk Fund to safeguard adverse claims experience.

Others ▼

Appendix A: Product Model



Shariah Contract applicable: -

- Tabarru' - Donation for charitable purposes. Under this plan, the participant donates a portion of the contribution to the GFTA to help other participants.
- Wakalah - A contract where a party, as principal, authorises another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. Under this plan, the participant authorises STMKB to manage the GFTA. In return, STMKB will receive a Wakalah fee.
- Qard - A loan which is returned at the end of the agreed period without any interest. Under this plan, STMKB will lend an amount of money to the GFTA without interest if the GFTA is in deficit.
- Hibah – A transfer of ownership of an asset from a donor to a recipient(s) without any consideration. Under this plan, the benefits payable from the GFTA is based on Hibah.

Appendix B: Contribution Rates

Takaful myMediValue
Schedule of Annual Standard Contribution

Attained Age (Years Next Birthday)	MALE			FEMALE		
	Standard	Pro	Max	Standard	Pro	Max
6-10	680.00	686.00	814.00	590.00	597.00	661.00
11-15	544.00	550.00	653.00	462.00	469.00	541.00
16-20	657.00	662.00	765.00	568.00	574.00	663.00
21-25	630.00	698.00	774.00	534.00	594.00	690.00
26-30	602.00	671.00	739.00	565.00	628.00	730.00
31-35	611.00	678.00	849.00	657.00	730.00	875.00
36-40	734.00	815.00	884.00	738.00	820.00	984.00
41-45	853.00	949.00	1,142.00	952.00	1,057.00	1,267.00
46-50	1,212.00	1,348.00	1,458.00	1,241.00	1,379.00	1,647.00
51-55	1,414.00	1,570.00	1,753.00	1,475.00	1,640.00	2,012.00
56-59	1,902.00	2,115.00	2,303.00	1,987.00	2,208.00	2,597.00
60-64	3,096.00	3,440.00	3,950.00	3,329.00	3,700.00	4,048.00
65-69	5,049.00	5,940.00	6,812.00	4,865.00	5,724.00	7,032.00
70-74*	5,999.00	7,498.00	9,093.00	6,463.00	8,079.00	9,332.00
75-79*	7,684.00	10,975.00	13,004.00	7,520.00	10,741.00	12,718.00
80-84*	10,597.00	13,246.00	16,064.00	10,371.00	12,966.00	15,711.00

*for renewal only

MediBooster
Schedule of Annual Standard Contribution

Attained Age (Years Next Birthday)	MediBooster Standard		MediBooster Pro		MediBooster Max	
	Male (RM)	Female (RM)	Male (RM)	Female (RM)	Male (RM)	Female (RM)
6-10	204.00	189.00	178.00	182.00	168.00	160.00
11-15	164.00	152.00	144.00	149.00	138.00	131.00
16-20	192.00	178.00	168.00	182.00	168.00	160.00
21-25	194.00	179.00	169.00	191.00	177.00	167.00
26-30	194.00	179.00	169.00	191.00	177.00	167.00
31-35	223.00	206.00	195.00	229.00	212.00	200.00
36-40	232.00	215.00	204.00	259.00	240.00	227.00
41-45	300.00	277.00	262.00	333.00	308.00	291.00
46-50	383.00	354.00	335.00	432.00	400.00	379.00
51-55	460.00	426.00	402.00	529.00	489.00	462.00
56-59	604.00	560.00	529.00	681.00	630.00	596.00
60-64	1,036.00	958.00	907.00	1,062.00	983.00	929.00
65-69	1,787.00	1,653.00	1,563.00	1,844.00	1,707.00	1,614.00
70-74*	2,385.00	2,207.00	2,087.00	2,448.00	2,265.00	2,143.00
75-79*	3,412.00	3,156.00	2,985.00	3,337.00	3,087.00	2,920.00
80-85*	4,214.00	3,898.00	3,687.00	4,121.00	3,812.00	3,606.00

*for renewal only

Appendix C: Underwriting Questionnaire

1. Takaful/Insurance History

Has any of your certificate/policy or proposal for family takaful/life or critical illness, medical/health, personal accident takaful/insurance ever been declined, postponed or charged with extra contributions/premiums or accepted with an exclusion? (No/Yes)

2. Height and weight

- a. What is your height? (cm)
- b. What is your current weight? (kg)

3. Lifestyle

Have you smoked tobacco or any other substance in last 12 months? (No/Yes)

4. Personal medical History

Have you ever had any medical conditions and/or symptoms requiring a doctor's consultation and/or treatment? (Yes/No)

5. Recent hospitalisation and treatment history

Other than disclosures you have already made, in the last 2 years, have you received any treatment lasting more than 2 weeks or been hospitalized for more than 5 days? (Yes/No)

6. Family History

Do you have 2 or more family members (natural parents, brothers and sisters) who have suffered from any of the medical condition listed below before the age of 55? (Yes/No)

- a. Cancer
- b. Diabetes mellitus
- c. Cardiomyopathy, heart disease, stroke
- d. Motor neuron disease, muscular dystrophy, multiple sclerosis
- e. Alzheimer's disease, Huntington's disease, Parkinson's disease
- f. Polycystic kidney disease, kidney disease