

**Appendix: Smart Health Protector Exclusive**

**1. Schedule of Benefits**

No.	Insured Benefits	Plan Type	
		Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan insured.	
1	<b>Annual Limit for Items (4) to (31)</b>	RM500,000	
2	<b>Lifetime Limit for Items (4) to (31)</b>	No limit.	
3	<b>Deductible Amount<sup>1&amp;2</sup> (per policy year)</b>	RM20,000	
4	<b>Hospital Room and Board</b> (Limit per day, no limit on the number of days)	RM200	
5	<b>Intensive Care Unit</b> (Subject to a maximum of 200 days per policy year)	As charged.	
6	<b>Increase to the Hospital Room and Board Limit</b>	RM50 every 5 policy years; up to a cumulative total of 100% Hospital Room and Board limit.	
7	<b>Hospital Supplies and Services</b>	As charged.	
8	<b>Surgical Fees</b>		
9	<b>Operating Theatre</b>		
10	<b>Anaesthetist Fees</b>		
11	<b>In Hospital Physician Visit</b> (2 visits per day)		
12	<b>Organ Transplant</b>		
13	<b>Ambulance Fees</b>		
14	<b>Day Surgery</b>		
15	<b>Pre-Hospital Diagnostic Tests</b> (Within 90 days before hospitalisation)		
16	<b>Pre-Hospital Specialist Consultation, Treatment and Prescribed Medicines</b> (Within 90 days before hospitalisation)		
17	<b>Pre-Hospital Specialist Second Medical Opinion</b> (Within 90 days before hospitalisation)		
18	<b>Post-Hospitalisation Treatment</b> (Within 200 days after hospital discharge)		
19	<b>Outpatient Imaging (MRI/PET)</b> (Subject to a maximum of 30 days from the date of MRI/PET)		Up to RM5,000 per policy year.
20	<b>Genomic Testing for Cancer</b>		As charged.
21	<b>Post-Hospitalisation Home Nursing Care</b> (Within 200 days after discharge, subject to a maximum of 200 days per lifetime)	As charged, up to RM8,000 per disability.	
22	<b>Post-Hospitalisation Chiropractor, Speech Therapist or Occupational Therapist</b> (Within 200 days after discharge, subject to a maximum of 10 follow up visits per disability)	As charged, up to RM150 per visit.	
23	<b>Post-Hospitalisation Traditional Chinese Medicine Practitioner</b> (Within 200 days after discharge, subject to a maximum of 10 follow up visits per disability)	As charged, up to RM150 per visit.	
24	<b>Outpatient Cancer Treatment</b> (including consultation, examination tests and prescribed take home drugs)	As charged.	
25	<b>Outpatient Kidney Dialysis Treatment</b> (including consultation, examination tests and prescribed take home drugs)		
26	<b>Emergency Accidental Outpatient Treatment</b> (Subject to a maximum of 30 days from the date of accident)		
27	<b>Outpatient Treatment<sup>3</sup></b> a. Dengue Fever b. Zika Virus c. Chikungunya Fever d. Influenza A e. Influenza B f. Hand, Foot and Mouth Disease g. Bronchitis h. Pneumonia	As charged. Subject to 5% co-insurance <sup>2</sup> per policy year, up to a maximum of RM500 per policy year.	

No.	Insured Benefits	Plan Type
		Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan insured.
28	<b>Daily-Cash Allowance at Malaysian Government Hospital</b> (subject to a maximum of 120 days per policy year)	RM200 per day.
29	<b>Daily Guardian Benefit</b> (subject to a maximum of 180 days per policy year)	RM150 per day.
30	<b>Intraocular Lens</b>	Maximum of RM8,000 per lifetime.
31	<b>Medical Report Fees</b>	As charged, up to a maximum of RM200 per admission for inpatient treatment or per disability for outpatient treatment.
32	<b>Accidental Death Benefit</b>	RM20,000
33	<b>Supreme Assist</b> (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement.
34	<b>Car Assistance Programme</b>	In accordance with the benefit provisions in Car Assistance Programme agreement.

Notes:

- a) <sup>1</sup> Subject to the terms and conditions of the policy contract for Smart Health Protector Exclusive, the Company will reimburse the balance of the eligible expenses incurred under Item (4) to Item (14) of the Insured Benefits, which are in excess of the Deductible Amount.
- b) <sup>2</sup> Deductible and Co-insurance shall not apply on the following circumstances, if applicable:
  - Emergency treatment;
  - Outpatient treatment for follow-up treatment arising from cancer or kidney dialysis; and
  - Treatment sought at a government healthcare facility.
- c) <sup>3</sup> Outpatient Treatment Benefit – The diagnosed conditions under Outpatient Treatment are not exhaustive and the Company may extend the eligible conditions, from time to time.
- d) The above Insured Benefits are subject to the terms and conditions stated in the policy contract.

## 2. Exclusions

- a) Pre-existing illness – disabilities or conditions related to 50 critical illnesses (refer to table below), spinal disorders or diabetes and its complications that have been diagnosed, disclosed, or claimed prior to the risk effective date of this rider.
- b) For other pre-existing conditions (not listed in (a) above), coverage will be excluded:
  - if the conditions have been diagnosed, disclosed, or claimed prior to the risk effective date of the existing medical plan; and
  - for the first 3 policy years commencing from the risk effective date of this rider where such conditions have been diagnosed, disclosed or claimed at any time from the risk effective date of the existing medical plan up to the risk effective date of this rider. Coverage for these conditions shall commence from the 4<sup>th</sup> policy year onwards.
- c) Specified illnesses occurring within first 120 days from the risk effective date of this rider, if applicable.
- d) Plastic or cosmetic treatment, ritual circumcision (for religious purpose), eye examination, glasses, contact lens and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik), farsightedness, astigmatism and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus/implant, implantable pacemakers, implantable cardiac defibrillator, or any form of implantable cardiac devices, replacement of battery-depleted devices, neurostimulators, implantable electrodes/leads and prescriptions thereof.
- e) Dental conditions including dental treatment or oral surgery for which the expenses incurred, except as necessitated by injury to sound natural teeth occurring in any policy year and performed by dentist. For the avoidance of doubt, irrespective of whether it is necessitated by injury to sound natural teeth occurring in any policy year, placement of denture, prosthetic services, and devices or appliances such as but not limited to bridges, crowns and implants or the replacement shall be all excluded.
- f) Private nursing (except as provided under Post-Hospitalisation Home Nursing Care), rest cures or sanatoria care, hospice care and care or treatment that do not lead to a recovery, conservation or restoration, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases.
- g) Any treatment or surgical operation for congenital conditions or deformities, including hereditary conditions which has manifested or was diagnosed before the life assured attains the age of 17 years next birthday.
- h) Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to perimenopause or menopause, fertility or subfertility or infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation.
- i) Sickness or injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports, mountain climbing and illegal activities.
- j) Any medical treatment outside Malaysia apart from Singapore and Brunei, if you reside or travel outside Malaysia apart from Singapore and Brunei, for more than 90 consecutive days.
- k) Charges which are not Reasonable and Customary Charges, or any surgery or treatment which is not medically necessary, or charges in excess of Reasonable and Customary Charges, or charges which are incurred for hospitalisation, pre-hospitalisation and/ or post-hospitalisation after the expiry date.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

<b>50 Critical Illnesses</b>	
1	Alzheimer's Disease / Severe Dementia
2	Angioplasty and other invasive treatments for coronary artery disease
3	Apallic syndrome (ie. Persistent Vegetative State (PVS))
4	Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i>
5	Benign Brain Tumor – <i>of specified severity</i>
6	Blindness – Permanent and Irreversible
7	Brain Surgery
8	Cancer – <i>of specified severity and does not cover very early cancers</i>
9	Cardiomyopathy – <i>of specified severity</i>
10	Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i>
11	Chronic Relapsing Pancreatitis
12	Coma – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
13	Coronary Artery By - Pass Surgery
14	Creutzfeldt-Jakob Disease (Mad Cow Disease)
15	Deafness – Permanent and Irreversible
16	Ebola Haemorrhagic Fever
17	Elephantiasis
18	Encephalitis – <i>resulting in permanent inability to perform Activities of Daily Living</i>
19	End-Stage Liver Failure
20	End-Stage Lung Disease
21	Full-blown AIDS
22	Fulminant Viral Hepatitis
23	Heart Attack – <i>of specified severity</i>
24	Heart Valve Surgery
25	HIV Infection Due To Blood Transfusion
26	Kidney Failure – <i>requiring dialysis or kidney transplant</i>
27	Loss of Independent Existence
28	Loss of Speech
29	Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i>
30	Major Organ / Bone Marrow Transplant
31	Medullary Cystic Disease
32	Meningeal Tuberculosis
33	Motor Neuron Disease – <i>permanent neurological deficit with persisting clinical symptoms</i>
34	Multiple Sclerosis
35	Muscular Dystrophy
36	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
37	Paralysis of limbs
38	Parkinson's Disease – <i>resulting in permanent inability to perform Activities of Daily Living</i>
39	Poliomyelitis
40	Primary Pulmonary Arterial Hypertension – <i>of specified severity</i>
41	Progressive Scleroderma
42	Rabies
43	Serious Coronary Artery Disease
44	Severe Eisenmenger's Syndrome
45	Severe Haemophilia
46	Stroke – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
47	Surgery to Aorta
48	Systemic Lupus Erythematosus With Severe Kidney Complications
49	Terminal Illness
50	Third Degree Burns – <i>of specified severity</i>