

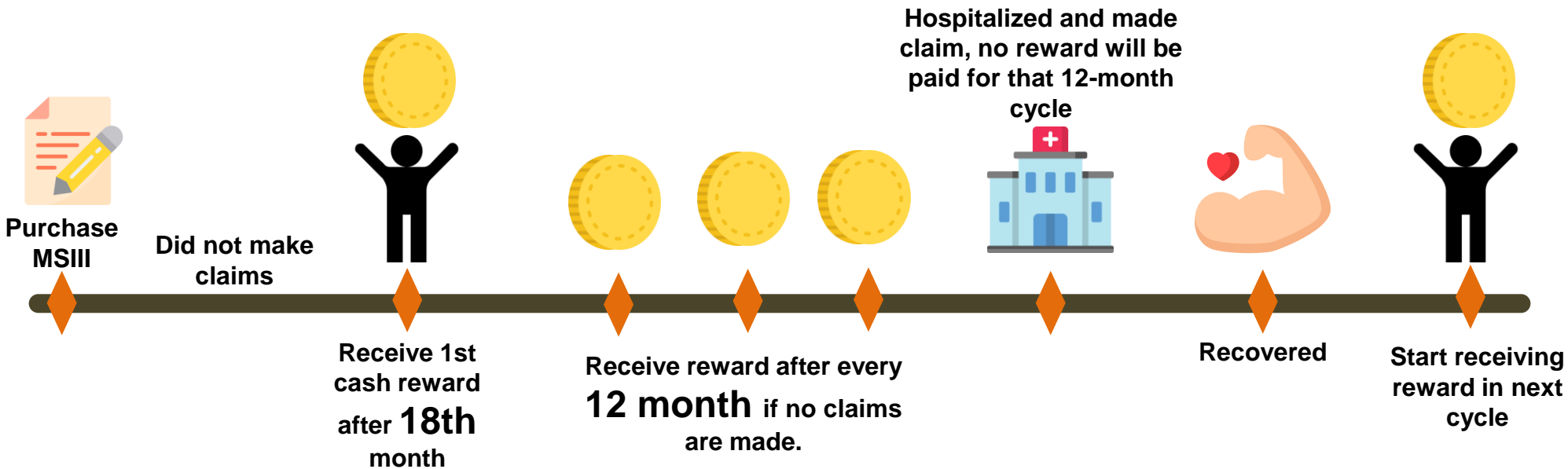


Stay Healthy

**15%** of insurance charges credited to your bank account, if no notified claim to the company.



## Stay Healthy





Stay Healthy



For claims reported after NCI paid out, the Company will recover the NCI from:

- **Benefit payable under this rider**
- **Account Value**



Stay Loyal

**Room and Board limit auto increase by RM50 every 10 years, up to 3 times.**



Stay Loyal

## R&B Limit (RM)

	MSIII 200	MSIII 300	MSIII 500
Year 1	200	300	500
Year 11	250	350	550
Year 21	300	400	600
<b>Year 31</b>	<b>350</b>	<b>450</b>	<b>650</b>



Stay Economical

**80% of unutilized R&B benefit during confinement will be refund.**



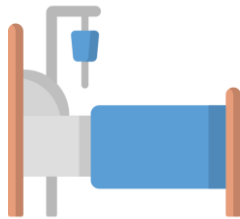
## Stay Economical

Hospitalised for 5 days

Room Cost: RM180/day  
Unutilized: RM120 x 5 days = RM600

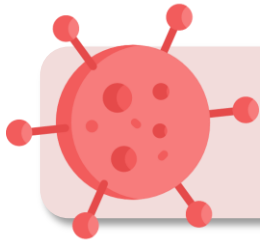


Purchase  
MS300



Received

RM600 x 80% = **RM480**



## Alternative Cancer Treatment Benefit

If required to undergo any of 5 cancer treatments below:  
Can choose to receive:



### Reimbursement for treatments:

- Chemotherapy,
- hormone therapy,
- Radiotherapy,
- Immunotherapy, or
- Targeted therapy

OR



**Monthly Cash up to  
RM5,000 for 12  
months**



Before making the decision to opt for this benefit, you should consult your health care providers for advice.



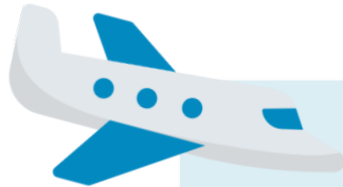
# Highlights of MediShield III



Base Annual limit up to **2mil**



Boost annual limit **1.5mil**



Emergency Evacuation  
& Repatriation **1mil**

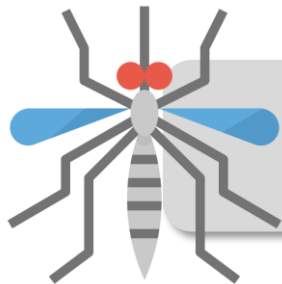
# Highlights of MediShield III



TCM & Chiropractic annual limit,  
RM12k - RM30k.



Cover Pre-Hospital Medication and non-  
specialist consultation



Cover Outpatient Dengue & Zika Treatment  
In base plan



# MSII 200ME

## R&B 200

# MSIII 300ME

## R&B 300

# MSII 500ME

## R&B 500

- Pre-Hospital
- Hospital & Surgery
- Post-Hospital
- Outpatient
- Outpatient Dengue & Zika
- Post-Hosp. TCM & Chiropractic
- Alternative Cancer Treatment
- Home Nursing Care
- Intraocular Lens
- Annual Limit

Medication, Consultation, Diagnostic Tests	As charged, subject to Reasonable & Customary Charges		
ICU, Lodger Expense, Supplies & Services, Surgical Fees, Anesthetist, Operating Theatre, Organ Transplant, Day surgery, Ambulance Fees, Physician Visit, Physiotherapy	As charged, subject to Reasonable & Customary Charges		
Treatment	As charged, subject to Reasonable & Customary Charges		
Emergency Accidental Outpatient Treatment and Dental Treatment, Physiotherapy Treatment, Cancer Treatment, Kidney Dialysis	As charged, subject to Reasonable & Customary Charges		
	<b>2,000</b>	<b>3,000</b>	<b>5,000</b>
	<b>200/visit, up to 12,000</b>	<b>300/visit, up to 18,000</b>	<b>500/visit, up to 30,000</b>
	<b>3,000 for 12 month</b>	<b>4,000 for 12 month</b>	<b>5,000 for 12 month</b>
	<b>60/day</b>	<b>80/day</b>	<b>120/day</b>
Up to RM3,000 per Surgery per eye and RM6,000 per lifetime			
	<b>2,500,000</b>	<b>3,000,000</b>	<b>3,500,000</b>

Emergency Evacuation & Repatriation : **1mil/event**



Note: Benefit amount shown in table above are in ringgit.

For internal circulation only.

# Introducing to you

## **HLA MediShield III Rider**

Every Choice is A Reward



For more information, please call 03-7650 1288  
Log on to [www.hla.com.my](http://www.hla.com.my)