



PUBLIC ISLAMIC BANK
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

PUBLIC ISLAMIC BANK BERHAD

Menara Public Bank, 146 Jalan Ampang,
50450 Kuala Lumpur, Malaysia.

Managed by:



**AIA PUBLIC
TAKAFUL**

For more information, please visit the Bank's website,
call +603 2170 8000 or visit any PB branch.



PUBLIC ISLAMIC BANK BERHAD 197301001433 (14328-V)
Member of PIDM

PB Corporate Flex-i (This is a TAKAFUL PRODUCT)

FLEXIBLE TAKAFUL SOLUTIONS
FOR YOU AND YOUR EMPLOYEES



AIA PUBLIC Takaful Bhd. is a member of PIDM.

The benefit(s) payable under eligible takaful certificates / products is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA PUBLIC Takaful Bhd. or PIDM (visit www.pidm.gov.my).

PB CORPORATE FLEX-i

Attracting, engaging and retaining employees is critical in today's competitive landscape. **PB Corporate Flex-i (This is a TAKAFUL PRODUCT)** supports your business by providing a complete suite of employee benefit solutions tailored for small to mid-sized companies.

From medical coverage to life protection and outpatient benefits, you can build a plan that fits your budget and your employees' needs, all in one convenient and customisable platform.

Employees are the heart of your organisation. Caring for them is caring for your business.

OUR SOLUTIONS FOR BUSINESSES

CREATE BENEFIT PLANS THAT
WORK FOR YOUR PEOPLE AND
YOUR ORGANISATION.



BENEFITS RECOMMENDATION

Receive recommendations on suitable benefit options based on your industry and workforce profile.



COMPREHENSIVE PLAN

Gain access to a wide range of medical and family takaful benefits to create the right level of protection for different employee groups.



FLEXIBLE & CUSTOMISABLE

Select and combine benefit types, limits and cost saving options to meet varying needs and budgets.



DIGITALISED EXPERIENCE

Enjoy a fast and seamless experience from application to claims.

PB CORPORATE FLEX-i AT A GLANCE



COST SAVING OPTIONS

A range of flexible options designed to help you manage costs while maintaining comprehensive employee coverage.

HOSPITAL ADMISSIONS

RM300 / RM500 / RM1,000 Deductible per disability¹

Choose this option to provide medical coverage with fixed out-of-pocket amount payable by your employees.

10% / 20% Co-Takaful per disability¹

Choose this option to share cost with your employees and promote more responsible use of hospitalisation benefits.

GENERAL PRACTITIONER VISITS

RM5 / RM10 / RM30 / RM50 Deductible per visit

Choose this option for clinic visits with a fixed out-of-pocket amount payable by your employees to help manage healthcare utilisation and minimise absenteeism.

SPECIALIST VISITS

RM15 / RM30 / RM50 / RM100 Deductible per visit

Choose this option to provide access to specialist care without hospital admission for a more affordable contribution.

¹ Per disability refers to any sickness, disease, illness, or injury, including all related complications and conditions arising from the same cause. Any readmission to hospital due to same causes after 14 days following the latest discharge date will be considered as a new disability.



BENEFITS RECOMMENDATION

PB Corporate Flex-i provides a structured yet flexible approach to help you build the right employee benefits package that supports your company in attracting and retaining the right talent for your business.

HOW DOES IT WORK?

- 1 Need-based Review**

Understand your workforce profile, employee expectations and benefits priorities.
- 2 Industry Benchmarking**

Compare your benefits with peers in similar industries, helping you build a competitive package.
- 3 Tailored Recommendations**

Choose from our recommended plans developed for different budgets and employee groups, with the flexibility to customise further as needed.



CORPORATE AIA VITALITY

Corporate AIA Vitality is an optional wellness programme that equips your employees with practical tools, knowledge and rewards to make healthier choices.



PERSONAL MEDICAL CASE MANAGEMENT

An optional add-on providing employees with personalised, ongoing support from a dedicated case management team throughout their medical journey from diagnosis through recovery.

BENEFITS AT A GLANCE

Basic Medical Benefits

HOSPITAL & SURGICAL CARE

Care for your employees by providing them with a complete hospitalisation plan. Select from a wide range of benefits options to provide the most suitable plan for your employees. You also have the option to provide hospitalisation coverage for your employees' dependents.

Room & Board	Choose from RM80 to RM600
Overall Limit	Choose from RM20,000 to RM400,000
Class Insured	Per Member / Per Family ¹
Claim Type	Cashless / Reimbursement / Government Hospital (GH) only
Cost Saving Options	• RM0 / RM300 / RM500 / RM1,000 Deductible per disability • 10% / 20% Co-Takaful per disability

Optional Medical Benefits

OUTPATIENT CARE

Provide your employees and their dependents the convenience of accessing outpatient care at General Practitioner (GP) and Specialist Care (SP). Together with a hospitalisation plan, your employees will enjoy a comprehensive healthcare coverage.

General Practitioner (GP)	
Overall Limit	Choose from RM1,500 to RM5,000 or unlimited
Plan Type	Panel Clinics / Panel & Non Panel Clinics ⁴
Cost Saving Options	RM0 / RM5 / RM10 / RM30 / RM50 Deductible per visit
Specialist Care (SP)	
Overall Limit	Choose from RM1,000 to RM5,000 or unlimited
Claim Type	Cashless ² / Reimbursement / Referral / Direct Access ² / Direct PAED ²
Cost Saving Options	RM0 / RM15 / RM30 / RM50 / RM100 Deductible per visit
Outpatient Care Limit	
Standalone Limit / Combined GP & SP Limit	

Dental Care³

Provide your employees the convenience of accessing dental services and care.

Dental Services and Care	
Overall Limit	Choose from RM200 to RM500
Claim Type	Reimbursement only

¹ Per family limit is not available for outpatient medical benefits.
² Cashless, Direct Access and Direct PAED is subject to minimum limit of RM2,000.
³ Dental Care benefit is available for employees only and is offered to companies with a minimum workforce of 25 employees. The minimum enrollment requirement is 25 employees and participation is compulsory at plan level.
⁴ Please refer to <https://www.aia.com.my/en/help-support/locate-us.html> for more information on the AIA Panel providers listing.

GROUP MEDCARE

Personal Medical Case Management (PMCM)* is a value-added benefit that provides:

- Access to the world's leading specialists.
- Medical support from diagnosis through recovery.

* This benefit is applicable to Group Hospitalisation and Surgical Care Takaful only.

Basic Group Term Takaful Benefits

DEATH BENEFIT

The death benefit provides your employees with financial security in the event of an untimely death.

TOTAL AND PERMANENT DISABILITY

If the employee, as the covered member, becomes disabled as a result of an injury or sickness, the compensation from this benefit can help reduce the financial burden suffered.

PARTIAL AND PERMANENT DISABILITY

Compensation according to the scale of indemnity as stated under the takaful certificate's schedule of benefits will be paid if the employee, as the covered member, suffers a permanent partial disability as a result of sickness or accident.

TERMINAL ILLNESS

This benefit is payable if the employee, as the covered member, passes away within twelve (12) months following the diagnosis of a terminal illness.

REPATRIATION EXPENSES

Covers expenses for transportation of mortal remains back to the country of origin if the employee, as the covered member, passes away while traveling outside of Malaysia.

Optional Group Term Takaful Benefits

CRITICAL ILLNESS

A serious illness can be a financial burden. When diagnosed with a critical illness, the employee, as the covered member, will receive compensation which would help ease some of the financial burden.

- Non-Accelerated Critical Illness Benefit
- Accelerated Critical Illness Benefit

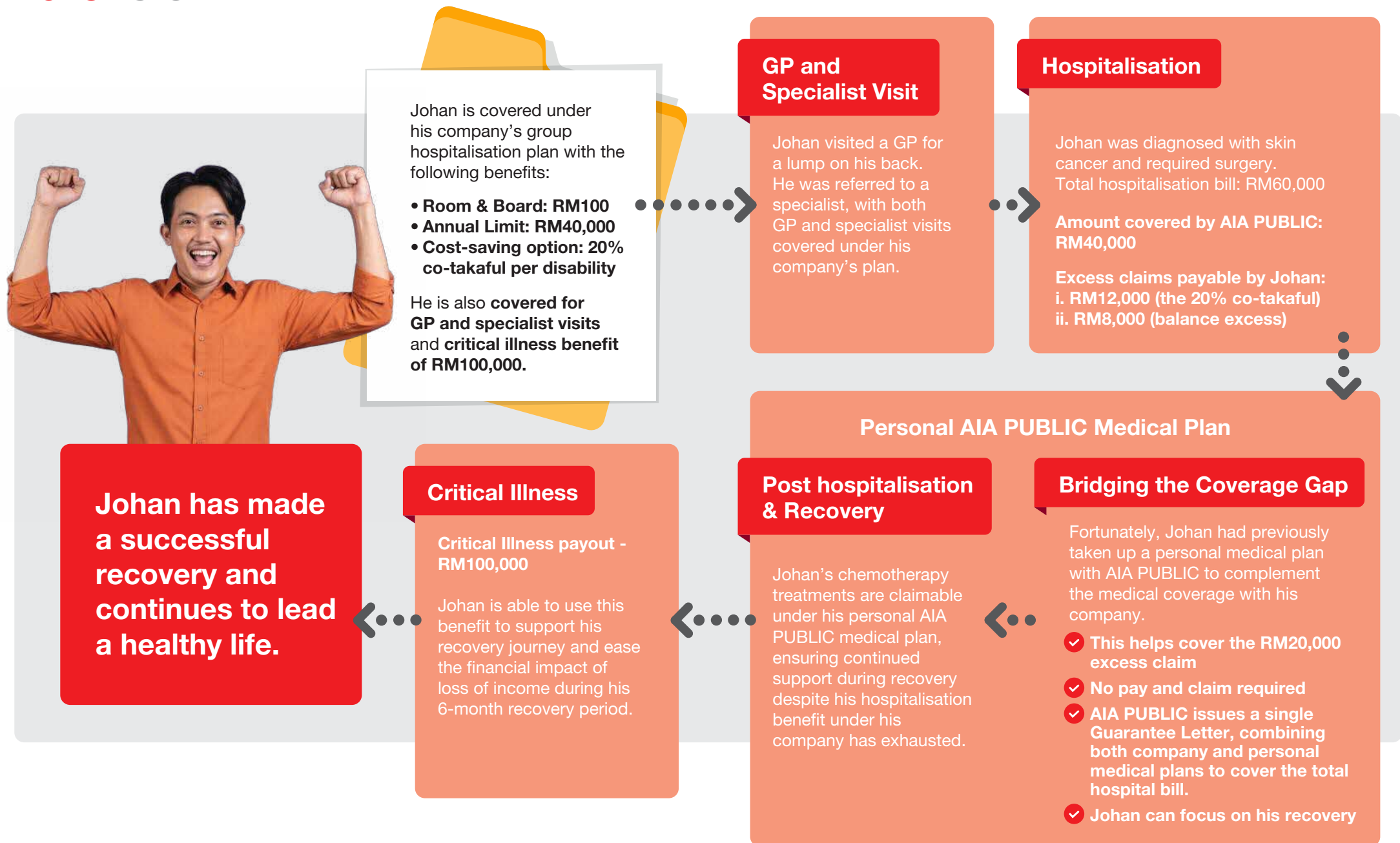
Optional Benefits

CORPORATE AIA VITALITY

AIA Vitality is a science-backed health programme that rewards your employees' healthy choices. It empowers them with the knowledge, tools and motivation to achieve their health goals. Using the latest research in behavioural economics and incentives, it is designed to encourage long-term behaviour changes in health. Organisation can leverage the AIA Vitality platform to drive employee health and engagement.

Terms & conditions apply

CASE STUDY



SCHEDULE OF BENEFITS

Hospital & Surgical Care - Basic	
Overall Limit (Per Certificate Year)	RM20,000 to RM400,000 (in multiples of RM20,000)
Cost Saving Options	Deductible (Applicable for items 1.1-1.6) 1. Zero deductible 2. RM300 per disability 3. RM500 per disability 4. RM1,000 per disability Co-Takaful (Applicable for items 1.1-1.6, 2.1-2.2, 2.4 and 2.7) 1. 10% per disability 2. 20% per disability
1. In Hospital Care	
1.1 Hospital Room and Board	
i) Ordinary Room (up to maximum 180 days per disability)	RM80 to RM600 (in multiples of RM10)
ii) Intensive Care Unit (up to maximum 30 days per disability)	As charged
1.2 Hospital Supplies and Services	
1.3 Surgical Fees	
1.4 Anaesthetist Fees	As charged
1.5 Operating Theatre Charges	
1.6 In-Hospital Physician Visit (up to maximum 180 days per disability)	
1.7 Malaysian Government Hospital Daily Cash Allowance (up to maximum 180 days per disability)	RM200

2. Ambulatory Care	
2.1 Pre-Surgical/Medical Diagnostic Services (within 180 days)	
2.2 Pre-Surgical/Medical Specialist Consultation (within 180 days)	
2.3 Second Surgical Opinion	
2.4 Post-Hospitalisation Treatment (up to maximum 180 days following discharge from hospital)	As charged
2.5 Emergency Outpatient Accidental Treatment (within 24 hours up to maximum 180 days)	
2.6 Accidental Dental Treatment (within 24 hours up to maximum 180 days)	
2.7 Day Care Procedure (Surgical/Medical)	
2.8 Ambulance Fees	
2.9 Emergency Outpatient Treatment (maximum per Disability from 10.00pm to 8.00am)	RM100
2.10 Medical Report Fee Reimbursement	RM80
2.11 Outpatient Rehabilitation Therapy, Chemotherapy, Radiation Therapy, Kidney Dialysis	As charged
3. Compassionate Allowance (All Causes)	
RM10,000	

Notes:

1. Overall limit – The maximum benefit payable within the certificate year regardless of number of disabilities.

2. Per disability – Any sickness, disease, illness, or injury, including all related complications and conditions arising from the same cause. Any readmission to hospital due to same causes after 14 days following the latest discharge date will be considered as a new disability.

3. Please refer to the takaful certificate contract for a detailed description of the benefits.

SCHEDULE OF BENEFITS

Outpatient GP & SP - Optional	
Coverage Limit	Standalone limit or combined GP & specialist limit
1. Outpatient General Practitioner Care (GP)	
1.1 Overall Limit (Per Certificate Year)	RM1,500 to RM5,000 (in multiples of RM500) or unlimited
1.2 Cost Saving Options	Deductible 1. Zero deductible 4. RM30 per visit 2. RM5 per visit 5. RM50 per visit 3. RM10 per visit
1.3 GP Clinic Visit	Cashless (panel clinics or panel & non-panel clinics)
1.4 Pap-Smear at Panel GP Clinic (maximum once per certificate year)	As charged
1.5 Overseas Coverage	Reimbursement basis RM40 per visit
2. Outpatient Specialist Care (SP)	
2.1 Overall Limit (Per Certificate Year)	RM1,000 to RM5,000 (in multiples of RM500) or unlimited
2.2 Cost Saving Options	Deductible 1. Zero deductible 4. RM50 per visit 2. RM15 per visit 5. RM100 per visit 3. RM30 per visit
2.3 Specialist Visit	Cashless/Reimbursement Basis (Referral/Direct Access/Direct PAED)
2.4 Outpatient Diagnostic Services	
2.5 Overseas Coverage	Reimbursement basis RM150 per visit

Notes:

- Cashless is not applicable for non-panel clinics.
- Minimum limit for Cashless/Direct Access/Direct PAED is RM2,000.

Group MedCare - Personal Medical Case Management - Optional

A value-added benefit that provides personal medical case management services, which ensures that covered members receive the best possible treatment and personalised ongoing support throughout their medical journey when diagnosed with a serious medical condition. For more information, please refer to the Group MedCare brochure.

Dental - Optional	
Overall Limit (Per Certificate Year)	RM200 to RM500 (in multiples of RM100)
Claim basis	Reimbursement basis only
1. Comprehensive Dental Benefits	
1.1 Emergency treatment of dental pain	As charged
1.2 Oral examination and diagnostic	
1.3 Cleaning, scaling and polishing of teeth	
1.4 Dental X-ray	
1.5 Extraction of teeth including anaesthesia	
1.6 Fillings	
1.7 Medicine	
1.8 Dental Consultation	
1.9 Root canal treatment	
1.10 Initial installation or replacement of partial or full dentures as result of an injury sustained in an accident	

Group Term Takaful - Basic	
Selection of Basic Sum Covered	Option (A) : Fixed Sum Covered
	500,000 450,000 400,000 350,000 300,000 250,000 200,000 150,000 100,000 50,000 20,000
	Option (B) : Monthly Basic Salary (MBS)
	60xMBS 48xMBS 42xMBS 36xMBS 30xMBS 24xMBS 18xMBS 12xMBS 6xMBS
1. Death (all causes**)	100% of basic sum covered
2. Total and Permanent Disability (TPD) (all causes**)	100% of basic sum covered
3. Partial and Permanent Disability (PPD) (all causes** - as per Scale of Indemnity)	100% of basic sum covered
4. Repatriation Benefit	Actual expenses incurred for the covered repatriation services or up to maximum of RM100,000, whichever is lower
5. Terminal Illness	100% of basic sum covered or up to maximum amount of RM100,000, whichever is lower

**Subject to terms and conditions of the takaful certificate contract.

Notes:

- Basic sum covered is subject to a maximum limit of RM4.0 million
- No-Evidence Limit (NEL) is applicable only for headcount of 11-250 employees.
- Exclusions: TPD/PPD: 5 -250 employees subject to 12 months pre-existing conditions.

PERCENTAGE OF AMOUNT OF COVERAGE

Partial and Permanent Disability Scale of Indemnity	Percentage of Amount of Coverage
1. Permanent Total Loss of sight of both eyes	100%
2. Permanent Total Loss of sight of one eye	100%
3. Loss of or the Permanent Total Loss of Use of two limbs	100%
4. Loss of or the Permanent Total Loss of Use of one limb	100%
5. Loss of speech and hearing	100%
6. Permanent and incurable insanity	100%
7. Permanent and incurable paralysis of all limbs	100%
8. Permanent Total Loss of hearing in (a) both ears (b) one ear	75% 25%
9. Loss of speech	50%
10. Permanent Total Loss of the lens of one eye	50%
11. Loss of or the Permanent Total Loss of Use of four fingers and thumb of (a) right hand (b) left hand	70% 50%
12. Loss of or the Permanent Total Loss of Use of four fingers of (a) right hand (b) left hand	40% 30%
13. Loss of or the Permanent Total Loss of use of one thumb (a) both right phalanges (b) one right phalanx (c) both left phalanges (d) one left phalanx	30% 15% 20% 10%
14. Loss of or the Permanent Total Loss of Use of fingers (a) three right phalanges (b) two right phalanges (c) one right phalanx (d) three left phalanges (e) two left phalanges (f) one left phalanx	10% 7.5% 5% 7.5% 5% 2%
15. Loss of or the Permanent Total Loss of Use of toes (a) all – both feet (b) great – both phalanges (c) great – one phalanx (d) other than great, each toe	15% 5% 3% 1%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5cm	7.5%

Note:

- Where the covered member is left-handed, the percentages relating to the right arm shall apply to the left arm and vice versa.

Group Term Takaful: Critical Illness (CI) - Optional	Sum Covered (RM)
Option (A): Non-Accelerated Critical Illness ¹	Lump sum payment of 25% / 50% / 75% / 100% of the basic sum covered upon diagnosis of critical illness
Option (B): Accelerated Critical Illness ²	
Critical Illness Covered	
1. Kidney Failure	22. Parkinson's Disease
2. Heart Attack	23. Motor Neurone Disease
3. Stroke	24. Chronic Aplastic Anaemia
4. Cancer	25. Loss of Speech
5. Multiple Sclerosis	26. End-Stage Liver Failure
6. Primary Pulmonary Arterial Hypertension	27. Encephalitis
7. Fulminant Viral Hepatitis	28. Bacterial Meningitis
8. Blindness - Permanent and Irreversible	29. Brain Surgery
9. Coronary Artery By-Pass Surgery	30. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
10. Major Organ / Bone Marrow Transplant	31. Serious Coronary Artery Disease
11. Heart Valve Surgery	32. Cardiomyopathy
12. Surgery To Aorta	33. Loss of Independent Existence
13. Third Degree Burns	34. Paralysis of Limbs
14. Muscular Dystrophy	35. Major Head Trauma
15. HIV Infection Due To Blood Transfusion	36. Medullary Cystic Disease
16. Coma	37. Full-blown AIDS
17. Deafness - Permanent and Irreversible	38. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
18. End-Stage Lung Disease	39. Systemic Lupus Erythematosus with Severe Kidney Complications
19. Benign Brain Tumor	
20. Alzheimer's Disease / Severe Dementia	
21. Terminal Illness	

¹ A lump sum payment of not more than the percentage selected shall be payable upon diagnosis of any of the covered critical illnesses and the full amount of basic sum covered shall be payable upon death or total and permanent disability, subject to a maximum amount of RM500,000.

² A lump sum payment of not more than the percentage selected shall be payable upon diagnosis of any of the covered critical illnesses and the remaining percentage of the basic sum covered shall be payable upon death or total and permanent disability, subject to a maximum amount of RM500,000.

Example:

Assuming the basic sum covered of GTT is RM100,000 and the percentage selected for critical illness rider is 25%.

Type of Benefit	Amount Payable Upon Diagnosis of Critical Illness	Amount Payable Upon Death or TPD
Non-Accelerated Critical Illness	RM25,000	RM100,000
Accelerated Critical Illness	RM25,000	RM75,000

Corporate AIA Vitality - Optional (Medical or Group Term Takaful)

Only one (1) membership is allowed per employee. If an employee is already an existing AIA Vitality member, the employee's membership will be sponsored by the employer. The employee's membership year or any AIA Vitality Points accumulated will not be affected.

Kindly refer to AIA Vitality brochure for further information.

Notes:

- All amounts shown in the Schedule of Benefits above are in Ringgit Malaysia (RM) unless stated otherwise.
- We shall only reimburse reasonable and customary charges on eligible expenses.
- The information above is not exhaustive. It is recommended that you request a copy of the product disclosure sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the takaful certificate contract.

MEDICAL BENEFIT

(HOSPITALISATION & OUTPATIENT CARE)

Exclusions

No benefit shall be payable for any of the following services, products or conditions or injuries resulting from:

1. Plastic/Cosmetic surgery or treatment for, but not limited to, double eyelids, acne, keloids, scars, skin tags, gynaecomastia, diffused alopecia/hair loss or treatment of their complications.
2. Care and treatment that is experimental, investigative or unproven and not according to accepted professional standards and/or is not medically necessitated. This exclusion includes, but is not limited to, treatments such as:
 - Stem cell treatment, related workout and any complications arising thereafter.
 - Blood surety.
 - Hormone therapy and hormone replacement therapy except for surgically induced menopause.
 - Surgical treatment specifically for weight reduction or gain.
3. Treatment for injuries sustained while committing a crime or felony, or while under the influence of alcohol, narcotics, or mind altering substance, or due to attempted suicide or self-inflicted injury, while sane or insane.
4. Any treatment, services and supplies for smoking cessation programs and the treatment for or arising from abuse of substance such as alcohol and narcotics.
5. Private nursing care, custodial care in any setting or house calls engaged by a covered member, or services for rest cure provided by rest/nursing home purely for recuperative purposes.
6. Mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Sexual dysfunction and tests or treatment related to impotence or sterilisation.
7. Investigation and treatment relating to pregnancy including childbirth, Ectopic Pregnancy and Vesicular Mole and all complications arising therefrom. However, this exclusion does not apply to any miscarriage of below 28 weeks due to accidental causes under the takaful certificate but is subject to its limitations for such coverage.
8. Sex transformation surgery and sex hormone therapy related to such surgery.
9. Circumcision unless medically necessary for treatment of a disease.
10. Conditions related to sexually transmitted diseases, AIDS and AIDS Related Complex or its sequelae, and any communicable diseases requiring quarantine by law.
11. Alternative therapies such as, but not limited to, acupuncture, acupressure, chiropractic, osteopathy, reflexology, bonesetting, massage, aroma therapy, herbal, podiatric, dietetic consultation and treatment, education services/therapies & traditional complementary medicine.
12. Vitamins/Supplements, herbal cures, anti obesity/weight reducing agents, eye lubricants and any over the counter purchases of supplements, medicines or outpatient prescribed and non prescribed medical supplies.
13. Soaps, shampoos, cleansers, vitamin creams, vitamin ointment, moisturizers, lubricants, anti-aging, fairness treatment, and any other products with similar effect.
14. Psychotic, mental or nervous disorders and behavioral conditions including any neurosis and their physiological or psychosomatic manifestations.
15. Any treatment or assessment for congenital, hereditary or developmental ailments, deformities and any disability or complications arising therefrom such as, but not restricted to, dermoid cysts, childhood hernias/hydrocele (all hernia up to age of six is not covered), clubfoot, Ventricular Septal Defect (VSD), Atrial Septal Defect (ASD), Thalassemia, Squint and Haemangioma.
16. Diseases or disabilities of a newborn child contracted prior to or during birth or within the first 14 days thereafter.
17. Allergy testing - blood/topical including patch test.
18. Hospitalisation primarily for investigatory purposes, routine physical examinations, health check-ups, preventive treatments and diagnostic tests not incidental to treatment or diagnosis of a covered disability.
19. Speech and occupational therapy when not part of a rehabilitation program following hospitalisation due to trauma, unless it is a follow-up to an in-patient disability and subject to its limitations.
20. Any corrective treatment for refractive errors including, but not limited to, Orthoptics, Visual stimulation, Radial Keratotomy, Lasik, Intralase, Xyoptics, phacik IOL implant or intra-ocular lenses replacement surgery.
21. All corrective glasses or contact lenses, except monofocal intraocular lenses in cataract surgery.
22. Dental conditions including:
 - i) Dental care/treatment or oral surgery except as necessitated by accidental injuries. However, to exclude the replacement of natural teeth, placement of denture and prosthetic services such as bridges & crowns or their replacement for accidental injury cases.
 - ii) Upper and lower jawbone surgery except for direct treatment of acute traumatic injury or cancer.
 - iii) Orthognathic surgery, jaw alignment, or treatment for the temporomandibular joint.
 Otherwise a covered member must have dental benefit coverage, subject to its limitations.
23. Use or acquisition of all appliances (such as artificial limbs, hearing aids, aero chambers and equipment for nebulising, Continuous positive airway pressure (CPAP), Continuous ambulatory peritoneal dialysis (CAPD), orthopedic pads) and the rental charges of such devices except during hospital confinement under the takaful certificate but is subject to its limitation for such coverage.
24. Effects from radiation or contamination by radioactivity from any source.
25. War, riot, rebellions, insurrection, civil commotion, explosion of war weapons, terrorism related activity, active duty in any armed forces, direct participation in strikes, nuclear war, biological and chemical warfare/activities.
26. Services of a non-medical nature provided by a hospital such as television, telephone, fax, radio or similar facilities. Admission kit/pack and other ineligible non-medical items (except for registration fees incurred during hospitalisation only). Charges for these services must be paid by the covered member prior to discharge from hospital or daycare centre unless otherwise specified.
27. Outpatient physical therapy or physiotherapy is not covered and cannot be referred at GP level. This service would only be covered when referred by a specialist and treatment must be provided by a registered physiotherapist. A covered member must have basic certificate coverage, subject to its limitations.
28. Outpatient rehabilitation therapy, chemotherapy, radiation therapy, immunotherapy, photodynamic therapy, kidney dialysis and other selected medically necessary treatment protocols, unless a covered member has the basic certificate coverage, subject to its respective benefit limitations.
29. Preventive vaccinations except those stated under the guideline of Ministry of Health of Malaysia that are applicable to eligible children only (subject to outpatient benefit limit, if any)
30. Expenses incurred for donation of any body organ by a covered member and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
31. Investigation and treatment of sleep and snoring disorders.
32. Expenses incurred for contact lens, use of cosmetic topically/orally/surgical procedures and any complications arising there from.

MEDICAL BENEFIT (HOSPITALISATION & OUTPATIENT CARE)

Limitations

1. No benefit shall be payable in respect of any period of hospital confinement unless the entire confinement and all the special hospital services rendered and operations performed, if any, had been recommended and approved by a legally qualified medical practitioner.
2. No benefit shall be payable if the hospital confinement upon which the claim is based is not related to the diagnosis and treatment of the condition for which hospital confinement is required by the attending medical practitioner.
3. No benefit is payable for charges, fees or expenses not mentioned in the description of benefits as per the takaful certificate contract.

Special Conditions

The following conditions will be applicable to all covered members and their dependents, if any:

- a) **Waiting Period**
Eligibility for benefits starts thirty (30) days after the covered member are included in the takaful certificate, except for a covered accident occurring after the effective date of covered member's coverage.
- b) **Specified Illnesses**
No benefits shall be payable for hospitalisation, surgery and/or charges incurred which are caused directly or indirectly by specified illnesses and its related complications. "Specified illnesses" shall mean the following disabilities and its related complications, occurring within the first hundred twenty (120) days after the effective date of covered member's coverage:
 - i) Hypertension, diabetes mellitus and cardiovascular disease.
 - ii) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system.
 - iii) All ear, nose (including sinuses) and throat conditions.
 - iv) Hernias, haemorrhoids, fistulae, hydrocoele, varicocele.
 - v) Endometriosis including disease of the reproduction system.
 - vi) Vertebro-spinal disorders (including disc) and knee conditions.

MEDICAL BENEFIT (DENTAL CARE)

Exclusions

1. Dental procedures which are not included in the schedule of benefits.
2. Charges for treatments performed by other than a legally qualified dentist.
3. Charges for dentures when such charges are incurred for replacement of congenitally missing teeth or all teeth of which were lost while the individual was not covered under the plan.
4. Charges for services and supplies that are partially or wholly cosmetic in nature, including charges for personalisation or characterisation of dentures.

GROUP TERM TAKAFUL

Exclusions

Death Benefit

No benefits shall be payable on the account of the covered member, whether sane or insane, commits suicide within six (6) months from the effective date of covered member's coverage.

Total and Permanent Disability (All causes)

Partial and Permanent Disability (Natural causes)

Partial and Permanent Disability (Accidental causes)

Benefits under this Clause shall not be made for the following:

- a) Suicide, self-inflicted injuries or any attempt thereof, while sane or insane;
- b) War, declared or undeclared, revolution or any warlike operations;
- c) Violation or attempted violation of the law or resistance to arrest;
- d) Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device, or conveyance except while the Insured Member is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; and
- e) Pre-existing conditions for which the covered member received medical treatment, diagnosis, consultation or prescribed drugs during the ninety (90) days preceding the effective date of covered member's coverage and such disability begins in the first twelve (12) months after the effective date of covered member's coverage.

Repatriation Benefit

No benefit shall be payable for:

- a) Any expenses incurred for services and supplies provided by a mortician or undertaker including, but limited to, the cost of casket, embalming and/or cremation.
- b) Any expenses for the transportation of the covered member's remain not approved and arranged by AIAS, or an authorised representative of AIAS.

Critical Illness

No benefit shall be payable to a covered member where, in our opinion, the critical illness was caused directly or indirectly, wholly or partly, by Acquired Immunodeficiency Syndrome (AIDS) or any Human Immunodeficiency Virus (HIV).

Terminal Illness

No benefit shall be payable to a covered member where, in our opinion, the terminal illness was caused directly or indirectly, wholly or partly, by any of the following:

- a) attempted suicide while sane or insane and whether felonious or not, self-inflicted bodily injury, disorderly conduct on the part of the covered member, or upon the covered member deliberately exposing himself/herself to unnecessary danger; or
- b) Acquired Immunodeficiency Syndrome (AIDS); or
- c) the covered member having been engaged in hunting, mountaineering, aviation (except as a fare paying passenger on a commercial airline), naval, military or aeronautical service, or racing (other than foot racing) of any kind; or
- d) war, riot, rebellions, insurrection, civil commotion, explosion of war weapons, nuclear war, biological and chemical warfare/activities; or
- e) radiation or contamination by radioactivity from any source; or
- f) being under the influence of drugs, narcotics, or alcohol.

GROUP TERM TAKAFUL

Special Conditions

Critical Illness

- Only one payment would be made of any critical illness benefit. There will be no second payment on the reoccurrence of the same critical illness or upon diagnosis of a different critical illness.
- No benefit shall be payable to the covered member who has, at any time prior to the covered member's effective date of coverage, incurred a critical illness or had sought medical advice for signs or symptoms that are present and related to the diagnosis of the critical illness covered.
- There will be a waiting period of thirty (30) days from the covered member's effective date of coverage with the exception of the following, which shall be subject to a waiting period of sixty (60) days. No benefits shall be payable if the covered member is diagnosed with any of the critical illness as defined herein within this period:
 - i) Cancer
 - ii) Heart Attack
 - iii) Other Serious Coronary Artery Disease
 - iv) Coronary Artery By-Pass Surgery

Terminal Illness

- a) Only one payment would be made. There will be no second payment on the reoccurrence of the same terminal illness or upon diagnosis of a different terminal illness.
- b) Upon approval for a terminal illness payment, the covered member's coverage under the basic certificate will become non-renewable.

No benefit will be payable to a covered member who has, at any time prior to the covered member's effective date of coverage, suffered a terminal illness or sought medical advice for signs or symptoms that are present and related to the diagnosis of a terminal illness.

There will be a waiting period of ninety (90) days from the covered member's effective date of coverage. There will be no takaful cover and if contributions have been paid, such contributions will be refunded without profit in the following event:

- a) If the covered member is diagnosed of having a terminal illness within this waiting period; and/or
- b) The covered member sought medical advice for signs or symptoms that are present that are related to the diagnosis of the terminal illness within this waiting period.

However, where the takaful certificate is issued as a take-over certificate then the waiting period is not applicable.

"Take-over certificate" means a takaful certificate which we have issued on similar or largely similar terms and conditions to a takaful certificate/insurance policy which was previously and immediately issued by another takaful operator/insurance company.

In the case of a take-over certificate, if a covered member is diagnosed of having a terminal illness from the covered member's effective date of coverage, the benefit payable will be the benefit under the previous takaful certificate/insurance policy or the benefit under this takaful certificate, whichever is higher, on the condition that we have secured the approved amount of coverage and a copy of the previous takaful certificate/insurance policy.

- You are to ascertain that this product will best serve the needs of your company and company's resources and that you are agreeable to the contribution payable under the takaful certificate. The takaful certificate will be terminated if contributions are not paid within the sixty (60) days grace period from the due date.
- Please note that all examples provided in this brochure are for illustration purposes only and the actual benefits payable may vary, subject to our final assessment and the terms and conditions of the takaful certificate.
- You should ensure that important information regarding the takaful certificate is disclosed to you and that you understand the information disclosed. Where there is ambiguity, you should seek clarification from us.
- It may not be advantageous to switch from one takaful certificate/insurance policy to another, as you may be subjected to new underwriting requirements for waiting periods, exclusion of specified illnesses and pre-existing conditions under the new takaful certificate/insurance policy.
- Please note that for any disability arising out of injury during employment, whereby the covered member has received benefits under Workmen's Compensation Ordinance, SOCSO or similar legislation, we shall bear no charges unless benefits received do not fully cover incurred charges, which are covered under the takaful certificate.
- Please note that if a covered member has received other medical insurance/takaful coverage or government plans, we shall bear no charges unless benefits received do not fully cover incurred charges, which are covered under the takaful certificate.
- The information enclosed is accurate as at the date of printing.
- The information enclosed in this brochure is not exhaustive. It is recommended that you request a copy of the product disclosure sheet to know more about this product. For a detailed explanation of its benefits, exclusions, limitations, terms and conditions, please refer to the takaful certificate contract.

ABOUT AIA PUBLIC

AIA PUBLIC Takaful Bhd. (AIA PUBLIC) is a jointly owned company by AIA Bhd. (AIA), Public Bank Berhad (PBB) and Public Islamic Bank Berhad (A wholly-owned subsidiary of PBB). Incorporated on 11 March 2011, AIA PUBLIC Takaful leverages on AIA and PBB Group's leadership positions as well as established infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of our customers.

Managed by:



**AIA PUBLIC
TAKAFUL**

You can also contact us at the following address and online:

AIA PUBLIC Takaful Bhd. 201101007816 (935955-M)
Menara AIA, 99, Jalan Ampang,
50450 Kuala Lumpur.
P.O. Box 10846,
Customer Contact: 1 300 88 8922

AIA.COM.MY

AIA PUBLIC Takaful Bhd. is licensed under Islamic Financial Service Act 2013 and regulated by Bank Negara Malaysia.

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FREQUENTLY ASKED QUESTION

What is takaful?

Takaful is a mutual assistance scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute on the basis of *Tabarru'* (donation) into a fund, namely the Participants' Risk Fund, which will be used to assist each other in times of need. AIA PUBLIC Takaful Bhd. (AIA PUBLIC), as a takaful operator, is entrusted to properly invest and manage this fund in accordance with the investment strategy that complies with Shariah principles and the terms and conditions of the takaful certificates.

Who is eligible for coverage under PB Corporate Flex-i?

All full time employees in active service between the ages of 16 and 69 are eligible for coverage under Medical Benefit (Hospitalisation & Outpatient Care), Medical Benefit (Dental Care) and Group Term Takaful. Meanwhile, the employees' spouse between the ages of 16 and 69 and the employees' unmarried children who have attained the age of 15 days old up to the age of 18, or up to the age of 23 if registered as full time students at recognised educational institutions, are eligible for coverage under Medical Benefit (Hospitalisation & Outpatient Care) only.

How do I enroll my employees for PB Corporate Flex-i?

You may contact any of AIA PUBLIC's authorised representative who will then help you to complete and submit your application through electronic platform. Please submit the completed application together with the contribution payment. Coverage for your company will commence upon AIA PUBLIC's acceptance that all requirements have been fully satisfied.

Are there any other forms to be completed/requirements to be met?

You are required to complete the Personal Health Declaration Form for each of the affected employees in the following scenarios:

- I. The total number of employees to be covered is 10 or less;
- II. The employee's sum covered exceeds the no-evidence limit amount (for Group Term Takaful only); and
- III. The employee's age is 65 years old and above.

How will the contribution rates be charged?

The contribution rates at certificate inception are based on the underlying claims experience and medical claims inflation of AIA PUBLIC's corporate employee benefits portfolio. The certificate is issued for the term of 1 year and the contribution may be revised for subsequent renewals. The renewal terms will be issued 30 days before expiry of the certificate.

Are there any conditions that I need to be aware of regarding the payment of contributions?

You are required to make the first contribution payment within 60 days from the certificate commencement date or the date of invoice, whichever is later. For every contribution due thereafter, you are given a grace period of 30 days from the contribution due date to pay the contribution. The certificate will remain in force during this period. If the contribution remains unpaid at the end of this grace period, AIA PUBLIC reserves the right to take any and all actions deemed necessary including, but not limited to, the suspension of benefits and/or termination of the certificate.

How will the contribution be allocated?

A certain percentage of the contribution paid will be deducted as *Wakalah* fee where this amount will be used to pay AIA PUBLIC's management expenses and distribution costs, which includes the commission payable. The balance of the contribution will then be allocated into the Participants' Risk Fund as *Tabarru'*.

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Am I entitled to any surplus?

Surplus arising from the Participants' Risk Fund, if any, will be distributed between you and AIA PUBLIC in the proportion of 50% and 50% respectively on the basis of *Ju'alah*. At the end of each financial year, AIA PUBLIC will allocate your share of surplus in proportion of the *Tabarru'* deducted from the contributions that you have paid for the certificate period, net of any claims paid. Your share of surplus will become payable at the end of the certificate period provided the takaful certificate is renewed for the following certificate period, you have made full payment of renewal contribution, and the total claims payment for the certificate period is less than the total *Tabarru'* paid by you in the certificate period.

What are the Shariah concepts applicable under PB Corporate Flex-i?

Tabarru' (donation) – the contract applied among the participants. It is the net amount of the contribution after the deduction of *Wakalah* fee. *Tabarru'* will take into effect when the amount is allocated into the Participants' Risk Fund for the purpose of mutual help and assistance to fellow participants in need. The *Tabarru'* rate is not guaranteed and you may need to top up the contribution if the *Tabarru'* rate is revised.

Wakalah (agency) – the contract between the participant and AIA PUBLIC (as takaful operator) where the participant appoints AIA PUBLIC to act on his or her behalf to conduct the affairs of takaful operations which includes underwriting, investment of the Participants' Risk Fund, certificate servicing and claims processing. AIA PUBLIC will take a portion of the participant's contribution as *Wakalah* fee in return of these services. In performing the duties under the *Wakalah* contract, AIA PUBLIC may further delegate or engage any third party to perform certain tasks that are relevant task to the takaful operations.

Ju'alah (performance incentive) – the reward contract between the participant and AIA PUBLIC whereby AIA PUBLIC will be entitled to earn 50% of the surplus arising from the Participants' Risk Fund as *Ujrah* (performance fee) for managing the fund efficiently which result in the surplus.

Qard (interest-free loan) – the contract where AIA PUBLIC provides an interest-free loan to the Participants' Risk Fund in the event it becomes deficit and unable to pay takaful benefits to eligible participants. This amount will be recovered from the Participants' Risk Fund once it becomes sufficient, before any distribution of surplus is made.

Conditional *Hibah* (gift) – the payment of an agreed amount of money under the *Hibah* contract from one party to another that takes effect when a specified condition has occurred. With respect to the surplus from the Participants' Risk Fund, conditional *Hibah* refers to payment of 50% of the distributable surplus for a particular financial year by AIA PUBLIC to the participant provided that the Participants' Risk Fund is not in deficit.

What happens when there is change in personnel due to resignations and new hirings?

The addition and deletion of employees can be done via AIA's corporate portal which is made available to you 24 hours a days, 7 days a week. Similarly, the request can be done by emailing to my.mbrupdate@aia.com or by contacting your servicing agent. AIA PUBLIC will charge contribution on a pro-rated basis upon your certificate bill adjustment frequency.

Can I make changes to my employees' benefits?

Yes, change or upgrade of benefits can be done at certificate anniversary and is subject to AIA PUBLIC's acceptance.

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Am I allowed to cancel the PB Corporate Flex-i certificate?

During the free-look period: You may cancel your takaful certificate by giving a written notice to AIA PUBLIC within 15 days of receiving your e-certificate contract via AIA's corporate portal. The contributions that you have paid (less any medical expenses incurred) will be refunded to you provided that no claim has been made during the free-look period.

After the free-look period: You may cancel your takaful certificate by giving at least a 30-day written notice to AIA PUBLIC. Upon cancellation of the takaful certificate, you may be entitled to a percentage of the contribution provided that no claim has been made during the certificate year.

What do you mean by an emergency?

An emergency refers to the situation where immediate medical attention and/or treatment is required within 24 hours from the occurrence of a sudden and severe injury, illness or symptom, failing which may result in the loss of life or lead to significant deterioration of health.

Does PB Corporate Flex-i provide overseas coverage?

Yes, all benefits are applicable worldwide 24 hours a day. However, if an employee or the employee's spouse and children chooses or is referred to be treated outside Malaysia by the attending doctor, benefits payable will be based on the reasonable, customary and medically necessary charges for an equivalent treatment in Malaysia and will exclude the cost of transport to the place of treatment. For outpatient care, the maximum limit per visit is RM40 for a General Practitioner (GP) and RM150 for a specialist.

What is Deductible?

Deductible is a fixed amount that is borne by you or the employee regardless of the total eligible medical expenses incurred per disability. For example, if you have selected RM300 as the deductible amount and an employee then incurs a RM1,000 medical bill, you or the employee would need to pay RM300 while AIA PUBLIC would pay the remaining RM700.

What are the coverages under Government Hospital only plan?

If "Government Hospital only" plan is selected, an employee and the employee's spouse and children is entitled to maximum overall limit of RM20,000 per certificate year and the maximum cost of room and board that he or she can claim is RM80 per day. For specialist care benefit, the maximum overall limit is RM1,000 per certificate year.

What is the difference between "Per Member Limit" and "Per Family Limit"?

"Per Member Limit" is referring to the maximum amount of money AIA PUBLIC will pay for covered claims for each covered individual. This means, an employee and the employee's spouse and children will each have a separate limit. In case of a claim by one family member, the limits available for other family members remain intact.

"Per Family Limit" means an employee and the employee's spouse and children is covered under one single limit per certificate year. This means, the limit can be utilised by any or all family members and not restricted to just one individual as in the case of "Per Member Limit". Please note that "Per Family Limit" is applicable only for In Hospital Care Benefits.

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What is the difference between “Standalone Limit” and “Combined GP & Specialist Limit” under Outpatient GP & Specialist Care?

“Standalone Limit” means the Outpatient GP Care and Outpatient Specialist Care will have their own limit each. For example, RM2,000 for Outpatient GP Care and RM1,000 for Outpatient Specialist Care. “Combined GP & Specialist Limit” means it is a shared limit for Outpatient GP Care and Outpatient Specialist Care. The minimum requirement for a “Combined GP & Specialist Limit” is RM2,000. In this instance, if the “Combined GP & Specialist Limit” is RM2,000, the employee can claim up to RM2,000 in full for Outpatient GP Care or Outpatient Specialist Care or combination of Outpatient GP Care and Outpatient Specialist Care.

How can I enroll my employees for Group MedCare - Personal Medical Case Management benefit?

You need to take up the hospitalisation plan for your employees in order to enroll them for Group MedCare - Personal Medical Case Management.

How does Personal Medical Case Management (PMCM) work?

AIA PUBLIC's service provider, Teladoc, will appoint a dedicated PMCM team led by a physician case manager to reassess and manage a covered medical condition. The PMCM team will first help to gather and review existing medical information and test results before consulting with leading specialists around the world across multiple disciplines to reach the correct diagnosis of a medical condition, monitor progress and provides support throughout the medical journey until recovery. Please contact AIA PUBLIC Care Line at 1300 88 8922 to check your certificate eligibility.

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Appendix - Recommended Packages by Industry

Industry - Information Technology / Financial Services / Educational Institution / Consultation / Media / Design

Benefits	Saver	Lite	Basic	Deluxe	Supreme	Premier
Hospitalisation						
Room & Board	RM100	RM120	RM180	RM260	RM380	RM500
Annual Limit	RM40,000	RM60,000	RM100,000	RM200,000	RM320,000	RM400,000
Claim Type	Cashless	Cashless	Cashless	Cashless	Cashless	Cashless
Cost Saving Option	20% Co-Takaful	20% Co-Takaful	RM300 Deductible	RM300 Deductible	RM300 Deductible	N/A
Outpatient Care						
GP Limit			RM1,500	RM1,500	RM5,000	RM5,000
GP Plan Type			Panel clinics	Panel clinics	Panel clinics	All clinics
GP Cost Saving Option			RM30 Deductible	RM10 Deductible	N/A	N/A
Specialist Limit			RM2,000	RM3,000	RM3,500	RM5,000
Specialist Referral			Referral	Referral	Referral	Direct Access
Specialist Claim Type			Cashless	Cashless	Cashless	Cashless
Specialist Cost Saving Option			RM50 Deductible	RM50 Deductible	N/A	N/A
Dental Care						
Annual Limit					RM300	RM400
Group Term Takaful						
Sum Covered				RM50,000	RM100,000	RM200,000
Accelerated Critical Illness						
Sum Covered				100%	100%	100%

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Total Contribution	Saver	Lite	Basic	Deluxe	Supreme	Premier
Age 25	RM465	RM567	RM1,366	RM1,784	RM3,002	RM3,910
Age 35	RM598	RM732	RM1,721	RM2,263	RM3,708	RM4,912
Age 45	RM883	RM1,083	RM2,410	RM3,234	RM5,157	RM7,011
Age 55	RM1,329	RM1,633	RM3,476	RM4,914	RM7,756	RM10,965
Age 65	RM2,006	RM2,469	RM5,095	RM8,139	RM13,049	RM19,666
Uni-rated ⁶	RM665	RM828	RM1,901	RM2,579	RM4,557	RM7,148

Notes:

1. The tables above only serve to illustrate the suggested benefit packages that you may participate in and the indicative contributions based on certain age. You are free to choose and customise your own products and benefits according to your needs.
2. Some products or benefits have been left blank in the package overview as they are not part of the recommended combinations. However, you may speak to our intermediary to explore additional options.
3. Benefits listed under Hospitalisation, Outpatient Care and Dental Care are not affected by age provided the company has more than 50 employees.
4. Cost saving options (Deductible or Co-Takaful) are the portion of eligible medical expenses that you (or your employee) will need to pay out-of-pocket when visiting a general practitioner or specialist, or upon hospital admission. Once this amount is paid, AIA PUBLIC will cover the remaining eligible medical expenses up to the limits of your plan.
5. The contributions shown above are for illustration purpose only and may vary depending on the chosen package, benefits, age and options such as coverage limits, plan type and claim type. For more information, please speak with our intermediaries.
6. For the total contribution calculation for Uni-rated, the Group Term Takaful and Accelerated Critical Illness contributions are based on the rate applicable to an individual aged 35.

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Industry - Food & Beverage / Hotel / Airbnb Services / Wholesale / Delivery

Benefits	Saver	Lite	Basic	Deluxe	Supreme	Premier
Hospitalisation						
Room & Board	RM100	RM120	RM180	RM250	RM300	RM350
Annual Limit	RM20,000	RM40,000	RM100,000	RM160,000	RM200,000	RM300,000
Claim Type	Cashless	Cashless	Cashless	Cashless	Cashless	Cashless
Cost Saving Option	20% Co-Takaful	RM300 Deductible	RM300 Deductible	RM300 Deductible	RM300 Deductible	N/A
Outpatient Care						
GP Limit			RM1,500	RM2,500	RM3,000	RM3,500
GP Plan Type			Panel clinics	Panel clinics	Panel clinics	Panel clinics
GP Cost Saving Option			RM50 Deductible	RM30 Deductible	RM10 Deductible	N/A
Specialist Limit			RM2,500	RM3,000	RM3,500	RM4,000
Specialist Referral			Referral	Referral	Referral	Referral
Specialist Claim Type			Cashless	Cashless	Cashless	Cashless
Specialist Cost Saving Option			RM100 Deductible	RM50 Deductible	RM50 Deductible	N/A
Dental Care						
Annual Limit					RM400	RM500
Group Term Takaful						
Sum Covered	RM20,000	RM20,000	RM50,000	RM100,000	RM150,000	RM150,000
Accelerated Critical Illness						
Sum Covered	100%	100%	100%	100%	100%	100%

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Total Contribution	Saver	Lite	Basic	Deluxe	Supreme	Premier
Age 25	RM360	RM601	RM1,314	RM1,774	RM2,435	RM3,370
Age 35	RM467	RM781	RM1,687	RM2,267	RM3,031	RM4,203
Age 45	RM706	RM1,176	RM2,444	RM3,295	RM4,300	RM5,950
Age 55	RM1,148	RM1,862	RM3,793	RM5,237	RM6,787	RM9,185
Age 65	RM2,090	RM3,174	RM6,514	RM9,533	RM12,588	RM16,121
Uni-rated ⁶	RM514	RM878	RM1,859	RM2,553	RM3,464	RM4,993

Notes:

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2. Some products or benefits have been left blank in the package overview as they are not part of the recommended combinations. However, you may speak to our intermediary to explore additional options.
3. Benefits listed under Hospitalisation, Outpatient Care and Dental Care are not affected by age provided the company has more than 50 employees.
4. Cost saving options (Deductible or Co-Takaful) are the portion of eligible medical expenses that you (or your employee) will need to pay out-of-pocket when visiting a general practitioner or specialist, or upon hospital admission. Once this amount is paid, AIA PUBLIC will cover the remaining eligible medical expenses up to the limits of your plan.
5. The contributions shown above are for illustration purpose only and may vary depending on the chosen package, benefits, age and options such as coverage limits, plan type and claim type. For more information, please speak with our intermediaries.
6. For the total contribution calculation for Uni-rated, the Group Term Takaful and Accelerated Critical Illness contributions are based on the rate applicable to an individual aged 35.

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Industry - Constructions / Manufacturing / Electronic factory / Textile factory

Benefits	Saver	Lite	Basic	Deluxe	Supreme	Premier
Hospitalisation						
Room & Board		RM80	RM100	RM200	RM250	RM300
Annual Limit		RM20,000	RM40,000	RM100,000	RM160,000	RM200,000
Claim Type		Cashless	Cashless	Cashless	Cashless	Cashless
Cost Saving Option		20% Co-Takaful	RM300 Deductible	RM300 Deductible	RM300 Deductible	N/A
Outpatient Care						
GP Limit				RM2,000	RM2,500	RM3,000
GP Plan Type				Panel clinics	Panel clinics	Panel clinics
GP Cost Saving Option				RM30 Deductible	RM10 Deductible	N/A
Specialist Limit				RM2,500	RM3,000	RM4,000
Specialist Referral				Referral	Referral	Referral
Specialist Claim Type				Cashless	Cashless	Cashless
Specialist Cost Saving Option				RM50 Deductible	RM50 Deductible	N/A
Dental Care						
Annual Limit					RM400	RM500
Group Term Takaful						
Sum Covered	RM100,000	RM50,000	RM100,000	RM150,000	RM200,000	RM250,000
Accelerated Critical Illness						
Sum Covered	100%	100%	100%	100%	100%	100%

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Total Contribution	Saver	Lite	Basic	Deluxe	Supreme	Premier
Age 25	RM124	RM390	RM677	RM1,634	RM2,262	RM3,107
Age 35	RM187	RM514	RM900	RM2,105	RM2,825	RM3,895
Age 45	RM375	RM804	RM1,430	RM3,112	RM4,054	RM5,603
Age 55	RM1,011	RM1,429	RM2,601	RM5,192	RM6,651	RM9,121
Age 65	RM3,327	RM3,054	RM5,730	RM10,375	RM13,293	RM17,832
Uni-rated ⁶	RM187	RM553	RM981	RM2,305	RM3,114	RM4,439

Notes:

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3. Benefits listed under Hospitalisation, Outpatient Care and Dental Care are not affected by age provided the company has more than 50 employees.
4. Cost saving options (Deductible or Co-Takaful) are the portion of eligible medical expenses that you (or your employee) will need to pay out-of-pocket when visiting a general practitioner or specialist, or upon hospital admission. Once this amount is paid, AIA PUBLIC will cover the remaining eligible medical expenses up to the limits of your plan.
5. The contributions shown above are for illustration purpose only and may vary depending on the chosen package, benefits, age and options such as coverage limits, plan type and claim type. For more information, please speak with our intermediaries.
6. For the total contribution calculation for Uni-rated, the Group Term Takaful and Accelerated Critical Illness contributions are based on the rate applicable to an individual aged 35.