

healthcare

a medical plan for your employees and their family members



Group Medical Plan for SME

a health insurance specially
designed for SMEs

redefining / standards





Group Medical Plan for SME is designed to provided comprehensive medical coverage for the SMEs' employees and their family members

This plan is specially designed to cater for small and medium-sized companies with group size of 15 to 50 employees (fall under the Class 1 and Class 2 occupation) which do not have an existing Group Hospitalization and Surgical Insurance Scheme.

Eligibility

- ✓ An Employee of the Policyholder, aged between eighteen (18) to sixty-five (65) years
- ✓ A Dependent of an Employee (subject to the Employee being insured)
- ✓ All employees must participate under this plan. Optional participation is not allowed

Features

- ✓ 120 days waiting period for Specific Illnesses, 30 days waiting period for medical illnesses and 12 months waiting period for Pre-Existing Illness is applicable
- ✓ Claimant is not subject to 20% co-payment on hospital bill if he/she chooses to stay at a higher Room & Board
- ✓ Covers Second Surgical Opinion and Funeral Expenses
- ✓ High age of coverage, up to 65 years old (next birthday); child covered from 15 days of birth to 23 years (next birthday)
- ✓ Flexibility of opting for Cashless or Reimbursement option
- ✓ Convenient usage of Medical Card (for Cashless option) with more than 70 panel hospitals in Malaysia
- ✓ 24 hours toll free admission assistance

Ask your insurance agent for a quotation

(603) 2170 8282

www.axa.com.my

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