

AXA AFFIN GENERAL INSURANCE BERHAD

SmartCare Optimum

Premium Rating Table (w.e.f. 1-12-2012) / Jadual Premium (berkuatkuasa dari 1-12-2012)

| Age / Umur | Annual Premium / Premium Tahunan (RM) | | | | | | | |
|------------|---------------------------------------|-------|------------------|-------|------------------|-------|------------------|-------|
| | Plan 1 / Pelan 1 | | Plan 2 / Pelan 2 | | Plan 3 / Pelan 3 | | Plan 4 / Pelan 4 | |
| | M / L | F / P | M / L | F / P | M / L | F / P | M / L | F / P |
| 1-14 | 845 | 715 | 596 | 505 | 424 | 372 | 373 | 329 |
| 15 | 845 | 717 | 596 | 505 | 424 | 373 | 373 | 329 |
| 16 | 845 | 718 | 596 | 505 | 424 | 373 | 373 | 330 |
| 17 | 845 | 719 | 596 | 505 | 424 | 374 | 373 | 330 |
| 18 | 781 | 698 | 530 | 474 | 378 | 338 | 335 | 300 |
| 19 | 796 | 715 | 539 | 485 | 385 | 347 | 341 | 306 |
| 20 | 814 | 736 | 552 | 497 | 395 | 356 | 349 | 316 |
| 21 | 840 | 747 | 574 | 512 | 410 | 369 | 360 | 325 |
| 22 | 839 | 754 | 573 | 515 | 407 | 368 | 357 | 324 |
| 23 | 838 | 761 | 569 | 517 | 404 | 367 | 354 | 323 |
| 24 | 834 | 803 | 572 | 552 | 407 | 393 | 358 | 346 |
| 25 | 833 | 844 | 576 | 586 | 411 | 418 | 362 | 368 |
| 26 | 835 | 885 | 581 | 618 | 416 | 441 | 367 | 390 |
| 27 | 840 | 925 | 588 | 650 | 422 | 464 | 372 | 410 |
| 28 | 848 | 965 | 597 | 681 | 429 | 486 | 378 | 430 |
| 29 | 859 | 1,006 | 606 | 711 | 436 | 508 | 385 | 448 |
| 30 | 874 | 1,047 | 618 | 741 | 445 | 529 | 393 | 467 |
| 31 | 892 | 1,088 | 632 | 771 | 455 | 550 | 402 | 485 |
| 32 | 914 | 1,131 | 647 | 801 | 466 | 570 | 411 | 503 |
| 33 | 940 | 1,174 | 665 | 831 | 479 | 591 | 422 | 520 |
| 34 | 969 | 1,219 | 684 | 862 | 493 | 611 | 434 | 538 |
| 35 | 1,003 | 1,266 | 706 | 893 | 508 | 632 | 447 | 555 |
| 36 | 1,041 | 1,314 | 731 | 925 | 525 | 654 | 462 | 573 |
| 37 | 1,084 | 1,364 | 758 | 957 | 544 | 676 | 478 | 591 |
| 38 | 1,131 | 1,417 | 788 | 991 | 565 | 698 | 495 | 610 |
| 39 | 1,182 | 1,472 | 821 | 1,026 | 587 | 721 | 514 | 630 |
| 40 | 1,239 | 1,529 | 856 | 1,063 | 612 | 746 | 535 | 650 |
| 41 | 1,300 | 1,589 | 895 | 1,101 | 638 | 771 | 557 | 671 |
| 42 | 1,366 | 1,653 | 937 | 1,141 | 667 | 797 | 582 | 693 |
| 43 | 1,438 | 1,720 | 982 | 1,183 | 698 | 825 | 608 | 716 |
| 44 | 1,515 | 1,790 | 1,031 | 1,227 | 731 | 855 | 636 | 740 |
| 45 | 1,588 | 1,864 | 1,037 | 1,273 | 762 | 885 | 662 | 765 |
| 46 | 1,656 | 1,942 | 1,081 | 1,322 | 794 | 918 | 690 | 792 |
| 47 | 1,724 | 2,024 | 1,123 | 1,374 | 828 | 953 | 719 | 821 |
| 48 | 1,856 | 2,110 | 1,220 | 1,428 | 860 | 989 | 748 | 851 |
| 49 | 1,986 | 2,201 | 1,320 | 1,486 | 930 | 1,028 | 804 | 884 |
| 50 | 2,099 | 2,297 | 1,402 | 1,547 | 985 | 1,069 | 852 | 918 |
| 51 | 2,217 | 2,397 | 1,478 | 1,611 | 1,038 | 1,112 | 896 | 954 |
| 52 | 2,343 | 2,503 | 1,559 | 1,678 | 1,093 | 1,158 | 943 | 993 |
| 53 | 2,475 | 2,614 | 1,644 | 1,749 | 1,152 | 1,206 | 993 | 1,034 |
| 54 | 2,613 | 2,731 | 1,735 | 1,825 | 1,213 | 1,257 | 1,046 | 1,077 |
| 55 | 2,759 | 2,854 | 1,830 | 1,904 | 1,279 | 1,312 | 1,101 | 1,123 |

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| Age / Umur | Annual Premium / Premium Tahunan (RM) | | | | | | | |
|------------|---------------------------------------|-------|------------------|-------|------------------|-------|------------------|-------|
| | Plan 1 / Pelan 1 | | Plan 2 / Pelan 2 | | Plan 3 / Pelan 3 | | Plan 4 / Pelan 4 | |
| | M / L | F / P | M / L | F / P | M / L | F / P | M / L | F / P |
| 56 | 2,912 | 2,983 | 1,930 | 1,987 | 1,347 | 1,369 | 1,160 | 1,171 |
| 57 | 3,073 | 3,117 | 2,035 | 2,075 | 1,419 | 1,429 | 1,221 | 1,223 |
| 58 | 3,241 | 3,259 | 2,145 | 2,167 | 1,495 | 1,493 | 1,286 | 1,277 |
| 59 | 3,416 | 3,406 | 2,261 | 2,264 | 1,575 | 1,560 | 1,354 | 1,334 |
| 60* | 3,599 | 3,561 | 2,383 | 2,365 | 1,658 | 1,631 | 1,425 | 1,395 |
| 61* | 3,791 | 3,723 | 2,510 | 2,472 | 1,746 | 1,705 | 1,500 | 1,459 |
| 62* | 3,990 | 3,892 | 2,643 | 2,584 | 1,838 | 1,784 | 1,578 | 1,526 |
| 63* | 4,198 | 4,068 | 2,783 | 2,701 | 1,933 | 1,866 | 1,660 | 1,597 |
| 64* | 4,414 | 4,252 | 2,928 | 2,824 | 2,033 | 1,952 | 1,745 | 1,672 |
| 65* | 4,639 | 4,443 | 3,080 | 2,952 | 2,137 | 2,042 | 1,834 | 1,750 |
| 66* | 4,873 | 4,643 | 3,238 | 3,086 | 2,246 | 2,137 | 1,927 | 1,832 |
| 67* | 5,116 | 4,851 | 3,403 | 3,226 | 2,360 | 2,236 | 2,024 | 1,919 |
| 68* | 5,368 | 5,067 | 3,575 | 3,372 | 2,478 | 2,340 | 2,125 | 2,009 |
| 69* | 5,630 | 5,291 | 3,753 | 3,525 | 2,601 | 2,449 | 2,230 | 2,104 |
| 70* | 5,901 | 5,524 | 3,940 | 3,683 | 2,729 | 2,562 | 2,340 | 2,203 |
| 71* | 6,154 | 5,834 | 4,111 | 3,869 | 2,835 | 2,700 | 2,405 | 2,312 |
| 72* | 6,451 | 6,104 | 4,312 | 4,048 | 2,973 | 2,827 | 2,522 | 2,422 |
| 73* | 6,676 | 6,281 | 4,464 | 4,166 | 3,077 | 2,911 | 2,607 | 2,494 |
| 74* | 6,903 | 6,459 | 4,618 | 4,282 | 3,179 | 2,993 | 2,694 | 2,566 |
| 75* | 7,131 | 6,637 | 4,773 | 4,399 | 3,283 | 3,076 | 2,779 | 2,637 |
| 76* | 7,363 | 6,812 | 4,930 | 4,514 | 3,387 | 3,158 | 2,866 | 2,708 |
| 77* | 7,594 | 6,989 | 5,088 | 4,630 | 3,493 | 3,240 | 2,952 | 2,779 |
| 78* | 7,828 | 7,164 | 5,248 | 4,744 | 3,598 | 3,322 | 3,040 | 2,850 |
| 79* | 8,064 | 7,338 | 5,410 | 4,858 | 3,705 | 3,403 | 3,127 | 2,922 |
| 80* | 8,303 | 7,512 | 5,574 | 4,972 | 3,813 | 3,484 | 3,215 | 2,992 |

* For renewal only / Untuk pembaharuan sahaja

Note / Nota:

1. Calculation of the age is based on age next birthday. / Pengiraan berdasarkan umur pada tarikh lahir yang berikutnya.
2. This rate is applicable to Standard Risk & Occupation Class I & II. / Kadar ini hanya tertakluk kepada Risiko Standard dan Pekerjaan Kelas I & II.
3. Class III: Additional of 15% loading. / Kelas III: Penambahan sebanyak 15% ke atas premium.
4. Class IV: Decline Risk. / Kelas IV: Risiko yang ditolak.

Group Discount / Diskaun Kumpulan

| Group Size / Saiz Kumpulan | Discount / Diskaun |
|-----------------------------|--------------------|
| 10 - 19 employees / pekerja | 7% |
| 20 - 29 employees / pekerja | 10% |
| 30 - 50 employees / pekerja | 13% |

For a company with more than 50 employees, please contact your agent for the premium quotation.
Untuk syarikat yang mempunyai lebih daripada 50 pekerja, sila hubungi agen anda untuk mendapatkan kiraan premium.

Deductible Discount / Diskaun Deduktibel

| Deductible Amount / Amaun Deduktibel | Discount / Diskaun |
|--------------------------------------|--------------------|
| RM 7,500 | 25% |
| RM10,000 | 30% |
| RM15,000 | 40% |
| RM20,000 | 50% |

AXA AFFIN GENERAL INSURANCE BERHAD

SmartCare Optimum

Enhancement (w.e.f. 1-12-2012 / Peningkatan Manfaat (berkuatkuasa dari 1-12-2012)

In recent years, medical costs have increased rapidly due to medical inflation. With your best interest in mind and to ensure long-term viability of providing quality medical coverage at affordable premiums, we have reviewed our product, coverage level and premium rates to ensure that they are in line with the current escalating medical and healthcare costs.

Sejak kebelakangan ini, kos perubatan telah meningkat dengan mendadak akibat inflasi perubatan. Demi menjaga kepentingan anda dan memastikan perlindungan perubatan berkualiti pada premium yang berpatutan, kami telah mengkaji semula produk, tahap perlindungan dan kadar premium kami agar selaras dengan kenaikan kos perubatan dan kesihatan semasa.

ENHANCEMENT OF BENEFITS / PENINGKATAN MANFAAT

Section B: Out-Patient Treatment (per disability)

For the Accident & Emergency Treatment benefit, the maximum number of days is increased from **14 days to 31 days** from the date of the accident /
Untuk manfaat Rawatan Kemalangan & Kecemasan, bilangan hari maksimum ditambah dari **14 hari ke 31 hari** dari tarikh kemalangan

| Section C: Special Benefits (additional limit on top of the annual limit) | Plan 1 / Pelan 1 | | Plan 2 / Pelan 2 | | Plan 3 / Pelan 3 | | Plan 4 / Pelan 4 | |
|---|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
| | Previous / Sebelum | Current / Semasa | Previous / Sebelum | Current / Semasa | Previous / Sebelum | Current / Semasa | Previous / Sebelum | Current / Semasa |
| Out-patient Kidney Dialysis, lifetime maximum / Dialisis Ginjal/Buah Pinggang Pesakit Luar, maksimum sepanjang hayat | RM60,000 | RM150,000 | RM40,000 | RM100,000 | RM20,000 | RM40,000 | RM20,000 | RM30,000 |
| Out-patient Cancer Treatment, lifetime maximum / Rawatan Kanser Pesakit Luar, maksimum sepanjang hayat | RM60,000 | RM150,000 | RM40,000 | RM100,000 | RM20,000 | RM40,000 | RM20,000 | RM30,000 |

PERCENTAGE INCREASE IN PREMIUMS REVISED WITH EFFECT FROM 1 DECEMBER 2012

PERATUS KENAIKAN PREMIUM YANG DIKEMASKINI MULAI 1 DISEMBER 2012

| Age / Umur | Plan 1 / Pelan 1 | | Plan 2 / Pelan 2 | | Plan 3 / Pelan 3 | | Plan 4 / Pelan 4 | |
|----------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|
| | Male / Lelaki | Female / Perempuan | Male / Lelaki | Female / Perempuan | Male / Lelaki | Female / Perempuan | Male / Lelaki | Female / Perempuan |
| 1 - 17 years / tahun | 19.9% | 13.9% | 19.7% | 14.0% | 19.4% | 13.4% | 18.8% | 13.1% |
| 30 years / tahun | 3.9% | 4.3% | 4.2% | 4.5% | 5.0% | 4.5% | 5.1% | 4.5% |
| 40 years / tahun | 14.2% | 10.2% | 11.9% | 8.6% | 9.7% | 6.0% | 8.3% | 4.2% |
| 50 years / tahun | 16.9% | 6.4% | 18.7% | 8.9% | 18.5% | 6.8% | 18.3% | 6.3% |
| 60 years / tahun | 12.5% | 9.9% | 13.3% | 11.1% | 11.8% | 8.6% | 10.9% | 7.6% |