

Highlights of Tokio Marine Medic Plus

Tokio Marine Medic Plus 的重点

- All eligible expenses shall be reimbursed up to the Limits of Policy.
所有符合条件的费用获得赔偿，数额达保单限额。
- Renewal guaranteed after 12 months of 'claims-free' period.
12个月“零索赔”时期过后，保证可更新。
- No requirement of re-declaration of health status at renewal.
更新时，无须重新声明健康状况。
- 'Hassle Free' facility for admission & discharge from hospitals for disabilities and illnesses covered.
因残废和疾病(受保范围内)而入院及出院，可享“免困扰”手续的便利。
- Medical costs for organ transplants fully reimbursable up to Limits of Policy.
器官移植医药费将全数获得赔偿，赔偿额达保单限额。
- Covered:
受保事项:
 - Out-patient treatments for Cancer & Kidney Dialysis
门诊癌症治疗费及门诊洗肾费用
 - Out-patient Physiotherapy Treatments & Home Nursing Care after hospitalization.
门诊物理治疗费及出院后的家庭护理费
- Maximum lifetime limit: RM750,000.00
最高终身限额: RM750,000.00

This brochure is intended only as a general summary. Please refer to actual policy for exact terms and conditions. In the event of a conflict in the translated versions of this brochure, the English version shall prevail.

此册子仅属笼统概述。欲了解更精准的条规与细则，请参阅实际保单。
此册子的译文若出现任何争议，将以英语版本为准。

AGENT'S STAMP/保险代理盖章



Get higher medical coverage
with your insurance partner



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MARINE
GROUP

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Tokio Marine Insurans (Malaysia) Berhad is licensed under the Insurance Act 1996.

Tokio Marine Insurans (Malaysia) Berhad 遵照 1996 年保险法令下授权营业。

MEDICPLUS
MEDICAL INSURANCE

Schedule of benefits/利益表

Benefits 利益表	Benefit plans/利益计划			
	MPA RM	MPB RM	MPC RM	MPD RM
Hospital room & board (daily maximum) 病房及膳食费(每日最高极限)	500	300	200	150
Intensive care unit/加护病房				
Surgeon fees/外科手术费				
Anaesthetist fees/麻醉师费				
Operating theatre/手术室费用				
In-hospital physician visits/住院期间的医生诊疗费				
Hospital services & supplies/医院的服务与供应费				
Organ transplant/器官移植 (limited to kidney, heart, lung, liver or bone marrow only) (仅限于肾脏, 心脏, 肺, 肝脏或骨髓)				
Pre-Hospital diagnostic tests/住院前诊断费				
Pre-Hospital specialist consultation/住院前专科医生咨询费				
Home nursing care/家庭护理费				
Post-Hospitalisation treatment/出院后疗费				
Outpatient physiotherapy treatment/门诊物理治疗费				
Outpatient cancer treatment/门诊癌症治疗费				
Outpatient kidney dialysis treatment (per year) 门诊洗肾费用(每年)	50,000	40,000	30,000	20,000
Accidental death benefits/意外死亡利益	10,000	7,500	5,000	5,000
Deductible per disability/每项残疾的扣除额	10,000	10,000	10,000	10,000
Overall annual limit/每年总极限额	150,000	100,000	75,000	50,000
Overall annual limit (applicable only under Policy Condition No.10) 每年总极限额(只限于保单第10项条款)	195,000	130,000	97,500	65,000
Lifetime limit/终身限额	750,000	500,000	375,000	250,000
Age at next birthday (years) 下一个生日时的年龄(岁)	Annual premium 年保费			
1 - 18	178	153	135	118
19 - 35	245	210	185	160
36 - 40	284	243	214	184
41 - 45	323	276	242	209
46 - 50	389	332	292	251
51 - 55	467	398	349	300
56 - 60	556	474	415	356
61 - 65	712	606	531	453
66 - 70 (renewal only/只限于更新)	956	813	712	607

'As Charge' subject to
'Reasonable & Customary Charges'
and the respective Annual/
Lifetime Limits stated below

'按照收费' 根据
'合理和惯例的收费'
及下面所记录的各年度/
终身限额为根据

* Note

1. An unmarried child can only be insured along with at least one Parent.
2. Premium charged is based on age at next birthday and it will increase with age upon renewal.

* 备注

1. 十八(18)岁以下未婚的子女惟有与至少一名家长一起受保, 才获批准受保。
2. 保费乃根据下一个生日时的年龄计算。续保时, 保费将随年龄增长而增加。

Benefits 利益简介

Surgeon fees/外科手术费

Reimburses the professional fees for surgical procedure, ward visits, pre-surgical and post surgical care 60 days before and after the operation. 2nd opinion is also covered.

赔偿外科手术费、病房视察、手术前和手术后60天的照料。保险范围包括第二位医生的咨询费。

Anaesthetist fees/麻醉师费

Reimburses the professional fees for the supply and administration of anaesthesia.

赔偿专科麻醉师费，包括提供和施用麻醉剂。

In-Hospital physician visits/住院期间的医生诊疗费

Reimburses the professional fees for treatment and ward visits for a non surgical disability.

赔偿诊疗无需手术的残疾情况及相关的病房视察费。

Hospital services & supplies/医院的服务及费用

Reimburses charges incurred in hospital for general nursing, prescribed and consumed drugs and medicines, dressings, splints, plaster casts, X-ray, diagnostic tests, laboratory examinations, electrocardiograms, physiotherapy, rental of appliances, surgical implants, basal metabolism tests, intravenous injections and solutions, administration of blood and blood plasma, oxygen and its administration, and eligible Government Service Tax.

赔偿医院征收的费用，包括普通看护，指定的药方和服食的药物、敷药、夹板、石膏绷带、X光、诊断检验、实验室检验、心电图、物理治疗、租用器材、外科植入手术、基础代谢测试、静脉注射和药液、施用血液和血浆、施用氧气，以及符合条件的政府服务税。

Pre-Hospital diagnostic tests/入院前诊断费

Reimburses charges for ECG, X-ray, laboratory and diagnostic tests incurred within sixty (60) days preceding hospitalisation and only upon recommendation of a doctor.

赔偿于入院前的六十(60)天内进行心电图、X光、实验室和诊断检验的费用，惟必须先获得医生的推荐。

Pre-Hospital specialist consultation/入院前专科医生咨询费

Reimburses specialist consultation fees for the first time consultation and incurred within 60 days preceding hospitalisation and only upon recommendation of a doctor.

赔偿入院前第一次的专科医生咨询费，仅限于入院前的六十(60)天内及事先获得医生的推荐。

Post-Hospitalisation treatment/出院后疗费

Reimburses medical charges incurred for follow-up treatment by the same attending physician and incurred within sixty (60) days immediately following discharged from hospital for a non-surgical disability. Cost of medicines prescribed for the Disability only is also covered but limited to the said sixty (60) days period.

赔偿出院后进行跟进治疗的医药费，仅限于出院后的首六十(60)天内，并由同一位主治医师施行治疗，而且必须是非手术残疾。同时也包括医生开的药方费用，惟也只限于所规定的六十(60)天内。

Home nursing care/家庭护理费

Reimburses the daily professional fees of a nurse and incurred within 60 days immediately following discharged from hospital, provided it is recommended by the attending physician.

赔偿聘请专业看护的每日照料费，仅限于出院后的首六十(60)天内，惟必须获得主治医生的推荐。

Outpatient physiotherapy treatment/门诊物理治疗费

Reimburses the daily professional fees of physiotherapist for outpatient physiotherapy treatment and incurred within hundred (100) days immediately following discharged from hospital, provided it is recommended by the attending physician.

赔偿出院后一百(100)天内进行门诊物理治疗时，支付给物理治疗师的每日专业费用，惟这项治疗必须由主治医生推荐。

Outpatient cancer treatment/门诊癌症治疗费

Reimburses the medical charges incurred for radiotherapy and/or chemotherapy treatment on outpatient basis (excluding costs for consultation, examination tests, take home drugs).

赔偿以门诊方式进行的放射疗法和/或化学疗法所需的医疗费用(不包括诊病费、检验费及带回家服用的药物费)。

Outpatient kidney dialysis treatment/门诊洗肾费用

Reimburses the medical charges incurred for kidney dialysis treatment on outpatient basis (excluding costs for consultation, examination tests, take home drugs).

赔偿以门诊方式进行的洗肾治疗所需的医疗费用(不包括诊病费、检验费及带回家服用的药物费)。

Accidental death benefit/意外死亡利益

Pays a stated lump sum benefit if death occurs within six (6) months from the date of the accident.

如果受保人于发生意外后的六(6)个月内死亡，公司将赔偿一笔固定的赔偿金。

Features 特点

1. Medic Plus is designed to complement and provide protection as a secondary level of cover to the Hospitalization & Surgical Insurance that you may have purchased or where you are covered by a policy arranged by your employer.

如果您本身已购买住院与手术保单或您的雇主已提供类似的保障予您，Medic Plus便能为您的保单增值，提供额外保障。

2. The benefits of a basic/standard cover are unlikely to be adequate to meet the ever-increasing cost of medical expenses and health care for complicated, serious or complex surgeries.

基本/标准保单提供的利益已不太足以支付复杂或大型外科手术所带来的日益高涨的医疗费和保健费。

3. Medic Plus helps to bridge the gap with its limits intentionally set at a high level and it operates when the benefits/limits of your existing insurance cover have become exhausted.

Medic Plus 的限额被定在一个高水平。当您现今持有的保单已赔偿契约内最高的利益/赔偿限额给您时，Medic Plus就会提供额外的赔偿予您。

4. Accidental Death benefits payable.

附加意外死亡赔偿。

5. High limits of cover at low and affordable premium.

只需缴付低廉而且负担得起的保费，就能享有高保障限额。

6. One common level of premium regardless of gender and classes of occupations.

无论什么性别和职业，都缴付共同的保费。

7. 30% automatic increase of Overall Annual Limit when you hold a Medic Partner Policy with us for not less than 2 consecutive years.

当您连续投保 Medic Partner 保单2年或以上，您的每年总极限额将自动增加30%。

8. High maximum entry age: 65 years and renewable up to 70 years.

最大投保岁数为65岁，可更新至70岁。

9. Deductible per Disability

每项事故的扣除额：

- RM10,000

- RM5,000

(if confined to Malaysian Government Hospital)

(如果入住马来西亚政府医院)

10. Only one Deductible shall apply if family members are injured in the same accident.

如果家庭成员在同一宗意外中受伤，只能使用一次扣除额。

Frequently Asked Questions

常见的问题

- Who is eligible to apply for Medic Plus?/谁有资格投保 Medic Plus?**
Any Malaysian or permanent resident of Malaysia aged 19-65 and policy is renewable up to the age 70.
任何年届19至65岁的马来西亚或永久居民。本保单可续保至70岁。
- When does my cover begin?/我的保障在何时开始?**
From the day your proposal form is accepted and upon full settlement of your premium. But in respect to sickness/illness only, there is a Qualifying Period of 30 days before the insurance commences.
从您的投保表格被批准及呈交足额保费开始。但仅以疾病而言，保障生效之前有30天的等候期。
- Will it be easy for me to get admitted in a hospital with Medical Card? 持有Medical Card医药卡，入院会否比较容易?**
Yes, it is easy for a confirmed readily covered disability. All you have to do is to call Asia Assistance Network at Hotline 03-76283780 or 03-78415600 for assistance.
对于确认承保所覆盖的残疾情况，凭卡入院肯定比较容易。如果需要协助，您只需致电亚洲协助网络 (Asia Assistance Network) 热线 03-7628 3780 或 03-7841 5600
- Am I covered outside Malaysia?/我在马来西亚以外有受保障吗?**
Yes, you are covered only up to 90 days from the day you leave Malaysia but only for emergency and non chronic illnesses, and upon written referral. (Please refer to the policy condition on 'Overseas Treatment'.)
是的，您在离开马来西亚90天以内受到保障，但仅限于紧急事故和非慢性疾病，而且必须要有书面的转诊介绍。(敬请参阅保单的“海外治疗”条件。)
- What are the exclusions?/有哪些拒保事项?**
Generally the Policy does not cover / 一般上，此保单不保障：
 - Pre-existing Conditions. However, Disabilities that are declared to the Company in the proposal form and for which the Company does not impose any condition will be covered after 12 months of your insurance cover.
投保前的潜在疾病。然而，那些已在投保表格上通知承保公司，而公司又没有附加任何条件的残疾情况，要在保单生效后的12个月，该残疾情况才受保。
 - Specified illness occurring during the first one hundred twenty (120) days of continuous cover of an Insured Person.
受保人在没有断保的首一百二十 (120) 天内出现的特定疾病。
 - Cosmetic treatments, Dental conditions or refractive errors of the eyes except due to accidental injury, Congenital abnormalities, Pregnancy related conditions, AIDS or Sexually Transmitted Disease, self-inflicted injuries, drug addiction, mental or nervous disorders, non-medically necessary expenses, weight control, sexual dysfunction, medical examinations, investigative procedures, preventive treatment, nuclear or military-related activities, racing (other than foot racing), professional sports and criminal activities.
整容治疗术、牙疾、眼睛折射疾病(除非是意外受伤造成的)、先天性缺陷、怀孕相关的疾病、爱滋病或通过性行为而感染的疾病、蓄意自伤、毒瘾、精神或神经失调、非必要医药开支、体重控制、性无能、医药检查、调查程序、预防性治疗、核子或军事活动、竞赛(除了竞走)、职业运动及犯罪活动。

- What is Pre-existing Condition?/什么是投保前的潜在疾病?**
Pre-existing Condition means Disability that the Insured Person has reasonable knowledge of on or before the effective date of insurance of the Insured Person. An Insured Person may be considered to have reasonable knowledge of a Pre-existing Condition where the condition is one for which:
先原前已存在的疾病意即受保人在保险生效之时或之前有合理认知的残疾情况。在以下的其中一种情况之下，一名受保人可被视为对现有状况拥有合理的认知：
 - The Insured Person had received or is receiving treatment; 受保人已接受或正接受治疗；
 - Medical advice, diagnosis, care or treatment has been recommended; 医药劝告、诊断、护理或治疗已被提出；
 - Clear and distinct symptoms are or were evident; or 清楚及明显的症状已显示出来；或
 - Its existence would have been apparent to a reasonable person. 它的存在对理性的人显而易见。
- What is Specified illnesses?/什么是特定疾病?**
Specified illnesses mean the following Disabilities and its related complications/特定疾病意即以下的残疾情况及相关的并发症：
 - Hypertension, cardiovascular disease and diabetes mellitus 高血压、心血管疾病和糖尿病
 - All tumours, cancers, cysts, nodules, polyps, stones of the urinary and biliary system 所有肿瘤、癌症、胞囊、小瘤、息肉、泌尿系统及胆汁系统结石
 - All ear, nose (including sinuses) and throat conditions 所有耳朵、鼻子(包括鼻窦)和喉炎
 - Hernias, haemorrhoids, fistulae, hydrocele, varicocele 疝气、痔、瘻管、水囊肿、精索静脉曲张
 - Endometriosis including disease of the Reproductive System 子宫内膜异位包括生育系统疾病
 - Vertebro-spinal disorders (including disc) and knee conditions 脊椎失调(包括椎间盘)及膝盖疾
- What is Deductible?/什么是扣除额?**
This is the amount that must be borne by you before Medic Plus can indemnify you.
Medic Plus 给予您赔偿之前，您必须自行支付的数额。
- What if I am also covered under Medic Partner Policy? 如果我也投保Medic Partner保险，情况又如何呢?**
If you are covered by our Medic Partner Insurance for 24 months or more at the date of hospital admission, then your Overall Annual Limit is automatically increased by 30% subject to a Lifetime Limit.
如果您在入院时，已投保Medic Partner保险达24个月或更久，您的每年总限额将视终身限额而定，自动增加30%。
- What happens if I want to restart my lapsed policy? 如果我要续保已失效的保单，该怎么做?**
You will be subjected to the usual Exclusion on Pre-existing Conditions, Specified Illnesses and Qualifying Period of 30 days all over again. Hence we encourage you not to let your Medic Plus Policy lapse.
您必须重新接受一般的拒保事项限制，如：投保前的潜在疾病、特定疾病及30天等候期。因此，我们建议您不要让您的Medic Plus 保单失效。

- What is the consequence of non-disclosure of material facts in the proposal form?/在投保表格内故意隐瞒事实有什么后果?**
Pursuant to Section 149(4) of the Insurance Act 1996, you are to disclose all matters which you know or reasonably in the circumstances could be expected to know to be relevant to our decision whether to accept the risk or not and the rates and terms to be applied, otherwise the policy issued may be void.
遵照1996年保险法令第149(4)项条文，您必须透露全部您所知道或在合理情况下理应知道的事实，因为这将影响我们是否要承担此风险及须采用的保费率与条件，否则，此保单将作废。
- Who is Tokio Marine Insurans (Malaysia) Berhad? Tokio Marine Insurans (Malaysia) Berhad是一间怎样的公司?**
We are a subsidiary of Tokio Marine Asia Pte. Ltd. which in turn is owned by Tokio Marine Holdings, Inc. Japan - one of the largest insurer in the world. Please visit our website for more information: www.tokiomarine.com.my.
我们是日本 Tokio Marine Holdings, Inc 集团的旗下公司Tokio Marine Asia Pte. Ltd.的子公司，也是全世界最大的保险集团之一。欲知更多详情，请浏览我们的网站 www.tokiomarine.com.my



Eligible expenses	Easy renewal	Anaesthesia fee
符合条件的医疗费用索偿	简易更新保单	麻醉师费
		
All eligible expenses shall be reimbursable up to the Limits of Policy	No requirement of re-declaration of health status at renewal	Reimburses the professional fees for the supply and administration of anaesthesia
所有符合条件的费用将获得赔偿, 数额达保单限额	更新时, 无须重新声明健康状况	赔偿专科麻醉师费, 包括提供和施用麻醉剂