



# Your One-Stop *Employee Benefits* Solution

## At A Glance

### COMPREHENSIVE COVER

- Flexible and affordable Group Hospitalisation and Surgical Care.
- Optional Group Out-Patient General and Specialist Practitioner Care, and Cancer Precision Medicine Benefit (optional medical cover).
- Extendable coverage for employees' dependants.
- Group Term Family Takaful for financial security in unforeseen circumstances.

### EASY ACCESS

- Customisable and cost-effective plans to suit your needs.
- Hassle-free enrolment with simplified underwriting (if applicable).
- Extensive network of panel hospitals and clinics for cashless convenience.
- 24/7 worldwide coverage.

### ADDED SERVICES

- Expert consultation and tailored professional advice.
- Third party medical inflation management and wellness programmes.
- Medical claim administration and services.
- Digital services including client portal, e-notifications and e-payments.
- Periodical cost, utilisation and performance reporting.
- Experience refund (with no losses brought forward).
- Flexible options for benefits.
- Top-up option for hospitalisation and surgical products/post-retirement plan.



Please refer to the certificate wording and product disclosure sheet for further details of benefits, exclusions, contribution, terms and conditions of the product.

For more information, please contact:

**1300 88 252 385**  
**[www.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my)**

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