

# "MEDICAL CARD FOR YOU, YOU, YOU AND YOU."



[www.kaotim.my](http://www.kaotim.my)



FROM  
**RM38**  
A MONTH



Cashless hospital admission



Up to RM1.1 million annual limit with MediBooster rider



Daily cash allowance of RM100/day at Malaysian government hospital

Kaotim MediKad is a comprehensive medical coverage product that protects you against rising medical costs. There are three plans with in-patient and out-patient benefits up to RM100,000 per year for you to choose. You can also add MediBooster rider to increase the annual limit from RM100,000 to RM1,100,000.

Description of Benefits	Plan (RM)		
	Standard	Pro	Max
<b>A: In-Patient and Daycare Surgical Benefits</b>			
<b>1</b> Daily Hospital Room and Board <i>(No limit on the number of days)</i>	100	150	200
<b>2</b> Intensive Care Unit <i>(Maximum 60 days per any one disability)</i>	As charged		
<b>3</b> Surgical Fees			
<b>4</b> Anaesthetist Fees			
<b>5</b> Operating Theatre			
<b>6</b> Hospital Supplies and Services			
<b>7</b> In-Hospital Physician's and Specialist's Visit			
<b>8</b> Ambulance Fees			
<b>9</b> Day Surgery			
<b>10</b> Daily Cash Allowance at Malaysian Government Hospital <i>(No limit on the number of days)</i>	100	100	100
<b>B: Out-Patient Benefits</b>			
<b>1</b> Pre-Hospitalisation <i>(Within 60 days before hospitalisation)</i>	As charged		
<b>2</b> Post-Hospitalisation Treatment <i>(Within 90 days after discharge from hospital)</i>			
<b>3</b> Emergency Accidental Out-Patient Treatment			
<b>4</b> Out-Patient Cancer Treatment			
<b>5</b> Out-Patient Kidney Dialysis Treatment			
Overall Annual Limit (for A & B)	50,000	75,000	100,000
Overall Annual Limit (for A & B) with MediBooster Rider	550,000	825,000	1,100,000

Note: As charged are based on Reasonable and Customary Charges, subject to the Overall Annual Limit.

Please refer to the Certificate Wording and Product Disclosure Sheet for further details of the product benefits, exclusions, terms and conditions.

For more information, please contact:

 **1300 88 252 385**

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