

Appendix A

Takaful Health Benefit

The product offers the following benefits:

a) Optional coverage up to 70 or 80 ANB (maintain up to 25 ANB for Takafulink Cerdik)

Plan	TH100	TH150	TH200	TH300	TH400
(A) Hospital and Surgical					
Hospital Daily Room & Board Benefit (120 days per year)	RM100	RM150	RM200	RM300	RM400
Intensive Care Unit (30 days per year)	As charged subject to co-takaful of 10% of total claims, with a minimum of RM300 and a maximum of RM1,000				
Surgical Benefit					
In-hospital & Related Service Benefit					
(B) Outpatient Treatment¹					
Pre-hospitalisation Treatment Benefit (within 30 days before hospitalisation)	As charged ¹ subject to co-takaful of 10% of total claims, with a maximum of RM2,000				
Post-hospitalisation Treatment (within 90 days after hospital discharge)					
Home Nursing Care Benefit (180 days per lifetime)					
Day Surgery Benefit					
Cancer Treatment					
Kidney Dialysis					
Emergency Treatment for Accidental Injury (Annual Limit)	RM1,000	RM1,500	RM2,000	RM3,000	RM4,000
(C) Emergency Medical Assistance	Yes				

b) **No Claim Bonus**

Plan	TH100	TH150	TH200	TH300	TH400
Bonus (RM)	100	150	300	400	500

c) Annual Limit Waiver Rider

Annual Limit Waiver (ALW) is an optional rider attachable to **Takaful Health**.

Benefits	TH100	TH150	TH200	TH300	TH400
Annual Limit without ALW (RM)	50,000	62,500	75,000	100,000	150,000
Annual Limit with ALW ² (RM)	50,000	62,500	Not Applicable		
Lifetime Limit (RM)	500,000	625,000	750,000	1,000,000	1,500,000

² **Annual Limit Waiver** is not applicable to plan TH100 & TH150.

By attaching **Annual Limit Waiver**, these plans will have different co-takaful arrangements from **Takaful Health** and are as follows:-

Co-takaful 1:

- Hospital and Surgical Benefits: 10% subject to a minimum of RM300 and a maximum of RM1,000
- Outpatient Treatment Benefits: 10% subject to a maximum of RM2,000

Co-takaful 2:

- Hospital and Surgical Benefits: 10% with no minimum or maximum
- Outpatient Treatment Benefits: 10% with no minimum or maximum

Co-Takaful Layer	TH200	TH300	TH400
Claim amount subject to Co-takaful 1	First RM75,000 of total claim per certificate year	First RM100,000 of total claim per certificate year	First RM150,000 of total claim per certificate year
Claim amount subject to Co-takaful 2	Total claim amount in excess of RM75,000 per certificate year	Total claim amount in excess of RM100,000 per certificate year	Total claim amount in excess of RM150,000 per certificate year

Appendix B

Business Rules applicable:

- 1) For existing certificates which commenced before 12th November 2009, customers will not be allowed to cancel & replace the existing MMC2 (10x Annual Limits) plan. However, customers will be allowed to endorse their certificate to upgrade to Takaful Health in 2010. We will provide more details on this in due course.
- 2) For new business proposals with or without MMC2 that are yet to commence, customers will have the option to submit an Amendment Form to add or change to Takaful Health. Any submission of the Amendment Form needs to be accompanied with the new SQS v1.4.0.2a. Any submission of MMC2 cases after 30th November 2009 will be rejected.
- 3) With the launching of Takaful Health, the offer to upgrade MMC1 to MMC2 will stop with immediate effect. Rest assured that any application that has been submitted before 12th November 2009 will be processed accordingly. Although any upgrade or downgrade of existing MMC plan will no longer be allowed, customers are still allowed to include MMC2 (for certificates without any medical card) or cancel MMC1 or MMC2. Any inclusion of Takaful Health will only be allowed in 2010.
- 4) Terms & conditions under Takaful Health differ to the terms & conditions of MMC2. The set of exclusions applicable follows Medical & Health Takaful Guideline.