



**TOKIO MARINE**  
INSURANCE GROUP

# iMediCare<sup>1</sup> / iMediCare 2<sup>1</sup>

Embracing freedom with a healthy life.

**Tokio Marine**  
Life Insurance Malaysia Bhd.

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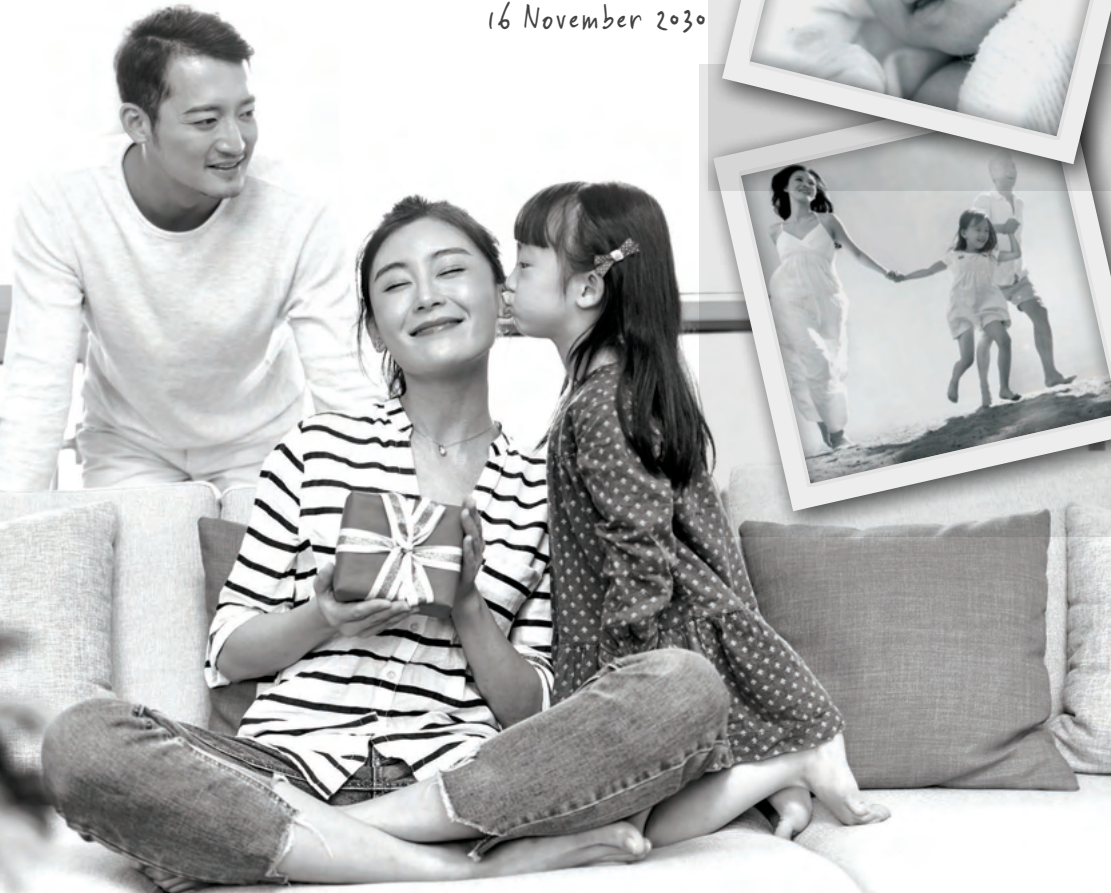
Tokio Marine Life Insurance Malaysia Bhd. is a member of PIDM.

<sup>1</sup> PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Dear Diary,

Today is my birthday. Looking back, I have come a long way - getting married, facing pregnancy complications, becoming a mother, going through cancer treatment (including the acupuncture sessions) and getting my health back on track. I am thankful I made the decision to sign up for iMediCare on this day 10 years ago. It was there for me during those unforgettable moments. So glad my hubby listened to my advice and signed up too. It even covered for his dengue fever last year! I am grateful for it all. Hope to celebrate many more birthdays with him and the kids!

16 November 2030



## iMediCare / iMediCare 2 Protects What is Important to You



### PREGNANCY COMPLICATIONS BENEFIT<sup>1</sup>

As a mother-to-be, you can now go through your pregnancy with peace of mind. A 30-day waiting period is all it takes to enjoy our 15 pregnancy complications benefit coverage.



### NEW BORN REWARD<sup>1</sup>

The moment you've been waiting for has finally arrived. To celebrate the arrival of your bundle of joy together with you, we offer you New Born Reward of up to RM 1,000 to purchase a new policy with us.

## iMediCare / iMediCare 2 Takes Care of You



### UNLIMITED LIFETIME CLAIMS AND HIGH ANNUAL LIMIT

Life is precious. Live yours to the fullest with our lifelong healthcare coverage that provides medical protection up to age 99<sup>2</sup> and high annual limit up to RM 3 million.



### FLEXIBLE OPTIONS (NON-SAVER, SAVER 500 AND CO-SAVER 10%)<sup>3</sup>

Flexibility to choose what's right for you. Besides iMediCare 2 Non-Saver, you can choose iMediCare Saver 500 or iMediCare Co-Saver 10% plan to enjoy premium savings without compromising on your coverage.



### ALTERNATIVE CANCER TREATMENT<sup>1</sup>

You deserve the best treatment for a speedy recovery. On top of mainstream cancer treatments (chemotherapy, radiotherapy, targeted therapy & hormonal therapy), you can choose Alternative Cancer Treatment for a better chance<sup>4</sup> to fight your specific type of cancer.



### EXPERT MEDICAL OPINION

The right diagnosis, treatment and care are important in helping with your recovery. With this plan, you can obtain additional medical opinions on a particular diagnosis by your initial physician and your best available treatment options from medical experts around the world without the need to travel.



### OUTPATIENT INFECTIOUS DISEASES COVERAGE

When dengue fever or Zika Virus strikes, the last thing you want to worry about is medical costs. This plan offers coverage for outpatient treatment, even for mild cases, so you can focus on recovery.



### MEDICAL COVERAGE UP TO 120 CONSECUTIVE DAYS FOR RESIDENCE OVERSEAS

You can now enjoy peace of mind wherever you are. Regardless of whether you reside or travel overseas, any medical treatment<sup>5</sup> received outside of Malaysia, except Singapore and Brunei in the first 120 consecutive days<sup>6</sup> is covered.



### NO CLAIM BONUS

Automatically be rewarded by staying healthy. Your Room & Board (R&B) entitlement will be automatically increased by 10% every two years up to a total increase of 50% if you do not make any claims within that period.



### HASSLE FREE ADMISSION TO PANEL HOSPITALS

When you need treatment, you want access to the best hospital. This plan lets you enjoy a hassle-free admission panel hospitals nationwide.

<sup>1</sup> Terms and conditions apply. Please refer to Product Disclosure Sheet/ Policy Document.

<sup>2</sup> Or expiry age of the basic plan, whichever is earlier.

<sup>3</sup> If Saver 500 is chosen, the policyholder must first pay a fixed amount of RM 500 out of the total eligible claims on Hospital and Surgical Benefits for any hospital admission. If Co-Saver 10% is chosen, the policyholder must first pay 10% of the total eligible claims on Hospital and Surgical Benefits for any hospital admission, subject to a minimum of RM 500 and maximum of RM 3,000.

<sup>4</sup> Before making any decision, you are advised to consult your healthcare provider.

<sup>5</sup> The treatment shall be limited to Reasonable & Customary and Medically Necessary charges for such equivalent local treatment in Malaysia.

<sup>6</sup> From the day the Life Assured leaves Malaysia.

## Schedule Of Benefits (in Ringgit Malaysia)

No.	Benefits	Plan 100	Plan 150	Plan 200	Plan 300	Plan 400	Plan 600
<b>Hospital &amp; Surgical Benefits</b>							
1.	<b>Hospital Room &amp; Board (R&amp;B)</b> (per day; max 180 days per disability, each rider year)	100	150	200	300	400	600
2.	<b>Intensive Care Unit</b> (max 180 days per disability, each rider year)	<b>As Charged</b>					
3.	<b>Hospital Supplies &amp; Services</b>						
4.	<b>Surgical Fees</b>						
5.	<b>Operating Theatre Fee</b>						
6.	<b>Anaesthetist Fee</b>						
7.	<b>In Hospital Physician's Visit</b> (max 2 visits per day)						
8.	<b>Organ Transplant</b> (claimable once per lifetime)						
9.	<b>Ambulance Fees</b>						
10.	<b>Medical Report Fee</b> (per disability)						
11.	<b>Lodger Benefit</b> (per day; max 180 days per disability)	150					
<b>Outpatient Treatment Benefits</b>							
12.	<b>Day Surgery Benefit</b>	<b>As Charged</b>					
13.	<b>Pre-hospitalization Consultation</b> (max 90 days prior to hospitalization – max of one time specialist or general practitioner consultation)						
14.	<b>Pre-hospitalization Diagnostic Test</b> (max 90 days prior to hospitalization)						
15.	<b>Pre-hospitalization Treatment</b> (max 90 days prior to hospitalization)	500					
16.	<b>Post-hospitalization Treatment</b> (max 180 days after hospitalization)	<b>As Charged</b>					
17.	<b>Outpatient Infectious Disease</b> (Dengue, Zika Virus)	<b>Up to 1,000</b>	<b>Up to 1,500</b>		<b>Up to 3,000</b>		
		(each rider year)					
18.	<b>Outpatient Kidney Dialysis</b>	<b>As Charged</b> (including consultation, examination tests and prescribed take-home drugs, except for any supplements.)					
19.	<b>Outpatient Cancer Treatment</b> (radiotherapy, chemotherapy, targeted therapy, hormonal therapy, immunotherapy; <b>NOT</b> claimable if Alternative Cancer Treatment has been claimed within 12 months on any cancer diagnosed)	<b>As Charged</b> (including consultation, examination tests and prescribed take-home drugs.)					

## Schedule Of Benefits (in Ringgit Malaysia)

No.	Benefits	Plan 100	Plan 150	Plan 200	Plan 300	Plan 400	Plan 600
<b>Outpatient Treatment Benefits</b>							
20.	<b>Alternative Cancer Treatment</b> (in lieu of radiotherapy, chemotherapy, targeted therapy, hormonal therapy and immunotherapy; <b>NOT</b> claimable if in-patient or Outpatient Cancer Treatment has been claimed within 12 months on any cancer diagnosed)	<b>Not Applicable</b>	2,000	3,000	4,000	5,000	6,000
			(claimable up to 2 times per life in a lump sum per month, payable for 12 months)				
21.	<b>Home Nursing Care</b> (max 150 days, each rider year)	<b>Not Applicable</b>	<b>As Charged</b>				
22.	<b>Emergency Accidental Outpatient Treatment</b> (within 48 hours from the accident)	<b>As Charged</b>					
23.	<b>Intraocular Lens</b>	iMediCare 2 Non-Saver	6,000	8,000		10,000	
		Limit per lifetime, excluding Toric lens for astigmatism					
		iMediCare Saver 500 iMediCare Co-Saver 10%	<b>As Charged</b>				
<b>Other Benefits</b>							
24.	<b>Government Hospital Daily Cash</b> (max 150 days per disability)	50		100		200	
25.	<b>Pregnancy Complication Benefit</b> (for female Life Assured only)	<b>Not Applicable</b>	5,000 (claimable once per lifetime)				
26.	<b>New Born Reward</b> (for both male & female Life Assured)	<b>Not Applicable</b>	500	1,000			
			(to own a policy, claimable once per lifetime in a lump sum, subject to 9 months waiting period)				
27.	<b>Expert Medical Opinion (EMO)</b>	<b>Available to all plans</b>					
28.	<b>Emergency Assistance Service &amp; Benefits</b>						
29.	<b>No Claim Bonus</b>	<b>Increment 10% of initial R&amp;B for every 2 years cycle of no claim.</b> (Up to a maximum of 150% of the initial R&B entitlement)					
<b>Overall ANNUAL LIMIT</b> (applicable to benefits 1 to 24)		650,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000
<b>LIFETIME LIMIT</b> (applicable to benefits 1 to 24)		<b>No Lifetime Limit</b>					
<b>Saver or Co-Saver</b> (applicable to Hospital and Surgical Benefits, i.e. benefit 1 to 11)		<ul style="list-style-type: none"> <li><b>iMediCare 2 Non-Saver</b> (We shall reimburse the eligible expenses incurred.)</li> <li><b>iMediCare Saver 500</b> (You enjoy lower insurance charges of this rider and are required to pay RM500 out of the total eligible claim for any hospital admission, we shall reimburse the excess.)</li> <li><b>iMediCare Co-Saver 10%</b> (You enjoy lower insurance charges of this rider and are required to pay 10% of the total eligible claims for any hospital admission, subject to minimum RM500 and maximum RM3,000. We shall reimburse the excess.)</li> </ul>					

# How Does iMediCare Work?

## Scenario 1

Nov 2024



**Bell**, age 35, non-smoker purchased **iMediCare** with plan details below:

- TokioMarine-iLifeGuard Sum Assured of RM 100,000 (expiry age of 80)
- iMediCare Plan 200 (Room & Board 200) with Saver 500
- AcciShield Sum Assured of RM 100,000
- Monthly Premium: RM 260

Nov 2026



She stayed healthy and does not make any claims. As a reward, her room and board (R&B) has **increased to RM 220 (from RM 200)** with No Claim Bonus from Nov 2026.

Mar 2027



She got married and was pregnant. Unfortunately, she required emergency treatment due to eclampsia. She **received RM 5,000 (Pregnancy Complication Benefit)** for immediate medical attention.

*Note: 2-year cycle for No Claim Bonus will be restarted from Nov 2027.*

Nov 2029



Bell's medical room and board entitlement has **increased to RM 240 from Nov 2029.**

Bell broke her leg accidentally and was required to be hospitalized for treatment. Her total medical bill came up to a total of RM 21,000 with the breakdown below:

Room & Board Charges:  
RM 200 x 5 days = RM 1,000

Medical treatment expenses:  
RM 20,000

As there is a Saver 500, **Bell only needs to pay RM 500 and iMediCare will cover the remaining RM 20,500** (RM 21,000 – RM 500).

She managed to get a total savings of RM 5,905 compared with iMediCare 2 Non-Saver plan.

	iMediCare Saver 500	iMediCare 2 Non-Saver
Total Monthly Premium Paid <b>1</b>	RM 15,860 (RM 260 x 61 months)	RM 22,265 (RM 365 x 61 months)
Saver Amount <b>2</b>	RM 500	Not Applicable
Amount Paid by Bell <b>1 + 2</b>	RM 16,360 (RM 15,860 + RM 500)	RM 22,265
Total Savings	RM 5,905 (RM 22,265 - RM 16,360)	

Mar 2030



Bell was pregnant again. This time, her baby arrived safely and she utilized her **New Born Reward worth RM 1,000 to purchase her child's first policy.**

# How Does iMediCare Work?

## Scenario 2



Jan 2024

**Sam**, age 50, non-smoker purchased **iMediCare** with plan details below:

- TokioMarine-iLifeGuard Sum Assured of RM 100,000 (expiry age of 80)
- iMediCare Plan 200 (Room & Board 200) with Co-Saver 10% (subject to 10% of the eligible claims, with minimum RM 500 and capped at RM 3,000)
- AcciShield Sum Assured of RM 100,000
- Monthly Premium: RM 460



Jan 2026

He stayed healthy and does not make any claims. As a reward, his room and board (R&B) has **increased to RM 220 (from RM 200)** with No Claim Bonus from Jan 2026.

May 2029



He was diagnosed with prostate cancer and was required to undergo cancer treatment.

His total medical bill came up to a total of RM 54,000 with the breakdown below:

Room & Board Charges:  
RM 200 x 20 days = RM 4,000

In-hospital Cancer treatment expenses:  
RM 50,000

As the Co-Saver 10% is capped at RM 3,000, **Sam only needs to pay RM 3,000 and iMediCare will cover the remaining RM 51,000** (RM 54,000 – RM 3,000).

He managed to get a total savings of RM 17,150 compared with iMediCare 2 Non-Saver plan.

	iMediCare Co-Saver 10%	iMediCare 2 Non-Saver
Total Monthly Premium Paid <b>1</b>	RM 29,900 (RM 460 X 65 months)	RM 50,050 (RM 770 x 65 months)
Co-Saver Amount <b>2</b>	RM 3,000 (10%* RM 54,000; min RM 500; capped at RM 3,000)	Not Applicable
Amount Paid by Sam <b>1 + 2</b>	RM 32,900 (RM 28,060 + RM 3,000)	RM 50,050
Total Savings	RM 17,150 (RM 50,050 - RM 32,900)	

Aug 2035



Sam was diagnosed with liver cancer. For this round, he opted for alternative cancer treatment instead of mainstream treatment after consulting his doctor. **Sam will receive RM 3,000 per month for 12 consecutive months** for such alternative cancer treatment.

## Frequently Asked Question (FAQ)

### 1. Who is eligible to apply for iMediCare / iMediCare 2?

Anyone aged between 30 days to 70 years old (age next birthday). It is also available to pre-birth child from 12 weeks onwards with a waiting period of 30 days from the date of birth.

### 2. How does the No Claim Bonus (NCB) work?

The NCB rewards you with a 10% increase in the initial Hospital Room & Board entitlement if no claim was made in the preceding 2-year period, up to a maximum increment of 50%. Once a claim has been made (& approved), the 2-year cycle will be restarted from the subsequent rider anniversary.

### 3. Do I have to bear any of the expenses incurred for hospitalisation and surgery?

There are several instances that you may have to bear part of the expenses for hospitalization and surgery:

- If you select the iMediCare Saver 500 option, you will need to pay a fixed amount of RM 500 out of the total eligible claims incurred on Hospital and Surgical Benefits for any hospital admission, while we will take care of the balance of the eligible claims.
- If you select the iMediCare Co-Saver 10% option, you will need to pay 10% of the total eligible claims incurred on Hospital and Surgical Benefits for any hospital admission, subject to a minimum amount of RM 500 and capped at RM 3,000, while we will take care of the balance of the eligible claims.
- If your actual Hospital Room and Board charges exceed your plan's eligibility, you will need to pay for the difference in the Hospital Room & Board rates.
- You may also need to pay for itemized charges that are not covered under iMediCare / iMediCare 2.

### 4. How does Expert Medical Opinion (EMO) work?

Expert Medical Opinion offers you the opportunity to have your medical diagnosis and recommended treatment by your initial physician analysed by renowned medical experts, regardless of where they are located. To obtain an opinion, you simply have to call the designated phone number at the reverse side of your card; a doctor will be assigned to guide you through your case so that the relevant expert can be engaged to provide you with an opinion.

### 5. Am I entitled for international coverage?

The eligible medical expenses are covered when you reside or travel in Singapore and Brunei. Coverage is also available in other countries in the first 120 consecutive days from the date you leave Malaysia. Please refer to the list of exclusions for causes specifically excluded. Terms and conditions apply.

### 6. Is iMediCare / iMediCare 2 eligible for tax relief?

Your premiums apportioned to this rider may qualify you for income tax relief, subject to the approval of the Inland Revenue Board.

### 7. I am not a Malaysian, can I sign-up for iMediCare / iMediCare 2?

Yes, as long as you have a permanent Malaysian correspondence address you can sign-up for iMediCare / iMediCare 2. However, additional terms & conditions may be applicable.

### 8. Can I still claim from iMediCare / iMediCare 2 if my employer has already paid for my medical bills?

Medical bills that have been paid for will not be claimable under any other form of medical reimbursement insurance. However, if there is any balance of outstanding medical bills that you have not been reimbursed for, you may submit a claim to us for us to assess its eligibility.

### 9. Is there any waiting periods that I should be aware of?

Benefits	Waiting period
Any illnesses including pregnancy complications other than Specified Illnesses	30 days based on the rider effective date, date of birth of the Life Assured or reinstatement date, whichever is later.
Specified Illnesses	120 days based on the rider effective date or reinstatement date, whichever is later.
New Born Reward	9 months based on the rider effective date or reinstatement date, whichever is later.

### 10. What are the Insurance Charges?

Assuming that you are categorized as a standard life and there is no loading to be applied, the insurance charge for iMediCare 2 Non-Saver, iMediCare Saver 500 and iMediCare Co-Saver 10% are as per the table below:



## Frequently Asked Question (FAQ)

### Annual insurance Charges for Male (RM)

Age Band (Attained Age Next Birthday)	iMediCare 2 Non-Saver					
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 400	Plan 600
1 to 5	1,004	1,168	1,355	1,912	2,586	3,514
6 to 19	741	862	1,001	1,224	1,661	2,262
20 to 25	899	1,053	1,227	1,646	2,228	3,074
26 to 30	947	1,107	1,294	1,693	2,291	3,161
31 to 35	984	1,152	1,350	1,833	2,493	3,422
36 to 40	1,055	1,237	1,466	1,726	2,284	3,134
41 to 45	1,266	1,493	1,771	2,218	3,054	4,208
46 to 50	1,532	1,809	2,145	2,529	3,198	4,075
51 to 55	2,077	2,464	2,986	3,520	4,503	5,728
56 to 60	2,689	3,198	3,881	4,574	5,857	8,096
61 to 65	4,124	4,910	5,998	7,005	8,970	13,058
66 to 70	6,225	7,422	9,135	10,668	13,786	17,257
71 to 75*	8,973	10,717	13,258	15,486	20,131	22,938
76 to 80*	12,714	15,196	18,816	21,984	28,592	32,591
81 to 85*	17,969	21,476	26,608	31,083	40,438	46,093
86 to 90*	20,779	24,845	30,788	36,482	46,808	53,349
91 to 95*	24,590	29,401	36,435	43,173	55,392	63,133
96 to 99*	29,099	34,793	43,116	51,091	65,551	74,712

Age Band (Attained Age Next Birthday)	iMediCare Saver 500					
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 400	Plan 600
1 to 5	588	684	793	1,120	1,515	2,059
6 to 19	434	504	586	717	973	1,326
20 to 25	527	617	719	964	1,305	1,802
26 to 30	555	648	758	991	1,343	1,853
31 to 35	576	674	791	1,074	1,461	2,006
36 to 40	617	725	859	1,011	1,338	1,836
41 to 45	742	874	1,037	1,299	1,790	2,466
46 to 50	897	1,059	1,257	1,482	1,874	2,388
51 to 55	1,217	1,444	1,750	2,062	2,639	3,357
56 to 60	1,575	1,874	2,274	2,680	3,433	4,745
61 to 65	2,417	2,878	3,515	4,106	5,258	7,654
66 to 70	3,649	4,350	5,355	6,253	8,080	10,115
71 to 75*	5,259	6,282	7,771	9,078	11,800	13,446
76 to 80*	7,452	8,908	11,029	12,886	16,760	19,104
81 to 85*	10,533	12,589	15,597	18,220	23,704	27,019
86 to 90*	12,180	14,563	18,048	21,386	27,438	31,273
91 to 95*	14,414	17,234	21,357	25,307	32,470	37,009
96 to 99*	17,057	20,395	25,274	29,949	38,425	43,796

Age Band (Attained Age Next Birthday)	iMediCare Co-Saver 10%					
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 400	Plan 600
1 to 5	484	563	653	922	1,248	1,696
6 to 19	357	415	483	590	801	1,092
20 to 25	434	508	592	794	1,075	1,484
26 to 30	457	534	624	816	1,106	1,526
31 to 35	474	555	651	884	1,203	1,652
36 to 40	508	597	707	833	1,102	1,512
41 to 45	611	720	854	1,070	1,474	2,031
46 to 50	739	872	1,035	1,220	1,543	1,967
51 to 55	1,002	1,189	1,441	1,698	2,173	2,765
56 to 60	1,297	1,543	1,873	2,207	2,827	3,908
61 to 65	1,990	2,370	2,895	3,381	4,330	6,303
66 to 70	3,005	3,582	4,410	5,149	6,654	8,330
71 to 75*	4,331	5,173	6,400	7,476	9,718	11,073
76 to 80*	6,137	7,336	9,083	10,612	13,802	15,733
81 to 85*	8,674	10,367	12,845	15,005	19,521	22,251
86 to 90*	10,031	11,993	14,863	17,612	22,596	25,754
91 to 95*	11,870	14,193	17,588	20,841	26,740	30,478
96 to 99*	14,047	16,796	20,814	24,664	31,644	36,067

\*Renewal only

## Frequently Asked Question (FAQ)

### Annual insurance Charges for Female (RM)

Age Band (Attained Age Next Birthday)	iMediCare 2 Non-Saver					
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 400	Plan 600
1 to 5	952	1,110	1,261	1,727	2,368	3,265
6 to 19	704	820	932	1,106	1,511	2,078
20 to 25	908	1,059	1,215	1,719	2,362	3,258
26 to 30	1,031	1,206	1,392	1,766	2,429	3,348
31 to 35	1,047	1,230	1,429	1,889	2,601	3,589
36 to 40	1,107	1,302	1,519	1,791	2,382	3,288
41 to 45	1,315	1,550	1,796	2,115	2,906	4,011
46 to 50	1,472	1,739	2,019	2,381	2,999	3,884
51 to 55	1,892	2,244	2,665	3,139	4,005	5,166
56 to 60	2,277	2,703	3,209	3,783	4,823	6,323
61 to 65	3,659	4,349	5,224	6,098	7,843	10,691
66 to 70	5,247	6,258	7,548	8,812	11,396	14,603
71 to 75*	7,216	8,609	10,429	12,182	15,794	18,338
76 to 80*	10,363	12,381	15,012	17,538	22,768	25,950
81 to 85*	14,641	17,501	21,222	24,789	32,187	40,421
86 to 90*	16,932	20,238	24,553	28,679	37,589	52,077
91 to 95*	20,992	25,092	30,439	35,555	46,601	64,563
96 to 99*	24,842	29,694	36,021	42,076	55,147	76,405

Age Band (Attained Age Next Birthday)	iMediCare Saver 500					
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 400	Plan 600
1 to 5	599	698	793	1,087	1,490	2,055
6 to 19	442	515	586	696	951	1,308
20 to 25	571	666	765	1,082	1,486	2,051
26 to 30	648	759	876	1,111	1,529	2,108
31 to 35	658	774	899	1,189	1,637	2,259
36 to 40	697	819	956	1,127	1,499	2,069
41 to 45	827	975	1,130	1,331	1,829	2,525
46 to 50	926	1,094	1,270	1,498	1,887	2,445
51 to 55	1,190	1,412	1,677	1,976	2,521	3,252
56 to 60	1,433	1,701	2,020	2,381	3,036	3,980
61 to 65	2,303	2,737	3,288	3,839	4,937	6,731
66 to 70	3,303	3,939	4,752	5,547	7,174	9,194
71 to 75*	4,543	5,420	6,566	7,669	9,944	11,545
76 to 80*	6,524	7,795	9,452	11,042	14,335	16,338
81 to 85*	9,218	11,018	13,362	15,607	20,265	25,449
86 to 90*	10,660	12,742	15,458	18,056	23,666	32,788
91 to 95*	13,216	15,798	19,164	22,386	29,341	40,650
96 to 99*	15,640	18,695	22,679	26,491	34,721	48,106

Age Band (Attained Age Next Birthday)	iMediCare Co-Saver 10%					
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 400	Plan 600
1 to 5	492	574	652	894	1,226	1,691
6 to 19	363	423	482	572	782	1,076
20 to 25	469	547	629	890	1,223	1,688
26 to 30	533	624	720	914	1,258	1,735
31 to 35	541	636	739	978	1,347	1,859
36 to 40	573	673	786	927	1,233	1,703
41 to 45	680	802	930	1,095	1,505	2,078
46 to 50	762	900	1,045	1,233	1,553	2,012
51 to 55	979	1,162	1,380	1,626	2,075	2,677
56 to 60	1,179	1,400	1,662	1,960	2,499	3,277
61 to 65	1,896	2,253	2,707	3,160	4,065	5,542
66 to 70	2,719	3,243	3,912	4,567	5,907	7,570
71 to 75*	3,740	4,462	5,406	6,315	8,188	9,507
76 to 80*	5,372	6,418	7,783	9,092	11,804	13,454
81 to 85*	7,590	9,073	11,003	12,852	16,688	20,957
86 to 90*	8,778	10,492	12,729	14,869	19,489	27,001
91 to 95*	10,883	13,009	15,781	18,434	24,162	33,475
96 to 99*	12,879	15,395	18,676	21,815	28,593	39,616

\*Renewal only

## Frequently Asked Question (FAQ)

### 11. Are there any benefit limitations for iMediCare / iMediCare 2?

iMediCare / iMediCare 2 does not cover hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- (a) pre-existing illness;
- (b) specified illnesses occurring during the first 120 days of continuous cover;
- (c) any medical or physical conditions arising within the first 30 days of the Life Assured's cover, date of reinstatement of the rider or date of birth of the Life Assured, whichever is later except for accidental injuries;
- (d) dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the period of insurance;
- (e) private nursing, rest cures or sanatoria care, illegal drugs, influence of alcohol, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law;
- (f) any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- (g) pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical and chemical contraceptive methods of birth control or treatment pertaining to infertility, with exceptions to the benefits as provided under the Pregnancy Complications Benefit. Erectile dysfunction and tests or treatment related to impotence or sterilization;
- (h) hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain;
- (i) suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- (j) war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- (k) ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons

material;

- (l) expenses incurred for donation of any body organ by an Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- (m) investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment, with exceptions to the benefit as provided under the Alternative Cancer Treatment;
- (n) care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman Compensation Insurance contract;
- (o) psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- (p) costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other in eligible non-medical items;
- (q) sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- (r) private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- (s) expenses incurred for sex changes.

This list is non-exhaustive. Please refer to iMediCare / iMediCare 2 sample policy contract for the terms and conditions.

### 12. Who can I reach if I need more information?

If you wish to know more about this plan, please contact your agent. Alternatively, we are also contactable via email at [customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my).

## What are some important notes that I need to know?

1. iMediCare / iMediCare 2 is a unit deducting rider attachable to the selected regular premium investment-linked plans.
2. This brochure provides a summary of the product features. It does not constitute a contract of insurance. Please refer to the sample policy documents, Product Disclosure Sheet (PDS) and sales illustration for detailed benefits, exclusions, terms and conditions before deciding on your purchase of this plan. You should ensure that important information regarding this plan is disclosed to you and that you understand the information disclosed. If there is any ambiguity, you should seek clarification from us.
3. You should ensure that this rider suits your needs and the amount of insurance charges payable under this rider is an amount that you can afford.
4. Buying life insurance is a long term commitment. If you surrender the policy in the early years, the amount you get back may be less than the amount that you have paid.
5. The insurance charges payable for iMediCare / iMediCare 2 is not guaranteed and we reserve the right to revise the rate applicable by giving 90 days (30 days for iMediCare 2) advance notice to you. The revision of the rate, if any, will aim to reflect our medical claim experience, medical inflation, advancement in medical technology and other justified circumstance.
6. Possible higher insurance charge, imposition of extra loading, limitation and exclusion of certain benefits and coverage, new waiting period or even total exclusion of coverage may result if you switch from one type of medical and health plan to another or from one insurance company to another.
7. If you have received compensation or reimbursement of the medical expense incurred from any other medical insurance, employee benefit or Government law and program, the benefit payable under this plan shall be limited to the balance that is not yet reimbursed.
8. You have 15 days to review your plan from the date of delivery of this policy documents. If for any reason you decide not to continue with the plan, you may cancel your plan by submitting to us a written request within the 15 days period for a refund of the full insurance charges deducted from your plan, less any medical expenses incurred and your policy shall be cancelled accordingly.
9. Tokio Marine Life Insurance Malaysia Bhd. is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

**THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSET, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUST.**

Ground Floor

**Menara Tokio Marine Life**

189, Jalan Tun Razak, 50400 Kuala Lumpur.

General Line: 03-2059 6188

Customer Care Hotline: 03-2603 3999

**Alor Setar**

Tel: 04-731 5044/  
0657/5057

Fax: 04-731 1426

**Penang**

(Self Service Centre)

**Butterworth**

Tel: 04-390 0103

Fax: 04-390 0091

**Ipoh**

Tel: 05-254 2313/4,  
253 9066

Fax: 05-241 3376

**Klang**

Tel: 03-3342 0355/  
0376/0426

Fax: 03-3342 0354

**Seremban**

Tel: 06-761 3355,  
763 7966

Fax: 06-762 0098

**Kota Bharu**

Tel: 09-748 6093/6782

Fax: 09-748 2448

**Kuantan**

Tel: 09-516 5669/4934

Fax: 09-514 5395

**Melaka**

Tel: 06-284 0901,  
282 2155/2007

Fax: 06-283 3385

**Johor Bahru**

Tel: 07-223 4054/5,  
224 7380/7442

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**Kuching**

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**Miri**

Tel: 085-324 780/  
81/82/83

Fax: 085-324 768

**Sibu**

Tel: 084-312 082

Fax: 084-321 892

**Kota Kinabalu**

Tel: 088-486 626

Fax: 088-486 766

**Sandakan**

Tel: 089-213 977

Fax: 089-219 543

## About Us

Tokio Marine Life Insurance Malaysia Bhd. is a member of Tokio Marine Holdings. It is an established life insurance company with a history of more than 75 years.

From financial security to wealth enhancement to legacy planning, our priority is to meet the key financial needs of individuals through a comprehensive suite of insurance plans.

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Agent's Stamp