

# UKM STUDENT – Current Takaful Program & Travel Coverage Proposal

6 March 2017

Malaysia - Kuala Lumpur

# Agenda

Existing Benefits - Summary

Travel Coverage –Benefit to Consider during travelling

Travel Coverage – Product proposal

Process Flow – To subscribe

Section 1

# Existing Benefits - Summary

## Existing Benefits - Summary

Group Term Takaful (GTT)	Sum Covered RM	
	International Students	Local Students
Death Benefit (NC)	10,000.00	10,000.00
Total Permanent Disablement (NC)	10,000.00	10,000.00
Partial Permanent Disablement Benefit (NC)	10,000.00	10,000.00
Funeral Expenses Benefit (Member)	5,000.00	3,000.00
Group Personal Accident	Sum Covered RM	Sum Covered RM
Death Benefit (AC)	10,000.00	10,000.00
Total Permanent Disablement Benefit (AC)	10,000.00	10,000.00
Partial Permanent Disablement Benefit (AC)	10,000.00	10,000.00
Accidental Medical Reimbursement	N/A	2,500.00
Organ Ruptured Benefit	5,000.00	5,000.00
Funeral Expenses Benefit (Member)	5,000.00	3,000.00

## Group Health Plan (Additional Benefit for International Students)

Group Hospital & Surgical (Cashless)	Benefits Coverage	Group Hospital & Surgical (Cashless)	Benefits Coverage
Categories	RB150	Pre-Surgical/Medical Diagnostic Services	As Charged
1. In-Hospital Care		Pre-Surgical/Medical Specialist Consultation	
Hospital Room & Board (max. daily benefits)	150	Second Surgical Opinion	
(i) Ordinary Room		Post-Hospitalisation Treatment	
(up to 120 days max. per disability)		(up to 60 days following discharge from hospital)	
(ii) Intensive Care (max. daily benefits)	350	Daycare Procedure (inclusive all incidental cost)	
(up to 20 days max. per disability)		Emergency Out Patient Treatment	100
Hospital Supplies & Services	As Charged	Emergency Out patient Accidental Treatment (Max 60 days to follow-up)	2500
Surgical Fees		Accidental Dental Treatment	500
Anaesthetic Fees		(Max 14 days follow up)	
Operating Theatre Charges		Ambulance Fees	250
In-Hospital Physician's Fees		(Emergency & Non Emergency)	
(Max 2 visit per per day, up to 120 days per disability)		Medical Report Fee Reimbursement	80
Hospital Service Tax	6%	Basic Annual Limit Per Disability – Per Member Per Annum	50,000
Malaysian GH Daily Cash Allowance	30		

Outpatient Specialist Care — by referral from Pusat Kesihatan Kerajaan or any Government Hospital / Clinics (No Direct Access)	Benefits Coverage Coverage (Pay & Claim)
Consultation / Medication / Injection / Lab diagnostic / Procedures / Outpatient Surgical Procedures	Cover – Annual Limit RM 1,000

Section 2

## Travel Coverage

– Benefit to Consider during Travelling