

## FWD Medical Rider

Smart benefits for you and your family. Flexible plans that grow with you.



**Changes can happen in life.  
When it comes to health,  
financial concerns shouldn't  
get in the way.**

**We can never be too careful when it comes  
to our health, even more so being financially  
prepared for our well-being.**



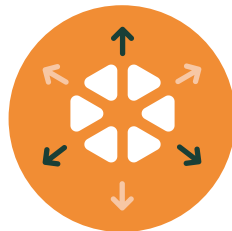
Due to increasing medical costs, ensuring that your health is covered has now become a necessity. Understanding this important need, we've designed medical plans, FWD Medical Rider and FWD Medical Executive Rider, to cover you and your loved ones in the event of hospitalisation – all in one certificate.

These plans allow for family coverage that can be adjusted along with the changes to your family, because we know that keeping up with your family is most important!

## Smart benefits. Better choices. Adjust as your family grows.

As your family grows, we know their protection matters too. So you get to add on for better protection.

 <p><b>Full Coverage Option</b> where you may opt for <b>cashless</b> and <b>hassle-free</b> admission into most major hospitals and medical centres</p>	<p>High initial overall benefit of up to <b>RM2,000,000</b></p> <p>Lowest is at <b>RM200,000</b></p>	 <p><b>Hospitalisation Benefits of Room and Board</b> options with value of up to <b>RM2,000 daily</b></p>
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**Enjoy extended benefits** which includes hospital companion bed and alternative medical treatment such as acupuncture and chiropractic treatment just to name a few.

## Pick a plan that suits you

There are 3 plans available:

### 1 Individual Plan



Age when you can apply for coverage must be between 1 month and 65\* years old

### 2 Couple Plan



Age when your spouse can apply for coverage must be between 17 and 60 years old

### 3 Family Plan



You can apply to cover your children aged between 1 month to 20 years old (up to 4 children)

\*Depends on base plan's expiry age. Note: Age implies the age at the next birthday.

## Choose your coverage level

Plan	Deductible Plan (RM)	Hospital Room and Board (RM)	Initial Overall Annual Limit (RM)
Plan 1	0	200	200,000
Plan 2	or 1,000 or 10,000	300	300,000
Plan 3	or 50,000	500	500,000
Plan 4	10,000 or 50,000	2,000	2,000,000

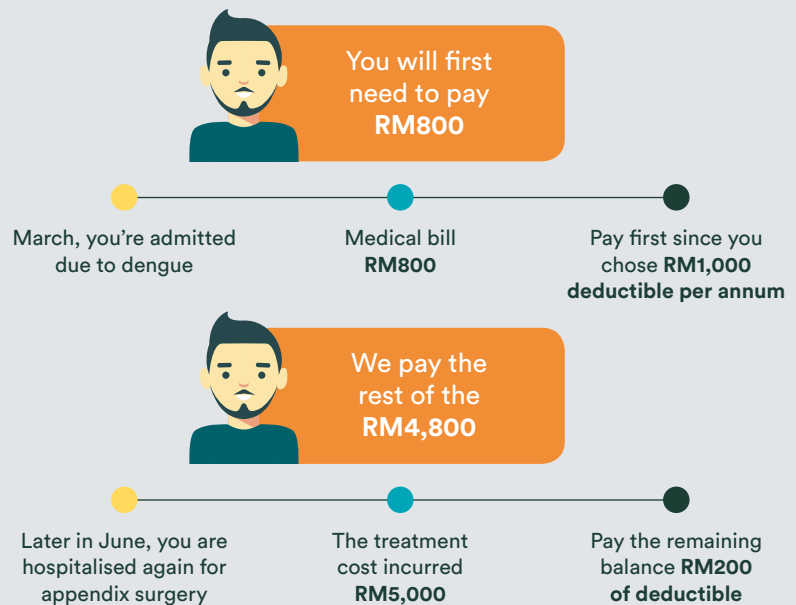
## What's deductible?

Basically it's an out-of-pocket expense that you'll need to pay first.

### How does it work?

Let's assume your chosen plan is an Individual plan and you picked a coverage level **Plan 1** with hospital room and board benefit of RM200, annual limit RM200,000 and **deductible of RM1,000 per annum.**

**RM1,000  
Deductible  
per annum**



However, the **deductible is not applicable** for the following items:



**Major accidents** that cause you to be admitted to the ICU and/or result in you being in a coma of at least 3 days and/or require a Medically Necessary surgery.



**Major claims** for hospitalisation due to illnesses as below:

1. Cancer
2. Heart attack
3. Stroke
4. Coronary Artery By-pass Surgery
5. Kidney Failure

For example, if you choose the couple plan, the rider works to cover your spouse. But if you choose the family plan, it works to cover both your spouse and children but up to 4 children only.

## How does the couple plan work?



Siti and Ali are a newly married couple who has chosen to participate in FWD Medical Rider for Couple Plan and coverage Plan 1 with RM1,000 deductible.



6 months on, Siti discovers a benign growth in her cervix that prevents her from getting pregnant. Siti has to undergo treatment and her medical bill is RM25,000.

Siti's annual limit is then reduced because of the claim she made. But Ali's annual limit stays the same because annual limit is based on per person covered.



Because Siti has chosen a deductible of RM1,000 in the plan, FWD Takaful will pay RM24,000 out of the RM25,000 cost incurred for her treatment.



## How does the couple plan work when there is an extra person added to their family



One year later, Siti gives birth to their son, Adam. After a month, Siti and Ali change their plan to a Family plan. Ali pays a little more for Adam's medical coverage.



At 5 years old, Adam undergoes surgery due to a major accident and the overall cost incurred is RM54,000. FWD Takaful covers full amount since the deductible is not applicable. Adam makes full recovery. Finally, Siti and Ali can settle in comfortably with their healthy baby boy.

Siti and Ali updates their coverage plan to include Zara. Ali pays a little more for Zara's medical coverage.



Later that year, their little family received another bundle of joy named Zara.



## Your benefits

# Benefits you should know about based on your selected plan

Below are the detailed basic and extended benefits per person covered. There are 4 plans to choose from.

Plan	Plan 1	Plan 2	Plan 3	Plan 4
Deductible (RM)	0/1,000/10,000/50,000			10,000/50,000
Initial Overall Annual Limit (RM)	200,000	300,000	500,000	2,000,000
Lifetime Limit (RM)	-	-	-	-
<b>Hospitalisation Benefit (RM)</b>				
Hospital Room & Board	200	300	500	2,000
Intensive Care Unit (maximum up to 90 days per year)	As charged			
Hospital Supplies & Services	As charged			
Surgical Fees (pre-surgery care up to 30 days and post-surgery care up to 30 days from surgery date)	As charged			
Operating Theatre Fees	As charged			
Anaesthetist's Fees	As charged			
Ambulance Fees	As charged			
In-Hospital Physician Visit (maximum up to 150 days per year, maximum 2 visits per day)	As charged			
<b>Outpatient Benefit (RM)</b>				
Pre-Hospitalisation Diagnostic Tests (within 60 days before hospitalisation)	As charged			
Pre-Hospitalisation Specialist Consultation (within 60 days before hospitalisation)	As charged			
Post-Hospitalisation Treatment (within 90 days after hospitalisation)	As charged			
Day Surgery/Day Care Procedure	As charged			
Outpatient Cancer Treatment	As charged			
Outpatient Kidney Dialysis Treatment	As charged			
Outpatient Dengue Treatment	As charged			
Outpatient Physiotherapy Treatment (within 90 days after hospitalisation)	As charged			
Emergency Accidental Outpatient/Dental Treatment (in 24 hours and follow-up treatment up to 30 days)	As charged			
<b>Other Benefit (RM)</b>				
Organ Transplant (once per lifetime)	As charged			
Second Medical Opinion (limit per year)	1,000			
Daily Cash Allowance at Malaysian Government Hospital	200			
Daily Cash Allowance at Malaysian Private Hospital	50			
Home Nursing Care (maximum up to 180 days per lifetime)	As charged			
Intraocular Lens	Up to 3,000 per eye, 6,000 per lifetime			
Medical Report Fees	100 per disability			



## Choose your coverage level

For an extra mile coverage, we extended the benefits in a separate contribution through **FWD Medical Executive Rider** to maximise your protection.

Plan	Plan 1	Plan 2	Plan 3	Plan 4
Deductible (RM)	0/1,000/10,000/50,000			10,000/50,000
Revised Overall Annual Limit (RM)	2,000,000	3,000,000	5,000,000	20,000,000
Lifetime Limit (RM)	–	–	–	–
<b>Extended Benefit (RM)</b>				
Additional Annual Limit due to Cancer, Heart Attack or Kidney Failure	2,000,000	3,000,000	5,000,000	20,000,000
Maternity Complications (limit per year)	4,000	6,000	8,000	10,000
In-Hospital Psychiatric Treatment (up to 30 days per year and 180 days per lifetime)	As charged			
Hospital Companion's Bed (1 bed for 1 person who accompanies, maximum up to 60 days per year)	As charged			
Alternative Medical Practitioner (limit per year)	1,000			

## Extended benefits



### Additional overall annual limit due to cancer, heart attack or kidney failure

We'll increase your overall limit if the person covered is diagnosed with cancer, heart attack or kidney failure. This increase can only happen once in a lifetime.



### In-hospital psychiatric treatment

We'll pay for the actual charges for in-patient psychiatric treatment such as major depressive disorder, obsessive compulsive disorder, schizophrenia, bipolar disorder, Tourette syndrome and postpartum depression.



### Hospital companion's bed

We'll pay for companion bed for one person.



### Alternative medical practitioner

We'll pay for alternative medical treatment such as acupuncture, acupressure, chiropractic, bone setting and herbalist treatment performed by a licensed and registered alternative practitioner, traditional osteopath or chiropractor.



We'll pay the reasonable and customary charges for a medically necessary obstetric procedure in a hospital.

### Maternity Complication Covered\*

1. Disseminated intravascular coagulation
2. Ectopic pregnancy
3. Hydatidiform mole
4. Postpartum haemorrhage requiring hysterectomy
5. Eclampsia
6. Amniotic fluid embolism
7. Pulmonary embolism of pregnancy
8. Toxaemia of pregnancy

\*Refer to the rider certificate for full description of the complications covered.

## What we do not cover

There are certain exclusions, meaning situations where we won't pay a benefit. We list below the exclusions that apply to the benefits under this rider.

1. Pre-existing Conditions.
2. Any claim arises because the person covered wilfully participated in an unlawful act, or unlawful failure to act.
3. Circumcision or any surgery on the foreskin.
4. Any form of dental care or surgery unless necessitated by injury but excluding the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement.
5. Venereal disease and its sequelae.
6. HIV related disease, AIDS or AIDS related disease except for Second Medical Opinion benefit.
7. Any communicable diseases required quarantined by law.
8. Pregnancy or pregnancy related conditions including childbirth, complications arising from pregnancy such as miscarriage, abortion, pre-natal care, contraceptive methods for birth controls, infertility treatments and its complications except for the maternity complications covered under Maternity Complications benefit.
9. Impotence, sterilisation, erectile dysfunctions and its complications.
10. Investigation and treatment of sleep and snoring disorders.
11. Hyperhidrosis.
12. Mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations).
13. Any disabilities caused by self-destruction, intentional self-inflicted injuries and illness, while sane or insane, within one year from the commencement date or the reinstatement date.
14. Any claim that is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.
15. Refractive error correction surgery.
16. Sex transformation surgery.

Note: Terms and conditions apply.

## What happens when you didn't make any claims?



In the event that there is no approved claim within  
**2 years**



Your Initial Overall Annual Limit will be increased by  
**10%**



The increase will be capped at  
**50%**  
of the Initial Overall Annual Limit

Note: The increase is not applicable for FWD Medical Executive Rider.

## How are we Shariah-compliant?

1. We manage your contribution and our takaful operations are based on the Shariah contract of Wakalah and guided by our Shariah committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and others agree to assist each other financially if anyone of you suffers a specific loss.



Wakalah is the appointment by one party of another to act on his/her behalf.

2. We allocate your contributions, less the Wakalah fee into the Participant's Risk Fund (PRF), as tabarru'. The tabarru' are used to pay the benefits to claimants who are entitled to it based on:

- the solidarity of brotherhood and cooperation among the participants; and
- terms and conditions within the certificate



Tabarru' is a donation for the purpose of takaful.

3. In case of the good performance of the PRF, we'll be compensated 50% of the surplus as Ju'alah and the remaining 50% will be distributed to eligible participants.



If the value of PRF is insufficient to pay the claims, then we'll give Qard which is a benevolent interest-free loan to PRF.



Ju'alah is the reward to the Takaful Operator for the good performance of the participants' risk fund.

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## How much is the Wakalah fee

32% Wakalah fee from the contribution throughout the coverage term.

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## Coverage term

- Minimum – 5 years
  - Maximum – up to base plan's expiry age
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## Important Notes

1. This brochure doesn't form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
2. FWD Medical Rider is not a savings or investment product. You won't receive any money from this certificate other than from the covered benefits.
3. You're entitled for an individual tax relief when you participate in this plan, subject to terms and conditions of Inland Revenue Board (LHDN).
4. You should satisfy yourself that this plan meets your needs and the contributions are affordable to you.
5. For further information on fees, charges and other details, please refer to the Product Disclosure Sheet.

For more information, contact your agent, call our hotline or check out our website at [fwd.com.my](http://fwd.com.my)



Service Hotline  
1300 13 7988



Already a customer?  
Simply log on to  
our customer portal

## About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is a Takaful provider in Malaysia that offers family Takaful services. FWD Takaful is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Established in Asia in 2013 with a trailblazer mentality, FWD Group (“FWD”) is the primary insurance business of investment group, Pacific Century Group.

It is a Takaful business unit of FWD – which spans 10 markets in Asia including Hong Kong SAR & Macau SAR, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan, Malaysia and Cambodia, offering life and medical insurance, general insurance, employee benefits, Shariah and family takaful products across a number of its markets.

FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer by changing the way people feel about insurance.

For more information, please visit [fwd.com.my](http://fwd.com.my).