

i-Med

Your Essential Medical Protection



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The best protection is always the kind that you can count on and is hassle free. **i-Med** ensures that everybody can have the medical protection they deserve. It is easy to start receiving medical protection coverage with **i-Med**.

How much medical coverage do I need? Below is a guide on the medical cost for different types of treatment.

Type of Treatment	Public Hospital (RM)	Private Hospital (RM)
Hip Replacement	8,000 – 15,000	24,000 – 55,000
Chemotherapy	200 per treatment	50 – 4,000 per cycle
Stroke	4,000 and above	35,000 – 75,000
Kidney Stone	3,000 – 10,000	9,000 – 40,000

Note: These prices may vary depending on the different healthcare providers as well as the severity of the medical condition. Certain additional costs may apply such as pre-surgery, health screenings, medical needs, as well as personal preferences.

[https://ringgitplus.com/en/blog/Insurance/Government-and-Private-Hospitals-in-Malaysia-How-Much-Do-They-Really-Cost.html\(2018\)](https://ringgitplus.com/en/blog/Insurance/Government-and-Private-Hospitals-in-Malaysia-How-Much-Do-They-Really-Cost.html(2018))

Let i-Med take care of your medical cost!

Frequently Asked Questions

Q: What is i-Med and how do I purchase this plan?

A: i-Med is a non-participating, yearly renewable medical insurance plan that offers medical coverage with hospital admission. It is a protection plan that does not include any savings or investment elements.

You can purchase **i-Med** directly from FWD Insurance Berhad by walking-in to FWD Insurance Berhad Customer Services Centre or any FWD Insurance Berhad branch nationwide without going through any intermediaries. You can also leave your contact details at fwd.com.my/medical-insurance/i-med for us to call you.

Q: Am I eligible to apply for this plan?

A: If you are between 18 years old and 45 years old, you are eligible to sign up for this plan.

Q: How much can I choose to cover myself and what is the coverage term for this plan?

A: **i-Med** is renewable yearly up to 70 years old. You can choose from below 2 plans with different amount of coverage that suits your needs.

Benefits	Plan 1 (RM)	Plan 2 (RM)
A) Hospital Benefits		
Hospital Room & Board (max 200 days per disability)	150	250
Intensive Care Unit (max 100 days per disability)	As Charged (Reasonable and Customary Charges)	
Hospital Supplies & Services		
B) Surgical Benefits		
Surgical Fees	As Charged (Reasonable and Customary Charges)	
Anaesthetist Fees	As Charged (Reasonable and Customary Charges)	
Operating Theatre		
C) Medical Benefits (Non-surgical)		
Daily In-hospital Physician Visit (2 visits per day)	As Charged (Reasonable and Customary Charges)	
D) Outpatient Benefits		
Day Surgery & Day Care Benefits	As Charged (Reasonable and Customary Charges)	
Ambulance Fees		
E) Outpatient Kidney Dialysis & Cancer Treatment		
Outpatient Kidney Dialysis Treatment	As Charged (Reasonable and Customary Charges)	
Outpatient Cancer Treatment		

Benefits	Plan 1 (RM)	Plan 2 (RM)
F) Other Benefits		
Hospital Service Tax	As Charged (Reasonable and Customary Charges)	
Overall Annual Limit	60,000	90,000
Overall Lifetime Limit	No Limit	

Please note that if you are a student, housewife, retiree or unemployed, you are eligible to sign up for Plan 1 only.

Q: How long do I have to pay the premiums?

A: i-Med is renewable yearly up to 70 years old at the premium rates at the time of renewal. The premium rates vary depending on your age and occupation. You may check your premium rate from the Annual Premium Rates Table. Alternatively, obtain a quick reference of how much premium you have to pay for the plan you are interested in, at fwd.com.my/medical-insurance/i-med.

Annual Premium Rates

Attained Age	Plan 1 (RM)	Plan 2 (RM)
18 – 25	502.00	709.00
26 – 30	523.00	738.00
31 - 35	573.00	814.00
36 - 40	659.00	942.00
41 - 45	746.00	1,069.00
46 - 50*	1,035.00	1,497.00
51 - 55*	1,387.00	2,015.00
56 - 60*	1,836.00	2,678.00
61 - 65*	2,558.00	3,745.00
66 - 70*	3,553.00	5,212.00

*On renewal basis only

Q: How do I make a claim?

A: Call us at 1 300 22 6262 or visit fwd.com.my/insurance/claims to learn about the steps to make a claim. To expedite the pay out of the policy moneys in the event of a claim, please download and complete the Nomination Form on our website fwd.com.my/insurance/forms.

Q: What are some of the exclusions under this plan?

- A:** You will not be covered for Charges incurred for Hospitalisation resulting directly or indirectly from any of the following risks, medical conditions or situations:
- a. Specified Illnesses within one hundred twenty (120) days from the Risk Commencement Date; or
 - b. Any Disability (except for Injury) and its signs or symptoms that appear within thirty (30) days from the Risk Commencement Date; or
 - c. self-inflicted injuries or suicide or attempted suicide, while sane or insane; or
 - d. Injuries or Hospitalization as a result of drug abuse, addictive disorders from substance misuse or while under the influence of alcohol; or
 - e. Pre-Existing Illness; or
 - f. plastic or cosmetic Surgery and related treatments; or
 - g. HIV, AIDS or AIDS related disease; or
 - h. Congenital Disorders/Diseases or deformities including hereditary and developmental conditions; or
 - i. pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), complications arising from pregnancy such as miscarriage, abortion, pre-or post-natal care, contraceptive methods for birth control, infertility treatments and its complications.

The exclusions highlighted above are not exhaustive. For further information, please refer to the policy contract.

Important Notes

You should satisfy yourself that this plan will best serve your needs and that the premium payable is an amount you can afford.

You are given 31 days of grace period from the due date to make your premium payment. Non-payment of premium may cause the coverage to cease.

A free-look period of 15 days is given for you to review the suitability of the plan after you have received the policy contract. If you return the policy contract to the Company during this period, all premiums paid will be refunded to you, without interest, and the policy contract shall be treated as void from inception.

The premium rates are not guaranteed. We shall write to inform you of the change in premium rates by giving you at least thirty (30) days advance notice.

If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, Consumer Education Booklet on MHI and sample policy documents for detailed important features and benefits of the plan before purchasing the plan.

Premium paid for this plan may qualify for tax relief, subject to the final decision of the Inland Revenue Board.

For more information

Live chat us at fwd.com.my or
email ask@fwd.com



Customer Careline

1 300 22 6262

(Operating hours: 8.30am -
5.30pm, Monday to Friday,
except public holidays)

About FWD Insurance Berhad

FWD Insurance Berhad (“FWD Insurance”) is part of FWD Group, a pan-Asian life insurance business with more than 10 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. FWD reached its 10-year anniversary in 2023. The company is focused on 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 is committed to changing the way people feel about insurance.

About Bank Simpanan Nasional

Bank Simpanan Nasional (BSN) is Malaysia’s first and longest-running bank, focused on actively promoting the habit of savings and investments among Malaysians.