



MM2H MEDICAL INSURANCE



Member of PIDM

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

It is equally important to insure yourself even though this is your second home

The MM2H Medical Insurance is an essential policy that protects your saving, covers sickness and accidental injuries and pays hospital expenses when the insured is confined in a hospital for treatment and/or surgery.

Unique Features

- Hassle-less Admission.
- Renewable up to the age of 75 years old.
- Coverage for Foreigner in Malaysia.

Eligibility

- Foreigner who is between 30 days and 60 years old.
- Renewal is allowable up to the age of 75.

Hassle Free Admission To Hospitals

1. Medical Card gets you admitted to a hospital.
2. 24 hours Customer Service Centre available for assistance.
3. Waiver of cash deposit for admission at panel hospitals.

Waiting Period

No benefit will be payable for any medical or physical conditions arising or contracted within the first 30 days of this Insured Person's cover except for accidental injuries. This shall not be applicable after the first year of cover. However, if there is a break in insurance, the Waiting Period will apply again.

What is Pre-Existing Illnesses?

1. The Insured Person had received or is receiving treatment.
2. Medical advice, diagnosis, care or treatment has been recommended.
3. Clear and distinct symptoms are or were evident.
4. Its existence would have been apparent to a reasonable person in the circumstances.

Upgraded Room and Board Co-Payment

If the Insured Person is hospitalised at a published Room & Board rate which is higher than his/her eligible benefit, the Insured Person shall bear 20% of the other eligible benefits described in the Schedule of Benefits.

Specified Illnesses

Specified Illnesses shall mean the following disabilities and its related complications, occurring within the first 120 days of Insurance of the Insured Person:

1. Hypertension, Diabetes Mellitus and Cardiovascular disease.
2. All tumours, Cancers, Cysts, Nodules, Polyps, Stones of the Urinary System & Biliary system.
3. All Ear, Nose (including sinuses) & Throat conditions.
4. Hernia, Haemorrhoids, Fistulae, Hydrocele & Varicocele.
5. Endometriosis including disease of the Reproduction System.
6. Vertebro-Spinal disorders (including disc) & Knee conditions.

General Exclusions

- First 30 days waiting period
- First 120 days specified illnesses
- First 12 months pre-existing conditions
- Birth Defects, Congenital Anomalies.
- Dental Conditions, Oral Surgery.
- Birth Control, Infertility, Pregnancy, miscarriage of all causes.
- Eye or Ear Examination, correction of nearsightedness.
- Self-inflicted Injuries, Suicide or attempted suicide.
- STD, HIV/AIDS, sex change Psychotic, mental or nervous disorders.
- Plastics or Cosmetic Surgery, Circumcision.
- War, Terrorism, direct participation in Riot, Strike, Civil Commotion.
- Routine Medical or Physical Examination, hospitalization for investigation or precautionary.
- Sickness or injury arising from racing of any kind (except foot racing), private flying.
- Organ Transplantation by a Donor, cost of acquisition of organ.
- Treatment or investigation of sleep & snoring disorders, hormone replacement therapy.
- Cost of non-medical, TV, telephone, etc.
- Expenses incurred for sex changes.

Please note that the list is non-exhaustive. You are advised to refer to the policy contract for the full terms and conditions.



中國銀行

BANK OF CHINA

SCHEDULE OF BENEFITS	MP400 RM	MP250 RM	MP180 RM	MP120 RM
A. INPATIENT BENEFITS				
1. Hospital Room & Board, per day up to 150 days	400	250	180	120
2. General Nursing Services, per day up to 150 days	70	60	50	50
3. Child's Daily Guardian, per day up to 30 days	400	300	250	200
4. Intensive Care Unit, per day up to 30 days	As charged subject to reasonable & customary charges			
5. Hospital Supplies & Services				
6. Operating Theatre Fees				
7. Surgical Fees & Post-Operative Care				
8. Anaesthetic Fees				
9. In-Hospital Physician's Visits, per day up to 150 days				
10. Pre-Hospital Diagnostic Services - within 60 days preceding confinement				
11. Pre-Hospital Specialist's Consultation - within 60 days preceding confinement				
12. Post-Hospital Physician Treatment - within 60 days following discharge				
13. Second Surgical Opinion - within 60 days preceding confinement				
14. Daycare Surgery, include all incidental services & supplies				
15. Emergency Accidental Outpatient Treatment - within 24 hours & up to 31 days follow-up treatment				
16. Emergency Accidental Dental Treatment - within 24 hours & up to 31 days follow-up treatment				
17. Outpatient Physiotherapy Treatment				
18. Organ Transplant (once per lifetime)	30,000	30,000	30,000	30,000
19. Home Nursing Care, within 60 days following discharge	10,000	7,500	7,500	5,000
20. Daily Cash Allowance at Government Hospital - per day up to 150 days	100	100	100	100
21. Ambulance Fees (Road Transport only)	500	500	500	500
22. Medical Report Fee	100	100	100	100
23. Accidental Death Benefit	5,000	5,000	5,000	5,000
OVERALL ANNUAL LIMIT - PER PERSON	120,000	85,000	60,000	50,000

B. OUTPATIENT BENEFITS				
1. Annual Outpatient Cancer Treatment	60,000	50,000	40,000	30,000
2. Annual Outpatient Kidney Dialysis Treatment	30,000	25,000	20,000	15,000
LIFETIME LIMIT (SECTION A & B BENEFITS) - PER PERSON	400,000	300,000	200,000	150,000

AGE BAND (AGE LAST BIRTHDAY)	MP400 RM	MP250 RM	MP180 RM	MP120 RM
30 days to 18 years	900.00	755.00	636.00	490.00
19 years to 25 years	790.00	670.00	562.00	455.00
26 years to 30 years	850.00	700.00	588.00	505.00
31 years to 35 years	1,036.00	845.00	710.00	600.00
36 years to 40 years	1,356.00	1,165.00	978.00	745.00
41 years to 45 years	1,570.00	1,280.00	1,076.00	900.00
46 years to 50 years	1,855.00	1,510.00	1,272.00	1,055.00
51 years to 55 years	2,570.00	2,090.00	1,760.00	1,460.00
56 years to 60 years	3,570.00	2,900.00	2,450.00	2,010.00
61 years to 65 years (renewal only)	4,800.00	3,960.00	3,360.00	2,760.00
66 years to 70 years (renewal only)	6,425.00	5,240.00	4,400.00	3,660.00
71 years to 75 years (renewal only)	8,400.00	7,080.00	5,800.00	4,800.00

Contact Us at MM2H Desk

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Johor Bahru 607-353 0888

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