

Appendix 3

Schedule of Benefits for Medi-Auni 2

Designated Plan	Plan 200	Plan 300	Plan 500
Hospital & Surgical	Amount (RM)		
Hospital Room & Board (Limit per day, up to 150 days per Rider Year)	200	300	500
Daily Cash as a result of hospitalisation due to road accidents on a Malaysian Highway ^[1] (up to 150 days per Rider Year)	200	300	500
Daily Cash Allowance at Government Hospital (up to 60 days per Rider Year)	100	150	250
Intensive Care Unit (up to 75 days per Rider Year)	As charged, subject to Reasonable & Customary Charges ^[4]		
Lodger Expenses (up to 150 days per Rider Year)			
Hospital Supplies & Services			
Surgical Fees (including pre-surgical assessment, Specialist's visits and post-Surgery care up to 60 days from the date of Surgery)			
Anesthetist and Operating Theatre Fees			
Organ Transplant			
Day Surgery			
Ambulance Fees			
In-Hospital Physician Visit (up to 150 days per Rider Year)			
In-Hospital Physiotherapy Treatment Fees			
Pre-Hospitalisation (within 60 days prior to hospitalisation) - Pre-Hospital Diagnostic Tests - Pre-Hospital Specialist Consultation			
Post-Hospitalisation (within 60 days following discharge from hospital) - Post-Hospitalisation Treatment			
Post-Hospitalisation - Alternative Treatment ^[2]			

Outpatient Treatment - Emergency Accidental Outpatient Treatment (subject to a maximum of 30 days from the date of accident) - Emergency Accidental Dental Treatment - Outpatient Physiotherapy Treatment (within 90 days from the date of Hospital discharge or Surgery) - Outpatient Cancer Treatment - Outpatient Kidney Dialysis Treatment	As charged, subject to Reasonable & Customary Charges ^[4]		
Intraocular Lens	Up to 3,000 per Surgery per eye and 6,000 per lifetime		
Home Nursing Care (up to 180 days per lifetime)	60	80	120
Initial Overall Annual (per Rider Year) limit	120,000	180,000	300,000
Emergency Evacuation & Repatriation ^[3] (Limit per event)	250,000	250,000	250,000
Lifetime Limit	No Lifetime Limit		

Note:

^[1] A Malaysian Highway shall mean highway or expressway as listed by the Malaysian Highway Authority.

^[2] "Alternative Treatment" refers to chiropractic, chiropody, homeopathy, osteopathy, acupuncture or practice of traditional and complementary medicine, provided by a practitioner who is practicing within the scope of practice of his/ her profession and is duly registered with the Traditional and Complementary Division of Ministry of Health or the Drug Control Authority or as mandated under any prevailing or future laws or regulations.

^[3] Emergency Evacuation & Repatriation is not subjected to the Overall Annual Limit.

^[4] Charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar Sickness, Disease or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Person Covered's medical condition.