

# IKHLAS Medik

"Your Health, Our Commitment: Caring for You Always."



## NO LIFETIME LIMIT

Each of the plan is subject to an overall annual limit. **NO LIFETIME LIMIT** applicable for this plan.



## DEDUCTIBLE OPTION

Each plan includes a **DEDUCTIBLE OPTION** of either RM500 or RM10,000 per certificate year, allowing you the flexibility to choose the option that best meets your needs.



## NO-CLAIMS REWARD

Your hospital room & board and overall annual limit shall be **INCREASED BY 10%** if no claims are made for 2 consecutive years.



## UNUTILISED ROOM & BOARD

If actual charges for hospital room & board is below the entitlement, for any unutilised amount **50% SHALL BE REFUNDED**.

**ANNUAL LIMIT  
RM 250,000**

R&B :  
RM150

GOVERNMENT  
HOSPITAL  
ALLOWANCE :  
RM150

IMMUNISATION :  
RM400

**ANNUAL LIMIT  
RM 500,000**

R&B :  
RM250

GOVERNMENT  
HOSPITAL  
ALLOWANCE :  
RM250

IMMUNISATION :  
RM400

**ANNUAL LIMIT  
RM 1,000,000**

R&B :  
RM500

GOVERNMENT  
HOSPITAL  
ALLOWANCE :  
RM500

IMMUNISATION :  
RM400

## WE CARE ABOUT YOUR HEALTH

IKHLAS Medik provides coverage for unexpected healthcare costs, including hospital stays, surgeries, and medical treatments. A strong medical protection plan, provide you peace of mind during medical emergencies.

## Schedule of Benefits

IKHLAS Medik			
	Plan 150	Plan 250	Plan 500
Overall Annual Limit	RM250,000	RM500,000	RM1,000,000
Deductible Amount	RM500 or RM10,000 per Takaful Certificate year		
Section A: Hospitalisation and Surgical Care Benefits			
Hospital Room & Board (R&B)	RM150	RM250	RM500
	(No limit on number of days)		
Intensive Care Unit Benefit	As charged (No limit on number of days)		
Hospital Supplies & Services Benefit	As charged		
Surgical Benefit			
Anaesthetist's Fees			
Operating Theatre Benefit			
In-Hospital Physician Visit Benefit	As charged (max 2 visits per day)		
Pre-Hospitalisation Treatment: (i) Pre-Hospitalisation Specialist Consultation Fee (ii) Pre-Hospitalisation Diagnostic Test Benefit (iii) Second Surgical Opinion	As charged (within 60 days prior to admission)		
Post-Hospitalisation Treatment Benefit	As charged (within 90 days from Hospital discharge date)		
Nursing at Home	RM120 per day (max up to 60 days from Hospital discharge date, per annum)		
Day Surgery/ Daycare Procedure	As charged		
Ambulance Fee	As charged		
Emergency Accidental Outpatient Treatment Benefit	As charged (30 days follow up treatment)		
Outpatient Physiotherapy, Acupuncture Treatment & Cupping Therapy ( <i>Bekam</i> )	RM1,500	RM2,000	RM3,000
	Per disability (Follow up after admission)		
Section B: Long Term Care Benefits			
Outpatient Cancer Treatment Benefit	RM500,000 per lifetime (on top of Overall Annual Limit)		
Outpatient Kidney Dialysis Treatment Benefit			
Organ Transplant Benefit	As charged (once per lifetime)		
Outpatient Treatment Allowance for Chemotherapy, Radiotherapy and Kidney Dialysis	RM100 per day (Maximum RM1,000 per year; Maximum RM10,000 per lifetime)		
Section C: Other Benefits			
Accidental Traditional Medical Treatment	Maximum RM200 (within 48 hours after accident)		
Intraocular Lens	Up to RM4,000 per eye and maximum of RM8,000 per lifetime		
Hajj/ Umrah Immunisation/ Influenza Benefit	RM400 every 3 years		
Lump Sum Cancer Benefit Upon First Diagnosis	RM10,000		
Lump Sum Kidney Dialysis Benefit Upon First Diagnosis	RM10,000		
Government Hospital Daily Cash Allowance	RM150	RM250	RM500
	(No limit on number of days)		
Medical Report Fee	As charged, subject to maximum of RM100		
Service Tax	As charged		
Unutilised Room and Board	50% of unutilised R&B shall be refunded subject to a minimum RM50 and RM 5,000 per year		
No Claims Reward	10% increase in initial R&B and Overall Annual Limit every 2 years cycle provided no claim during that cycle subject to max of 200% of initial R&B and Overall Annual Limit		

**Note: The following circumstances are not subject to deductible:**

- (i) Emergency treatment, including in accident cases;
- (ii) Outpatient treatment for follow-up treatments arising from critical illnesses such as for cancer or kidney dialysis; and
- (iii) Treatment sought at a Government healthcare facility.

**CONTACT OUR TAKAFUL AGENT NOW TO REGISTER.**

**Please refer to your product disclosure sheet (PDS), benefit illustration and takaful certificate for more details and terms & conditions of the product.**

**TAKAFUL IKHLAS FAMILY BERHAD  
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