

## PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meet your needs. You should read your insurance policy contract carefully for full details on your coverage.

FIND OUT MORE:



### Step 1 Is this policy right for you?

- This policy is a yearly renewable traditional standalone medical plan. It covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the policy up to age 100 next birthday, subject to portfolio withdrawal condition.
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim**.

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Room & Board: RM 150
- Surgical expenses: As charged (subject to Reasonable & Customary Charges)

Benefits payable are on cashless basis and subject to:

- Overall Annual Limit: RM 100,000
- Overall Lifetime Limit: No Limit

#### What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes)
- Diseases required quarantine by law
- Any treatment or investigation which is not Medically Necessary

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

The benefit(s) payable under eligible policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AmMetLife Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### Step 3 Can you afford the increase in premiums over time?

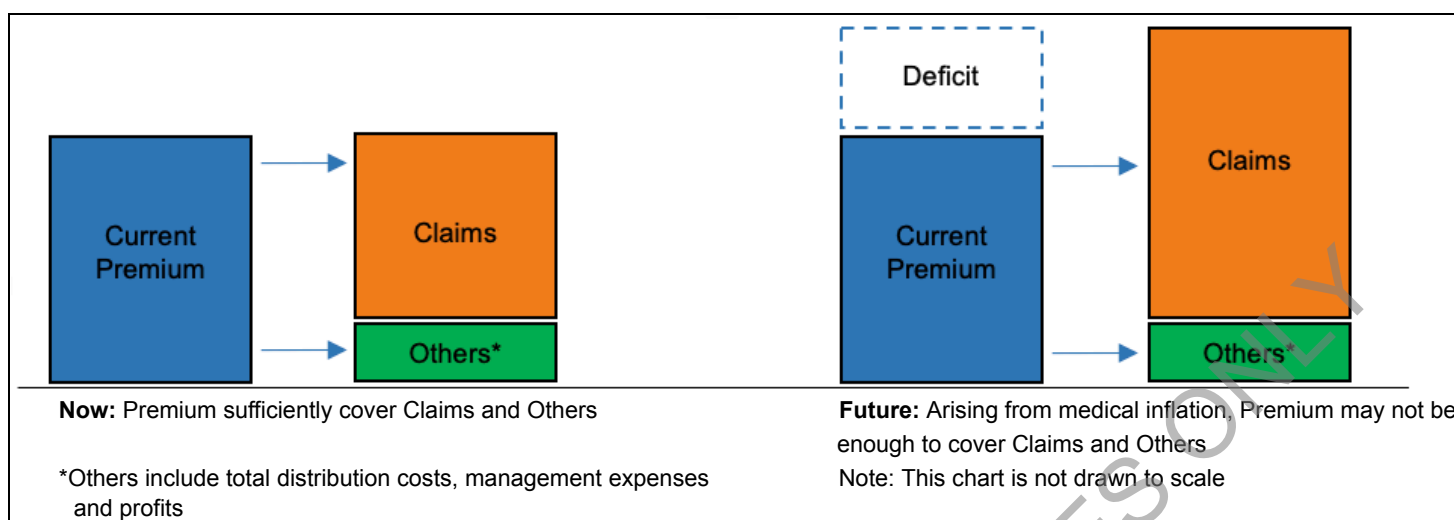
Premium Projection Table

Age Next Birthday	Current premium upon attained age (RM)	Estimated premium		Over the long term, you can reduce premiums payable by choosing plans with:
		Based on medical inflation of 7% <sup>1</sup> per annum (RM)	Based on medical inflation of 10% per annum (RM)	
30	1,794.00			(a) A higher deductible. (b) A higher co-insurance. (c) A lower annual limit.
35	1,794.00	2,516.18	2,889.25	
40	2,488.00	4,894.27	6,453.23	
45	2,488.00	6,864.47	10,392.99	
50	3,706.00	14,341.05	24,932.11	

- The projection above is solely for **illustration purposes only**.
- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72<sup>2</sup> is allocated to pay claims. The remainder goes to pay total distribution costs to insurance agent, management expenses and profits of the insurers.

<sup>1</sup> This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

<sup>2</sup> This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



## Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 days from the date receiving the electronic notification sent by AmMetLife informing that your policy has been issued or upon receipt of your Policy Contract, whichever is earlier, you can contact us to cancel your policy. The premiums that you had paid less medical examination expenses incurred (if any) will be refunded to you.
- Your coverage will only start 30 days after the Effective Date of the policy. Except for accidental coverage, where the coverage will commence immediately from the Effective Date of your policy.
- The total distribution cost<sup>3</sup> paid to the insurance agent is RM269.10 or 15% of the annual premium.
- The stamp duty that you have to pay for every new policy is RM10.
- Your premium will increase accordingly to your age on next birthday at each policy anniversary.
- If you switch to another insurer or transfer from one policy to another, you may be subject to the new terms and conditions (i.e. underwriting requirements, waiting period and etc.) of the new policy or the new insurer.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

<sup>3</sup> These figures are based on the current premium upon attained age.

## Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options	
Name	i.Am Health Smart Plan Bronze	Option 1* Health Smart Rider Plan Bronze	Option 2 i.Am Health Smart Plan Silver
Annual Premium	RM1,794.00 <i>This is the annual premium solely for H&amp;S under Insured Benefits</i>	RM2,350.00 <i>This includes the annual premium for a basic life insurance policy. The annual premium is higher by RM556.00</i>	RM1,480.00 <i>This is the annual premium solely for H&amp;S under Insured Benefits. The annual premium is lower by RM314.00</i>
Type	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>
Coverage Term	Until age 100 <i>'Renewal and premium rates are not guaranteed'</i>	Until age 70 <i>'Renewal and insurance charge are not guaranteed'</i>	Until age 100 <i>'Renewal and premium rates are not guaranteed'</i>
Co-Insurance/Deductible	RM 500 Deductible per Policy Year	RM 500 Deductible per Policy Year	RM 10,000 Deductible per Policy Year
Hospital Room & Board	RM150 per day	RM150 per day	RM250 per day

## i.Am Health Smart

	Recommended Product	Alternative Product Options	
Name	i.Am Health Smart Plan Bronze	Option 1* Health Smart Rider Plan Bronze	Option 2 i.Am Health Smart Plan Silver
Annual Premium	RM1,794.00 <i>This is the annual premium solely for H&amp;S under Insured Benefits</i>	RM2,350.00 <i>This includes the annual premium for a basic life insurance policy. The annual premium is higher by RM556.00</i>	RM1,480.00 <i>This is the annual premium solely for H&amp;S under Insured Benefits. The annual premium is lower by RM314.00</i>
Type	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>
Coverage Term	Until age 100 <i>'Renewal and premium rates are not guaranteed'</i>	Until age 70 <i>'Renewal and insurance charge are not guaranteed'</i>	Until age 100 <i>'Renewal and premium rates are not guaranteed'</i>
Co-Insurance/ Deductible	RM 500 Deductible per Policy Year	RM 500 Deductible per Policy Year	RM 10,000 Deductible per Policy Year
Hospital Room & Board	RM150 per day	RM150 per day	RM250 per day

Surgical Expenses	As Charged (subject to Reasonable & Customary Charges)	As Charged (subject to Reasonable & Customary Charges)	As Charged (subject to Reasonable & Customary Charges)
Overall Annual Limit	RM100,000	RM100,000	RM500,000
Overall Lifetime Limit	No Limit	No Limit	No Limit
<ul style="list-style-type: none"> <li>• <b>Deductible:</b> Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).</li> <li>• <b>Co-insurance:</b> Fixed percentage of a medical charge that you have to pay. E.g. 20% co-insurance means you have to pay only 20% of each medical bill (up to the relevant limits), and we will cover 80%.</li> <li>• <b>Overall Annual Limit:</b> Maximum amount you can claim in a year.</li> <li>• <b>Overall Lifetime Limit:</b> Maximum amount you can claim throughout your lifetime.</li> </ul>			

This table does not capture all of the features of products compared. Please ask us/your agent for more information on the differences in features of these products.

\* Premium of Option 1 is predetermined and calculated based on ProtectLink as the basic plan with RM5,000 Basic Sum Assured, 100% AmMetLife Equity Fund, Maturity/ Expiry Age 70/80 and without health loading (if any). You may request for the information of other possible options, i.e. coverage term from your agent.

## Customer's Acknowledgement\*

Please ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐

I acknowledge that AmMetLife has provided me with a copy of the PDS.

☐

I have read and understood the key information contained in this PDS.

\* A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Date: