

<b>PRODUCT DISCLOSURE SHEET</b> Read this Product Disclosure Sheet before you decide to take up i.Am Health Smart. Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.	<b>AmMetLife Insurance Berhad</b>  i.Am Health Smart [Date]
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## 1. What is this product about?

i.Am Health Smart is a yearly renewable traditional standalone medical plan, which covers your hospitalisation and surgical expenses arising from illnesses or injury covered under Insured Benefits.

## 2. What are the covers / benefits provided?

- Your choice of plan is: Bronze/ Silver/ Gold  
Your choice of Medical Saving Options is RM 500 Deductible/ 20% Co-Insurance/ RM 10,000 Deductible.  
Please refer to your benefit limits in the table below.
- Duration of cover is for one year. Annual renewal is at your choice up to a maximum expiry age of 100 on next birthday, subject to AmMetLife's right to withdraw the entire portfolio if AmMetLife decides to discontinue underwriting i.Am Health Smart.
- The Schedule of Benefits below shows the Insured Benefits and benefit limits for each plan.

No.	Insured Benefits	Bronze (RM)	Silver (RM)	Gold (RM)
1	<b>Hospital Room &amp; Board</b> (Limit per day)	150	250	350
2	<b>Overall Annual Limit for Item (5) to (24)</b>	100,000	500,000	1,500,000
3	<b>Overall Lifetime Limit for Item (5) to (24)</b>	No Limit		
4	<b>Medical Saving Options</b> Applies to the Insured Benefits under Category A and Category B, except the following: <ul style="list-style-type: none"><li>• Items 18 to 20, 23 and 25</li><li>• Emergency Treatment</li><li>• Out-Patient treatment for follow-up treatments arising from Critical Illnesses</li><li>• Treatment sought at a Government Healthcare Facility</li></ul>	RM 500 Deductible, per Policy Year	<ol style="list-style-type: none"><li>1. Co-Insurance: 20%, up to RM 3,500, per Policy Year; or</li><li>2. Deductible: RM 500/ 10,000 per Policy Year</li></ol>	
Category A				
5	<b>Intensive Care Unit</b>	As charged (subject to Reasonable & Customary Charges)		
6	<b>In-Hospital Physician Visit</b> (Subject to a maximum of 2 times per day)			
7	<b>Hospital Supplies and Services</b>			
8	<b>Surgical Expenses</b>			
9	<b>Operating Theatre Fees</b>			
10	<b>Anaesthetist Fees</b>			
11	<b>Ambulance Fees</b>			
12	<b>Day Care Procedure &amp; Surgery</b>			
13	<b>Organ/ Bone Marrow Transplant</b>			
Category B				
14	<b>Pre-Hospitalisation</b> <ul style="list-style-type: none"><li>• <b>Diagnostic Tests</b></li></ul>	As charged (subject to Reasonable & Customary Charges)		

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	<ul style="list-style-type: none"><li>• <b>Specialist Consultation</b></li><li>• <b>Medication and Treatment</b></li></ul> (Within 90 days preceding Hospitalisation)			
15	<b>Post-Hospitalisation</b> <ul style="list-style-type: none"><li>• <b>Diagnostic Tests</b></li><li>• <b>Specialist Consultation</b></li><li>• <b>Medication and Treatment</b></li></ul> (Within 120 days immediately following discharge from Hospital)			
16	<b>Second Surgical Opinion</b> (Within 90 days preceding Surgery)			
17	<b>Out-Patient Physiotherapy Treatment (Inclusive of Chinese Medicine &amp; Chiropractic)</b> (Limit per Policy Year, within 60 days immediately following discharge from Hospital)			
18	<b>Out-Patient Cancer Treatment</b>			
19	<b>Out-Patient Kidney Dialysis Treatment</b>			
20	<b>Emergency Accidental Out-Patient Treatment &amp; Dental Treatment</b> (Limit per Policy Year, within 24 hours and up to 31 days for Follow-up Treatment)	1,000	2,000	3,000
21	<b>Genomics Test for Cancer</b> (Limit per Diagnostic and Twice per Lifetime)	N/A	N/A	8,000
22	<b>Out-Patient Illness Treatment in Hospital</b> (Limit per Policy Year) <ul style="list-style-type: none"><li>• Bronchitis</li><li>• Dengue Fever</li><li>• Influenza</li><li>• Pneumonia</li></ul>	N/A		4,000
23	<b>Daily Cash Allowance at Malaysia Government Hospital</b> (Daily allowance, subject to a maximum of 150 days per Disability)	80	150	200
24	<b>Home Nursing Care Benefit</b> (Subject to a maximum of 180 days per Lifetime)	4,000 per Policy Year	6,000 per Policy Year	8,000 per Policy Year
25	<b>Medical Evacuation and Repatriation</b>	Up to USD 300,000 per event		
<b>No Claim Bonus</b>				
26	<b>Health Treat</b> - Only applicable for Item (27) to (30) (The stated amount will be added to Health Treat every 2 Policy Years up to 15 times, provided no claim for item 5 to 24 in the Schedule of Benefits has been made in the previous 2 Policy Years.)	N/A	200	400
27	<b>Vaccination</b> Any type of vaccination with medically necessary and approved by KKM	N/A	As charged, subject to Health Treat amount available	
28	<b>Health Screening</b>			

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29	<b>Mental Health Benefit</b> <ul style="list-style-type: none"> <li>Major Depressive Disorder</li> <li>Obsessive Compulsive Disorder</li> <li>Schizophrenia</li> <li>Bipolar Disorder</li> <li>Tourette Syndrome</li> <li>Postpartum Depression</li> </ul>			
30	<b>Alternative Treatment</b> <ul style="list-style-type: none"> <li>Plastic/ Cosmetic Surgery (Due to Accident or Cancer)</li> <li>Traditional Chinese Medicine (TCM)</li> <li>Chiropractic</li> </ul>			
31	<b>Inflation Shield</b> (The stated percentage of Overall Annual Limit will be added to the current Overall Annual Limit every 2 Policy Years, provided no claim for items 5 to 24 in the Schedule of Benefits has been made in the previous 2 Policy Years.)	N/A	N/A	5% of the Overall Annual Limit stated in item 2 in Schedule of Benefits, up to a total of 100%, for every 2 Policy Years
32	<b>Coverage Step-Up</b>	Upgrade to Silver Plan without underwriting if no claims made for the past 6 Policy Years	Upgrade to Gold Plan without underwriting if no claims made for the past 6 Policy Years	N/A

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)).

### 3. How much premium do I have to pay?

- The total premium that you have to pay may vary depending on AmMetLife's underwriting requirements.
- The total premium depends on the plan and Medical Saving Options you have chosen and vary with your age on next birthday at each policy anniversary.
- The premium rate is not guaranteed. AmMetLife reserves the right to revise the premium rate if the actual claim experience is worse than expected, by giving you thirty (30) days written notice prior to your next policy anniversary.
- Any revision to premium rate will only take effect on your policy anniversary.
- The Policy is conditionally renewable up to a maximum expiry age of 100 on next birthday, subject to AmMetLife's right to withdraw the entire portfolio if AmMetLife decides to discontinue underwriting i.Am Health Smart.
- A grace period of 30 days from your renewal premium due date is allowed, after which, your Policy shall be terminated.

Your premium will increase according to your age on next birthday at each policy anniversary. Please refer to the premium applicable to your chosen Medical Saving Options – RM 500 Deductible/ 20% Co-Insurance/ RM 10,000 Deductible and your Plan Bronze/ Silver/ Gold in the tables below.

The annual premium rates for Occupational Class 1/ 2/ 3/ 4 are as follows:

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Medical Saving Options	Plan/ Age Next Birthday	30 days – 5 years	6 – 17 years	18 – 35 years	36 – 45 years	46 – 55 years	56 – 59 years
RM 500 Deductible	Bronze (RM)						
	Silver (RM)						
	Gold (RM)						
20% Co-Insurance	Bronze (RM)						
	Silver (RM)						
	Gold (RM)						
RM 10,000 Deductible	Bronze (RM)						
	Silver (RM)						
	Gold (RM)						

Medical Saving Options	Plan/ Age Next Birthday	60 years	61 – 65 years	66 – 70 years	71 – 75*** years	76 – 80*** years	81 – 90*** years	91 – 99*** years
RM 500 Deductible*	Bronze (RM)							
	Silver (RM)							
	Gold (RM)							
20% Co-Insurance	Bronze (RM)							
	Silver (RM)							
	Gold (RM)							
RM 10,000 Deductible**	Bronze (RM)							
	Silver (RM)							
	Gold (RM)							

\* Applicable to the Life Assured who has chosen RM 500 Deductible or the Life Assured with the entry age of 59 next birthday and below who has chosen the auto conversion option for RM 10,000 Deductible to auto upgrade to RM 500 Deductible without underwriting at the attained age 60.

\*\* Applicable if the Life Assured who has chosen RM 10,000 Deductible or the Life Assured with the entry age of 59 next birthday and below and has chosen the auto conversion option to remain as RM 10,000 Deductible at the age of 60 next birthday.

\*\*\* Applicable for Renewal only.

#### 4. What are the fees and charges that I have to pay?

- Stamp Duty - RM 10 (one time payment for every new policy)
- Total Distribution Cost - 15% of premium (already included in your premium)

The total distribution cost amount payable to your insurance agent will also increase according to your age on next birthday at each policy anniversary as your premium increases. Please refer to the total distribution cost amount applicable to your chosen Medical Saving Options – RM 500 Deductible/ 20% Co-Insurance/ RM 10,000 Deductible and your Plan Bronze/ Silver/ Gold in the tables below.

The amount of annual total distribution cost payable to your insurance agent for Occupational Class 1/ 2/ 3/ 4 are as follows:

Medical Saving Options	Plan/ Age Next Birthday	30 days – 5 years	6 – 17 years	18 – 35 years	36 – 45 years	46 – 55 years	56 – 59 years
RM 500 Deductible	Bronze (RM)						
	Silver (RM)						

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	Gold (RM)						
20% Co-Insurance	Bronze (RM)						
	Silver (RM)						
	Gold (RM)						
RM 10,000 Deductible	Bronze (RM)						
	Silver (RM)						
	Gold (RM)						

Medical Saving Options	Plan/ Age Next Birthday	60 years	61 – 65 years	66 – 70 years	71 – 75*** years	76 – 80*** years	81 – 90*** years	91 – 99*** years
RM 500 Deductible*	Bronze (RM)							
	Silver (RM)							
	Gold (RM)							
20% Co-Insurance	Bronze (RM)							
	Silver (RM)							
	Gold (RM)							
RM 10,000 Deductible**	Bronze (RM)							
	Silver (RM)							
	Gold (RM)							

\* Applicable to the Life Assured who has chosen RM 500 Deductible or the Life Assured with the entry age of 59 next birthday and below who has chosen the auto conversion option for RM 10,000 Deductible to auto upgrade to RM 500 Deductible without underwriting at the attained age 60.

\*\* Applicable if the Life Assured who has chosen RM 10,000 Deductible or the Life Assured with the entry age of 59 next birthday and below and has chosen the auto conversion option to remain as RM 10,000 Deductible at the age of 60 next birthday.

\*\*\* Applicable for Renewal only.

## 5. What are some of the key terms and conditions that I should be aware of?

- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this Policy is an amount you can afford.
- Importance of disclosure – you must disclose all material facts such as medical conditions, and state your age correctly.
- You must complete the proposal form accurately. If you fail to disclose or wrongly disclose any material information:
  - Premium and benefit amount may be affected; or
  - The Policy may be cancelled and all premiums less medical expenses, claims and indebtedness (if any) will be refunded to you without interest.
- Please ensure you receive and keep the receipt as proof of your premium payment.
- Cooling-off period - you may cancel your Policy by giving a written notice to AmMetLife within fifteen (15) calendar days from the date receiving the electronic notification sent by AmMetLife informing that the Policy has been issued or upon receipt of your Policy Contract, whichever is earlier. The premiums that you had paid less medical expenses incurred (if any) will be refunded to you.
- 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.
- Waiting period – the insurance coverage for Insured Benefits will only start 30 days after the Effective Date of your Policy. Except for accidental coverage, where the coverage will commence immediately from the Effective Date of your Policy. The waiting period shall not be applicable after first 1 year of cover. However, if there is a break in insurance coverage, the waiting period will apply again from the date of reinstatement.
- If the Policy is not renewed, your insurance coverage will cease on the expiry date and AmMetLife shall strictly not be liable for any expenses that take place after the expiry date.
- You may visit ammetlife.com for the list of panel hospitals.

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- You or your representative must notify AmMetLife as soon as possible after a claim event. You may visit ammetlife.com for the detailed claim procedure.
- If your insurance agent ceases to be an agent of AmMetLife, the company will take the necessary action to inform you accordingly.

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this Policy.*

#### 6. What are the major exclusions under this Policy?

- Pre-existing illness;
- Specified Illnesses as defined in Policy Contract;
- Any medical or physical conditions arising within the Waiting Period except for Injury;
- Plastic/Cosmetic surgery (except the covered conditions mentioned under Alternative Treatment as stated in the i.Am Health Smart's Policy Contract), circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices;
- Dental treatment or oral surgery unless as necessitated by injury;
- Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care;
- Any medical treatment received by Life Assured outside Malaysia apart from Singapore and Brunei, if Life Assured resides or travels outside Malaysia for more than ninety (90) consecutive days.

*Note: This list is non-exhaustive. Please refer to the policy contract for the full exclusions under this Policy.*

#### 7. Can I cancel my Policy?

You may cancel your Policy by giving a written notice to AmMetLife. Upon cancellation, you are entitled to a certain percentage refund of your premium paid provided that you have not made a claim on the Policy. Please refer to your policy contract and brochure for more details on the percentage to be refunded.

#### 8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you in a timely manner.

#### 9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the relevant *insuranceinfo* booklet, available on [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

##### **Customer Care Centre**

AmMetLife Insurance Berhad  
Level 6, Menara 1 Sentrum,  
No. 201, Jalan Tun Sambanthan,  
50470 Kuala Lumpur.  
Tel: 1 300 88 8800  
E-Mail: [customercare@ammethlife.com](mailto:customercare@ammethlife.com)  
Homepage: [ammethlife.com](http://ammethlife.com)

AmMetLife Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

#### 10. Other similar types of cover available

Please ask AmMetLife Insurance Berhad for other similar types of plans offered by AmMetLife Insurance Berhad.

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**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this Product Disclosure Sheet is valid as at [Date].

SAMPLE