



Group Medicare Rider



I Product Features

Insured Member Age	18 – 64 years old
Period of Insurance	1 year

I Benefit



Daily Allowance*

Daily Allowance amount based on the Plan selected multiplied with the actual number of days hospitalized will be payable for hospitalization due to
(i) illness or accidental; or
(ii) accidental only



Surgery Benefit*

Surgery Benefit will be payable based on the Plan selected for surgery performed due to
(i) illness or accident; or
(ii) accident only.



Dengue or Malaria*

Upon diagnosis, hospitalization or death due to Dengue or Malaria, the respective benefit amounts based on the Plan selected, shall be payable.

***Waiting period applies!**

Benefit Table

Plan	Daily Allowance	Maximum Number of Days per Hospitalization	Annual Limit for Hospitalization (Days)	Surgery Benefit (USD)	Hospitalization due to Dengue/ Malaria (USD)	Upon Diagnosis of Dengue / Malaria (Non-Hospitalization) (USD)	Death due to Dengue/ Malaria (USD)	Sum Insured (USD)
A	10	20	60	150	200	50	2,000	3,400
B	15	20	60	250	200	50	2,000	3,900
C	25	20	60	500	300	100	3,000	6,300
D	50	30	90	750	500	150	5,000	12,300
E	75	45	120	1,000	750	200	7,500	20,400

I Key Exclusion

DAILY ALLOWANCE AND SURGERY BENEFITS (ALL CAUSES)

1. The Insured Member is hospitalized or surgery is performed outside of the Kingdom of Cambodia, China, Thailand, Vietnam, Singapore or Malaysia.
2. Pre-existing conditions, which existed before the Effective Date or the date of reinstatement of this Policy, whichever is later. Pre-existing conditions shall mean illnesses that the Insured Member has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company.
3. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
4. The Insured Member being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.

DAILY ALLOWANCE AND SURGERY BENEFITS (ACCIDENTAL)

1. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
2. HIV infection, AIDS, or AIDS related diseases.
3. War (whether declared or not), invasion, act of foreign enemy, civil war, revolution, insurrection, civil commotion, riot, strike, popular rising against the government, and terrorism.
4. While the Insured Member is committing a felony or while the Insured Member is being arrested, under arrest, or escaping the arrest.

DENGUE FEVER/MALARIA BENEFIT

1. The Insured Member is diagnosed with Dengue Fever or Malaria and/or he/she is hospitalized for Dengue Fever or Malaria outside of the Kingdom of Cambodia, China, Thailand, Vietnam, Singapore or Malaysia.
2. The Insured Member did not declare to the Company or intentionally deceived the Company the fact that the Insured Member has already been diagnosed with Dengue Fever/Malaria within 14 (fourteen) days before the creation of his/her coverage and was diagnosed or hospitalized after the effectiveness of his/her coverage.
3. The Insured Member is diagnosed with Dengue Fever/Malaria within the waiting period of his/her coverage.
4. The Insured Member is hospitalized not related to Dengue Fever/Malaria but was due to other medical treatment. This includes but is not limited to cosmetics, any dental care or repair, dental porcelain, dental implants or dental prostheses.

This above list is for reference only. Please refer to the Terms and Conditions for the complete list and details of exclusion.

Note: This brochure is simplified. Please read the Terms and Conditions of the Contract in detail. Terms and Conditions of the Contract shall prevail in case of any inconsistency.



CONTACT US

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