



LONPAC INSURANCE

MediSecure Centurial

Hospitalisation & Surgical
Insurance

**The medical protection
that matters most when
you need it.**



ARE YOU PREPARED FOR RISING HEALTHCARE COST?

The cost of hospitalisation and surgery has been increasing rapidly and having insufficient insurance protection could put you in a serious financial predicament.

Private healthcare cost is constantly increasing and the rate of medical inflation is higher than normal inflation. Is your insurance policy designed to cater for medical inflation?

SIMPLE SOLUTION TO A COMPLICATED PROBLEM

With MediSecure Centurial, you can have peace of mind knowing that your insurance is designed to cater for medical inflation. You may choose from 10 different plans based on your needs and affordability.

The plans are only subject to Room and Board Rate and Overall Annual Limit. There is no Per Disability Limit or Lifetime Limit. The benefits mentioned under the 'Description of Benefits below' are not subject to any sub-limits.

SCHEDULE OF BENEFITS (01 April 2016)

Description of Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)	Plan 9 (RM)	Plan 10 (RM)
Room & Board, daily limit incurred during the policy period of insurance	1,000	900	800	700	600	500	400	300	200	100
Overall Annual Limit	500,000	450,000	400,000	350,000	300,000	250,000	200,000	150,000	100,000	50,000

SCHEDULE OF BENEFITS (from 01 April 2022 to 31 March 2025)

Description of Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)	Plan 9 (RM)	Plan 10 (RM)
Room & Board, daily limit incurred during the policy period of insurance	1,200	1,080	960	840	720	600	480	360	240	120
Overall Annual Limit	600,000	540,000	480,000	420,000	360,000	300,000	240,000	180,000	120,000	60,000

DESCRIPTION OF BENEFITS

Before the patient is admitted to hospital or surgically treated in a hospital, the following benefits will be payable subject to reasonable, customary and necessary expenses incurred for consultation prior to hospital admission or surgery.

- Pre-Surgical Consultation & Diagnosis, limited to one consultation prior to surgery
- Pre-Hospital Specialist Consultation, limited to one consultation prior to hospitalisation
- Pre-Hospital Diagnostic Tests, limited to one consultation prior to hospital admission
- Second Surgical Opinion, limited to one consultation prior to surgery

When the patient is being treated as a bed-paying patient in a hospital or is surgically treated, the following benefits will be payable subject to reasonable, customary and necessary expenses incurred.

- Room and Board, subject to daily limit
- Intensive Care Unit, incurred during the policy period of insurance
- Hospital Supplies & Services, incurred during the policy period of insurance
- Surgical Fees, with post-surgery care up to 60 days from the date of surgery
- Anaesthetist Fees
- Operating Theatre Fees
- In-Hospital Physician Visit, subject to two visits a day

After the patient is discharged from hospital for a non-surgical treatment, the following benefits will be payable subject to reasonable, customary and necessary expenses incurred.

- a. Post Hospitalisation Treatment, incurred within 60 days following discharge from hospital

If the patient needs to be moved by road ambulance to an appropriate location for treatment or diagnosis.

- a. Ambulance Fees, incurred during the policy period of insurance

The following additional benefits incurred during the policy period of insurance will be payable subject to reasonable, customary and necessary expenses incurred but shall be payable as part of the Overall Annual Limit.

- a. Organ Transplant
- b. Sales and Services Tax (where applicable)
- c. Medical Report Fee
- d. Nursing at Home
- e. Outpatient Cancer Treatment
- f. Outpatient Kidney Dialysis Treatment

If the patient needs to be hospitalised or surgically treated, you may call our 24-Hour Call Centre.

- a. Hospital Admission Assistance

WHAT IS SO SPECIAL?

You will find in this policy many features not found in other hospitalisation and surgical insurance policies. They include the following:-

- **Comprehensive Coverage**

Claims are paid as charged, subject to reasonable, customary and necessary charges.

- **Limits of Coverage Increases Every Three Years**

Room and Board Limit and Overall Annual Limit increase by 10% of the respective original limits every three years.

- **No Per Disability Limit and No Lifetime Limit**

The policy is subject to an Overall Annual Limit only. The Overall Annual Limit is applicable to each policy year. You can claim for treatment of the same disability without a Per Disability Limit. There is no Lifetime Limit so you can continue to be insured until 31 March 2116.

- **No Age Limit for Renewal**

This insurance product is valid for 100 years and will be in existence from 01 April 2016 to 31 March 2116. Each policy is renewable annually at the option of the Policyholder. Last entry age is 70 years next birthday. Once accepted, you can continue to renew your policy until 31 March 2116. Furthermore, the Company cannot refuse the renewal of the Policy and cannot impose new terms or exclusions.

- **Portfolio Pricing of Premium**

Premium is non-guaranteed and will be revised every three years to cater for increased coverage and medical inflation. Increase in premium will be on a portfolio basis and policyholders who have claimed on the Policy will not be singled out to pay more premium than others by the imposition of additional premium loadings during renewal.

- **Unisex Premium Rates**

Premiums are age-banded but there is no distinction between male and female premium rates.

- **Outpatient Cancer Treatment**

The Policy covers radiotherapy or chemotherapy treatment (excluding consultation, examination tests and take home drugs) as part of the Overall Annual Limit and is not subject to any sub-limit.

- **Outpatient Kidney Dialysis Treatment**

The Policy covers kidney dialysis treatment (excluding consultation, examination tests and take home drugs) as part of the Overall Annual Limit and is not subject to any sub-limit.

- **Hospital Admission Assistance**

Our appointed service provider will provide assistance during hospital admission and arrange for payment to the approved panel of hospitals.

VALIDITY OF POLICY

This insurance product is launched on 01 April 2016 and will be valid for 100 years from the launch date.

CASH-BEFORE-COVER

This insurance product is sold on a Cash-Before-Cover basis. Full premium must be paid before the effective date of the policy.

PREMIUM PAYABLE

The premium applicable is based on the age next birthday and is payable annually at the rate applicable during renewal.

The premium published in this brochure is valid as from 01 April 2022 to 31 March 2025 and is for standard risks only. Premium loading may be charged to non-standard risks.

The renewal premium will automatically be adjusted as the Insured Person enters the next age group.

The annual premium rate is non-guaranteed and will be revised every three (3) years. The Company will give thirty (30) days written notice prior to Policy renewal in the event of premium revision.

You can choose to pay your premium on a monthly payment frequency but this is only available by way of a standing instruction to pay from a Credit Card. Monthly payment frequency is not allowed for monthly payment less than RM50.00.

TABLE OF ANNUAL PREMIUM (For policies commencing within 01 April 2022 and 31 March 2023)										
Age Next Birthday	Plan 1 RM	Plan 2 RM	Plan 3 RM	Plan 4 RM	Plan 5 RM	Plan 6 RM	Plan 7 RM	Plan 8 RM	Plan 9 RM	Plan 10 RM
30 days - 18 years	1,530	1,452	1,369	1,307	1,211	1,111	1,012	935	818	712
19 years - 25 years	1,531	1,452	1,368	1,306	1,209	1,108	1,009	885	775	672
26 years - 30 years	1,550	1,469	1,383	1,319	1,221	1,117	1,017	890	779	674
31 years - 35 years	1,735	1,645	1,549	1,477	1,367	1,250	1,138	995	870	752
36 years - 40 years	2,156	2,041	1,918	1,825	1,684	1,536	1,393	1,209	1,051	901
41 years - 45 years	2,679	2,535	2,381	2,265	2,089	1,904	1,726	1,494	1,299	1,109
46 years - 50 years	3,329	3,147	2,953	2,805	2,583	2,349	2,125	1,828	1,585	1,346
51 years - 55 years	4,298	4,062	3,810	3,619	3,330	3,027	2,738	2,351	2,037	1,726
56 years - 60 years	5,854	5,528	5,182	4,917	4,520	4,103	3,706	3,172	2,741	2,314
61 years - 65 years	8,200	7,740	7,251	6,877	6,316	5,728	5,170	4,408	3,806	3,203
66 years - 70 years	10,439	9,850	9,224	8,743	8,025	7,271	6,557	5,580	4,811	4,036
71 years - 75 years (renewal only)	13,849	13,066	12,235	11,596	10,643	9,640	8,692	7,393	6,374	5,343
76 years - 80 years (renewal only)	18,172	17,144	16,052	15,212	13,959	12,643	11,398	9,689	8,353	6,997
81 years and above (renewal only)	29,031	27,381	25,628	24,277	22,268	20,155	18,161	15,408	13,272	11,096

TABLE OF MONTHLY PREMIUM (For policies commencing within 01 April 2022 and 31 March 2023)										
Age Next Birthday	Plan 1 RM	Plan 2 RM	Plan 3 RM	Plan 4 RM	Plan 5 RM	Plan 6 RM	Plan 7 RM	Plan 8 RM	Plan 9 RM	Plan 10 RM
30 days - 18 years	135	128	121	115	107	98	89	83	72	63
19 years - 25 years	135	128	121	115	107	98	89	78	68	59
26 years - 30 years	137	130	122	117	108	99	90	79	69	60
31 years - 35 years	153	145	137	130	121	110	101	88	77	66
36 years - 40 years	190	180	169	161	149	136	123	107	93	80
41 years - 45 years	237	224	210	200	185	168	152	132	115	98
46 years - 50 years	294	278	261	248	228	207	188	161	140	119
51 years - 55 years	380	359	337	320	294	267	242	208	180	152
56 years - 60 years	517	488	458	434	399	362	327	280	242	204
61 years - 65 years	724	684	641	607	558	506	457	389	336	283
66 years - 70 years	922	870	815	772	709	642	579	493	425	357
71 years - 75 years (renewal only)	1,223	1,154	1,081	1,024	940	852	768	653	563	472
76 years - 80 years (renewal only)	1,605	1,514	1,418	1,344	1,233	1,117	1,007	856	738	618
81 years and above (renewal only)	2,564	2,419	2,264	2,144	1,967	1,780	1,604	1,361	1,172	980

TABLE OF ANNUAL PREMIUM
(For policies commencing within 01 April 2023 and 31 March 2024)

Age Next Birthday	Plan 1 RM	Plan 2 RM	Plan 3 RM	Plan 4 RM	Plan 5 RM	Plan 6 RM	Plan 7 RM	Plan 8 RM	Plan 9 RM	Plan 10 RM
30 days - 18 years	1,530	1,452	1,369	1,307	1,211	1,111	1,042	963	867	755
19 years - 25 years	1,531	1,452	1,368	1,306	1,209	1,108	1,039	912	822	712
26 years - 30 years	1,550	1,469	1,383	1,319	1,221	1,117	1,048	917	826	714
31 years - 35 years	1,735	1,645	1,549	1,477	1,367	1,250	1,172	1,025	922	797
36 years - 40 years	2,156	2,041	1,918	1,825	1,684	1,536	1,435	1,245	1,114	955
41 years - 45 years	2,679	2,535	2,381	2,265	2,089	1,904	1,778	1,539	1,377	1,176
46 years - 50 years	3,329	3,147	2,953	2,805	2,583	2,349	2,189	1,883	1,680	1,427
51 years - 55 years	4,298	4,062	3,810	3,619	3,330	3,027	2,820	2,422	2,159	1,830
56 years - 60 years	5,854	5,528	5,182	4,917	4,520	4,103	3,817	3,267	2,905	2,453
61 years - 65 years	8,200	7,740	7,251	6,877	6,316	5,728	5,325	4,540	4,034	3,395
66 years - 70 years	10,439	9,850	9,224	8,743	8,025	7,271	6,754	5,747	5,100	4,278
71 years - 75 years (renewal only)	13,849	13,066	12,235	11,596	10,643	9,640	8,953	7,615	6,756	5,664
76 years - 80 years (renewal only)	18,172	17,144	16,052	15,212	13,959	12,643	11,740	9,980	8,854	7,417
81 years and above (renewal only)	29,031	27,381	25,628	24,277	22,268	20,155	18,706	15,870	14,068	11,762

TABLE OF MONTHLY PREMIUM
(For policies commencing within 01 April 2023 and 31 March 2024)

Age Next Birthday	Plan 1 RM	Plan 2 RM	Plan 3 RM	Plan 4 RM	Plan 5 RM	Plan 6 RM	Plan 7 RM	Plan 8 RM	Plan 9 RM	Plan 10 RM
30 days - 18 years	135	128	121	115	107	98	92	85	77	67
19 years - 25 years	135	128	121	115	107	98	92	81	73	63
26 years - 30 years	137	130	122	117	108	99	93	81	73	63
31 years - 35 years	153	145	137	130	121	110	104	91	81	70
36 years - 40 years	190	180	169	161	149	136	127	110	98	84
41 years - 45 years	237	224	210	200	185	168	157	136	122	104
46 years - 50 years	294	278	261	248	228	207	193	166	148	126
51 years - 55 years	380	359	337	320	294	267	249	214	191	162
56 years - 60 years	517	488	458	434	399	362	337	289	257	217
61 years - 65 years	724	684	641	607	558	506	470	401	356	300
66 years - 70 years	922	870	815	772	709	642	597	508	451	378
71 years - 75 years (renewal only)	1,223	1,154	1,081	1,024	940	852	791	673	597	500
76 years - 80 years (renewal only)	1,605	1,514	1,418	1,344	1,233	1,117	1,037	882	782	655
81 years and above (renewal only)	2,564	2,419	2,264	2,144	1,967	1,780	1,652	1,402	1,243	1,039

TABLE OF ANNUAL PREMIUM
(For policies commencing within 01 April 2024 and 31 March 2025)

Age Next Birthday	Plan 1 RM	Plan 2 RM	Plan 3 RM	Plan 4 RM	Plan 5 RM	Plan 6 RM	Plan 7 RM	Plan 8 RM	Plan 9 RM	Plan 10 RM
30 days - 18 years	1,530	1,452	1,369	1,307	1,211	1,111	1,073	991	916	797
19 years - 25 years	1,531	1,452	1,368	1,306	1,209	1,108	1,070	938	868	753
26 years - 30 years	1,550	1,469	1,383	1,319	1,221	1,117	1,078	943	872	755
31 years - 35 years	1,735	1,645	1,549	1,477	1,367	1,250	1,206	1,055	974	842
36 years - 40 years	2,156	2,041	1,918	1,825	1,684	1,536	1,477	1,282	1,177	1,009
41 years - 45 years	2,679	2,535	2,381	2,265	2,089	1,904	1,830	1,584	1,455	1,242
46 years - 50 years	3,329	3,147	2,953	2,805	2,583	2,349	2,253	1,938	1,775	1,508
51 years - 55 years	4,298	4,062	3,810	3,619	3,330	3,027	2,902	2,492	2,281	1,933
56 years - 60 years	5,854	5,528	5,182	4,917	4,520	4,103	3,928	3,362	3,070	2,592
61 years - 65 years	8,200	7,740	7,251	6,877	6,316	5,728	5,480	4,672	4,263	3,587
66 years - 70 years	10,439	9,850	9,224	8,743	8,025	7,271	6,950	5,915	5,388	4,520
71 years - 75 years (renewal only)	13,849	13,066	12,235	11,596	10,643	9,640	9,214	7,837	7,139	5,984
76 years - 80 years (renewal only)	18,172	17,144	16,052	15,212	13,959	12,643	12,082	10,270	9,355	7,837
81 years and above (renewal only)	29,031	27,381	25,628	24,277	22,268	20,155	19,251	16,332	14,865	12,428

TABLE OF MONTHLY PREMIUM
(For policies commencing within 01 April 2024 and 31 March 2025)

Age Next Birthday	Plan 1 RM	Plan 2 RM	Plan 3 RM	Plan 4 RM	Plan 5 RM	Plan 6 RM	Plan 7 RM	Plan 8 RM	Plan 9 RM	Plan 10 RM
30 days - 18 years	135	128	121	115	107	98	95	88	81	70
19 years - 25 years	135	128	121	115	107	98	95	83	77	67
26 years - 30 years	137	130	122	117	108	99	95	83	77	67
31 years - 35 years	153	145	137	130	121	110	107	93	86	74
36 years - 40 years	190	180	169	161	149	136	130	113	104	89
41 years - 45 years	237	224	210	200	185	168	162	140	129	110
46 years - 50 years	294	278	261	248	228	207	199	171	157	133
51 years - 55 years	380	359	337	320	294	267	256	220	201	171
56 years - 60 years	517	488	458	434	399	362	347	297	271	229
61 years - 65 years	724	684	641	607	558	506	484	413	377	317
66 years - 70 years	922	870	815	772	709	642	614	522	476	399
71 years - 75 years (renewal only)	1,223	1,154	1,081	1,024	940	852	814	692	631	529
76 years - 80 years (renewal only)	1,605	1,514	1,418	1,344	1,233	1,117	1,067	907	826	692
81 years and above (renewal only)	2,564	2,419	2,264	2,144	1,967	1,780	1,701	1,443	1,313	1,098

WHAT IS NOT COVERED

The Policy does not cover pre-existing disabilities and other exclusions contained in the Policy. Medical treatment received by an Insured Person outside Malaysia is not covered if the Insured Person resides or travels outside Malaysia for more than ninety (90) consecutive days prior to treatment overseas.

PANEL OF HOSPITALS IN MALAYSIA

With Hospital Admission Assistance, you will be able to seek treatment in more than 100 private hospitals in Malaysia with the assistance of our appointed service provider. For treatment in the panel of hospitals, you only need to pay to the hospitals for non-payable expenses. We will pay directly to the hospitals all eligible treatment costs.

ELECTIVE TREATMENT IN SINGAPORE AND BRUNEI

With a premium loading of 20%, you may elect to be treated in Singapore or Brunei for a disability that can be treated in Malaysia but the payment of the claims will be in accordance with the Elective Treatment Clause.

HOW TO APPLY FOR INSURANCE

As long as you are legally qualified to enter into a contract, you may apply to insure yourself, your spouse, your children or your parents. Each person will be insured under a separate policy. The last entry age of a person to be insured is 70 years next birthday. Dependant children between the ages of 30 days and 18 years (up to 23 years if full-time student) may also be insured.

COOLING-OFF PERIOD

If this Policy shall have been issued and for any reason whatsoever You shall decide not to take up the Policy, You may return the Policy to the Company for cancellation provided such request for cancellation is delivered by You to the Company within fifteen (15) days from the date of delivery of the Policy. You are entitled to the return of the full premium paid less deduction of medical expenses (medical examinations or medical report fees) incurred by the Company in the issuance of the Policy.

Important Notes

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

This brochure is not a contract of insurance. The complete coverage, terms and conditions applicable are set out in the policy document. In the event of a conflict between the English and Bahasa Malaysia versions, the English version shall prevail.

If an Insured Person switches policy from one insurer to another or from one type of health plan to another, the Waiting Period and Pre-existing Illness may start afresh. Any deteriorating health status may also result in imposition of less favourable terms or non-acceptance of application.



LONPAC INSURANCE BHD

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