

i.Am Health Smart

# From Wellness Rewards to Comprehensive Health Solution



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))./ *Manfaat-manfaat yang dibayar di bawah polisi yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi AmMetLife Insurance Berhad atau PIDM (layari [www.pidm.gov.my](http://www.pidm.gov.my))./ PIDM 保障合格保险保单下应支付的保险利益至保障限额为止。请参阅 PIDM 的保险及伊斯兰保险利益保障制度的小册子或联络 AmMetLife Insurance Berhad PIDM(请浏览[www.pidm.gov.my](http://www.pidm.gov.my))*

 **AmMetLife**

A PIDM member



You may be thinking that you don't need health insurance, because you're young and healthy.

Or maybe because your company covers medical benefits. Or because you can afford to pay for medical bills.

But think again – all of these are true for today. How about tomorrow? After all, illnesses can affect even the young and healthy. Your company's medical benefits may be insufficient or changed, and inflation also plays a part in raising medical fees beyond your affordability.

No matter how secure you feel today, there will always be life's uncertainties that necessitate medical coverage for you to fall back on.

Get the peace of mind you need with **i.Am Health Smart**, a new health solution focused on improving your healthspan – the number of healthy years in your overall lifespan.

# It's not about adding years to your life, it's about adding life to your years!

Our lifespan is often thought of as the maximum number of years that we live, the number of years a person can live is significant but how you live those years, healthspan, is more important!

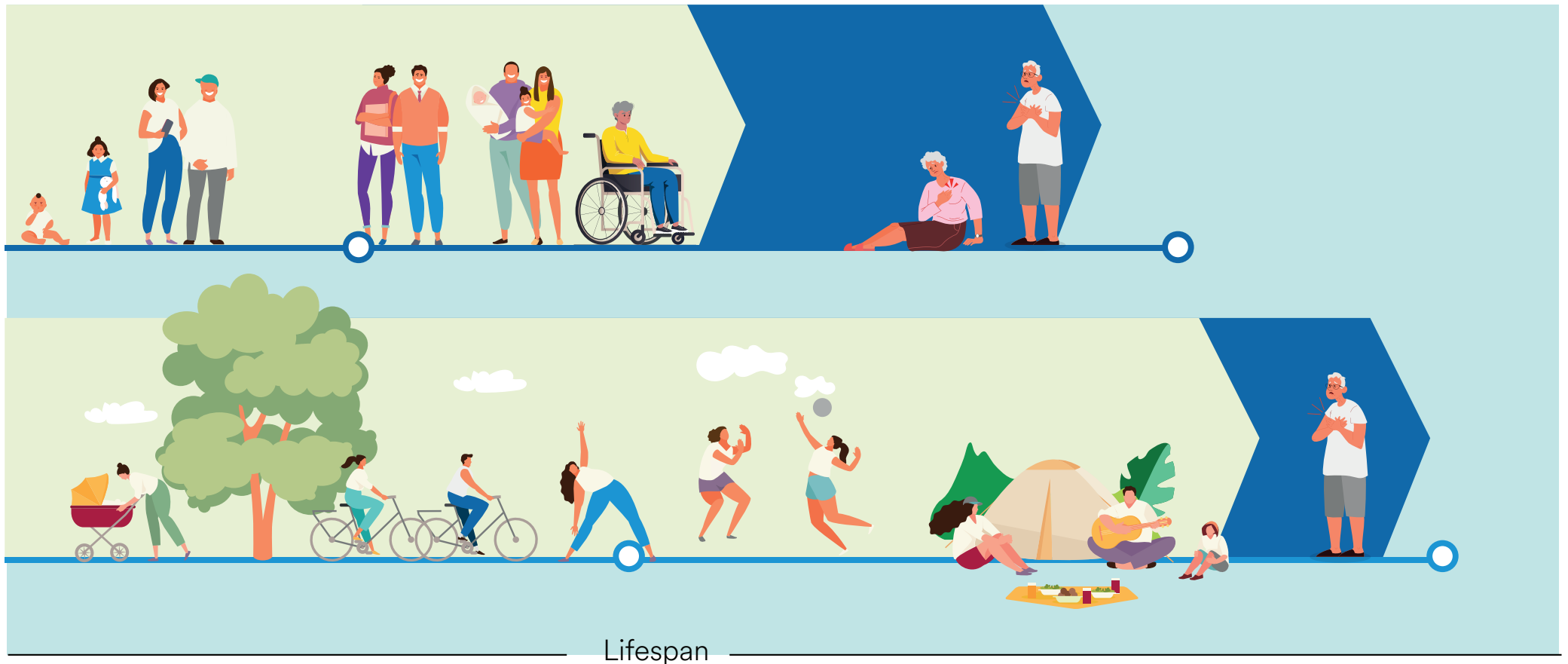
Improving your healthspan is all about making sure you can keep doing the things you love as you get older. It helps you stay sharp and strong, so you can enjoy life to the fullest for as long as possible. **iAm Health Smart** is here to give you all the support you need on your health journey to extend your healthspan.



## Did you know what is Healthspan?

Healthspan is the period of life when you are considered in good health and disease-free. The quality of your diet, exercise, sleep, mental health and social interaction measures your healthspan.

- Healthspan
- Age Related Disease



# Top Reasons Why i.Am Health Smart is Perfect Fit for You

We believe that medical coverage should be more than just a safety net during medical emergencies. That's why we created **i.Am Health Smart**– a holistic health solution that rewards you for staying healthy no matter where you are in life to extend your healthspan.

## 1 Prevention

Your dedication to live healthier pays off in more ways than one.

- Reward yourself with **Health Treat** and take advantage of the preventive measures by getting regular **health screenings** and **vaccinations** to stay in excellent health.
- Keep yourself in good health and you will be able to **easily upgrade** your medical coverage.



## 2 Treatment

Rest assured that you will receive treatment, delivered with precision and care.

- Maximise your savings through Medical Saving Options, offering a choice of **3 tailored plans** that are designed to meet your financial affordability and medical protection up to RM 1,500,000 coverage annually.
- Anticipate receiving thorough medical care that includes **unlimited stays for hospitalisation, including in the Intensive Care Unit (ICU)** to ensure that you receive comprehensive treatment.

## 3 Recovery

Focus on your recovery for a healthier and happier mind.

- Rest assured that you are protected with **Medical Evacuation and Repatriation Benefits** that are accessible globally, ensuring that you have access to essential medical care whenever you need it.
- Convenient access to **various alternative treatments** to complement your health journey.

Note: All the benefits stated above are subject to terms and conditions.

Please refer to the Product Disclosure Sheet for more details.



# How Does i.Am Health Smart Work For You?

## Protecting You When You Are Unwell

Having a comprehensive medical coverage provides you with peace of mind and facilitate you to concentrate on your recovery.

### In-Patient Benefits



- ✓ Unlimited Stays for Room and Board, inclusive of Intensive Care Unit (ICU)



- ✓ In-Hospital Services

### Out-Patient Benefits



- ✓ Pre-Hospitalisation and Post-Hospitalisation



- ✓ Out-patient Kidney Dialysis Treatment



- ✓ Out-patient Cancer Treatment



- ✓ Out-patient Illness Treatment in Hospital for selected medical conditions



- ✓ Out-patient Physiotherapy Treatment



- ✓ Emergency Accidental Treatment (Including Dental)



- ✓ Second Surgical Opinion

### Other Benefits



- ✓ Home Nursing Care



- ✓ Medical Evacuation & Repatriation (Up to USD 300,000)



- ✓ Genomics Test for Cancer

## Supporting You When You Are Well

Maintain your good health through being active and preventive measures, and we will reward you for your healthy milestones.



### What is Health Treat?

You will be rewarded for maintaining good health. Every 2 Policy Years that you don't make any claims, we will add a claimable amount of Health Treat benefit to your policy for up to 15 times. You can use this benefit for preventive care, to aid your overall health journey.



Health Treat\*



Health Screening



Vaccination



Mental Health Benefit



Alternative Treatment

Note:

\*Applicable to Silver and Gold plans.



Inflation Shield\*\*

Enjoy up to **5% increase** on your Annual Limit every 2 Policy Years

Note:

\*\*Applicable to Gold plan.



Coverage Step-Up\*\*\*

Transition to a superior plan **without underwriting** if you have not made any claims in the last 6 Policy Years




Note:

\*\*\*Applicable to Bronze and Silver plans.




Note: 1. All the benefits stated above are subject to terms and conditions.  
2. This list is non-exhaustive. Please refer to the Schedule of Benefits for more details.

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## Schedule of Benefits

	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 In-Patient Benefits, Out-Patient Benefits and Other Benefits, except the following: - Items 18 to 20, 23 and 25 - Emergency Treatment - Out-Patient treatment for follow-up treatments arising from Critical Illnesses - Treatment sought at a Government Healthcare Facility	500 Deductible, per Policy Year	1. Co-Insurance: 20%, up to 3,500, per Policy Year; or 2. Deductible: 500/ 10,000 per Policy Year	
<b>In-Patient Benefits</b>				
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>			
<b>Out-Patient Benefits</b>				
14	<b>Pre-Hospitalisation</b> • Diagnostic Tests • Specialist Consultation • Medication and Treatment (Within 90 days preceding Hospitalisation)	As charged (subject to Reasonable & Customary Charges)		
15	<b>Post-Hospitalisation</b> • Diagnostic Tests • Specialist Consultation • Medication and Treatment (Within 120 days immediately following discharge from Hospital)			
16	<b>Second Surgical Opinion</b> (Within 90 days preceding Surgery)			

	Insured Benefits	 Bronze (RM)	 Silver (RM)	 Gold (RM)
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)	As charged (subject to Reasonable & Customary Charges)		
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>Out-Patient Illness Treatment in Hospital</b> (Limit per Policy Year) • Bronchitis • Dengue Fever • Influenza • Pneumonia	N/A		4,000
<b>Other Benefits</b>				
22	<b>Genomics Test for Cancer</b> (Limit per Diagnostic and Twice per Lifetime)	N/A	N/A	8,000
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		

	Insured Benefits	 Bronze (RM)	 Silver (RM)	 Gold (RM)
<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 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 the Ministry of Health Malaysia.	N/A	As Charged (subject to Health Treat amount available)	
28	<b>Health Screening</b>			
29	<b>Mental Health Benefit</b> • Major Depressive Disorder • Obsessive Compulsive Disorder • Schizophrenia • Bipolar Disorder • Tourette Syndrome • Postpartum Depression			
30	<b>Alternative Treatment</b> • Plastic/ Cosmetic Surgery (Due to Accident or Cancer) • Traditional Chinese Medicine (TCM) • Chiropractic	N/A		
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

Note: Some Insured Benefits listed in the Schedule of Benefits might not be claimable or fully claimable, depending on the medical plan type and Medical Saving Options chosen.

## i.Am Health Smart Annual Premium Table

The annual premium rates for Occupational Class 1 & 2 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)	2,201	1,548	1,794	2,488	3,706	5,231
	Silver (RM)	3,059	2,141	2,476	3,466	5,199	7,382
	Gold (RM)	4,111	2,862	3,334	4,666	7,005	9,925
20% Co-Insurance	Silver (RM)	2,826	1,979	2,287	3,202	4,803	6,821
	Gold (RM)	3,798	2,644	3,081	4,311	6,472	9,170
RM 10,000 Deductible	Silver (RM)	1,829	1,280	1,480	2,072	3,108	4,413
	Gold (RM)	2,458	1,711	1,993	2,789	4,188	5,934

Medical Saving Options	Plan/ Age Next Birthday	60 years	61 - 65 years	66 - 70 years	71 - 75***	76 - 80***	81 - 90***	91 - 99***
RM 500 Deductible*	Bronze (RM)	5,231	7,186	9,852	15,599	19,841	24,080	37,295
	Silver (RM)	7,382	10,188	14,046	22,300	28,398	34,489	53,466
	Gold (RM)	9,925	13,677	18,786	29,811	37,958	46,091	71,446
20% Co-Insurance	Silver (RM)	6,821	9,412	12,977	20,603	26,238	31,865	49,398
	Gold (RM)	9,170	12,636	17,357	27,542	35,069	42,584	66,010
RM 10,000 Deductible**	Silver (RM)	4,413	6,090	8,397	13,331	16,977	20,618	31,964
	Gold (RM)	5,934	8,176	11,231	17,822	22,692	27,555	42,712

\* 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.

Note: The total Annual Premium will vary depending on the age, occupational class, health condition and the plan you have selected.

## Cancellation of Policy

You may cancel your policy at any time by giving a written notice to AmMetLife Insurance Berhad, and provided that no claims have been made during the current Policy Year, you shall be entitled to a refund of the premium as per the table below.

Period From Policy Anniversary, Not Exceeding	Premium Payment Mode			
	Yearly	Half Yearly	Quarterly	Monthly
15 Days (Not Applicable to 1 <sup>st</sup> Policy Year)	90%	80%	70%	No Refund
1 Month	80%	70%	50%	
2 Months	70%	50%	20%	
3 Months	60%	30%	No Refund	
4 Months	50%	20%	50%	
5 Months	40%	10%	20%	
6 Months	30%	No Refund	No Refund	
7 Months	25%	70%	50%	
8 Months	20%	50%	20%	
9 Months	15%	30%	No Refund	
10 Months	10%	20%	50%	
11 Months	5%	10%	20%	
Period Exceeding 11 Months	No Refund	No Refund	No Refund	

## Frequently Asked Questions

### 1. What is i.Am Health Smart?

**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. Who is eligible?

Individuals from age 30 days (attained age) to age 70 years (next birthday) are eligible to apply for **i.Am Health Smart**.

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

Your premium may vary depending on AmMetLife Insurance Berhad's underwriting requirements. Your 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 Insurance Berhad reserves the right to revise the premium rate if the actual claim experience is worse than expected, by giving you 30 days written notice prior to your next policy anniversary.

A grace period of 30 days from your renewal premium due date is allowed, after which, your policy shall be terminated.

### 4. What is the duration of my coverage?

**i.Am Health Smart** is conditionally renewable up to a maximum expiry age of 100 on next birthday, subject to AmMetLife Insurance Berhad's right to withdraw the entire portfolio if AmMetLife Insurance Berhad decides

to discontinue underwriting **i.Am Health Smart**.

### 5. Is there a lifetime limit for i.Am Health Smart?

No, there is no lifetime limit on **i.Am Health Smart**. You also don't need to worry if you have exceeded your annual limit, as it will reset every year during the coverage term.

### 6. Will my premium increase as I get older?

Your premium will increase according to your age on next birthday at each policy anniversary.

### 7. What is Co-Insurance?

You will be responsible for a portion of the eligible expenses as outlined in the Schedule of Benefits. The amount will be the lower of RM3,500 per Policy Year or 20% of the eligible expenses. We will cover the remaining eligible expenses in full.

### 8. What is deductible?

If you select the RM500 deductible option, you will need to pay for the first RM500 incurred, while we will take care of the balance of the eligible expenses. The same applies to the RM10,000 deductible option, where you will need to pay for the first RM10,000 incurred.

For individuals enrolling with an attained age 59 years (next birthday) and below, you have options to convert the RM10,000 deductible to RM500 deductible upon turning age 60 years (next birthday). There are 2 options to consider:



Option 1: Convert to a RM500 deductible without underwriting; or  
Option 2: Maintain the original RM10,000 deductible.

If Option 1 is selected during enrolment, you will be able to switch to Option 2 once the policy is in force but before the age of 60 years (next birthday). Once you have switched to Option 2, you are not allowed to switch back to Option 1.

Conversely, if Option 2 is selected during enrolment, it will not be possible to switch to Option 1 at a later time.

#### **9. Can I withdraw the funds from the Health Treat?**

No, the funds in the Health Treat cannot be withdrawn and can only be used for the eligible benefits listed.

#### **10. Will I be entitled to tax benefits?**

The premiums paid may qualify you for personal tax relief. However, tax benefits are subject to the Malaysian Income Tax Act 1967 and the final decision of the Inland Revenue Board.

## **Important Notes**

- You should satisfy yourself that this plan will best serve your needs and the premium payable under this plan is an amount you can afford.
- You should ensure that important information regarding this plan is disclosed to you and that you understand the information disclosed. If there is any ambiguity, you should seek clarification from AmMetLife Insurance Berhad. The exclusions and limitations of benefits highlighted in this brochure are not exhaustive.
- This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, and *insuranceinfo* booklet on Medical and Health Insurance (MHI) for details on important features and benefits of the plan before purchasing the plan.
- You are advised to refer to the policy contract for details on important features of the policy that you have purchased.
- You will have a 'Cooling-off' period of 15 days from the date receiving the electronic notification sent by AmMetLife Insurance Berhad informing that the policy has been issued or upon receipt of the policy contract, whichever is earlier. If you decide to terminate the policy during this period, the premium you have paid (less any medical examination expenses incurred) will be refunded to you.
- It may not be advantageous to switch from one health plan to another, as you may be subject to new underwriting requirements, a full waiting period and any applicable period for the exclusion of specific illnesses / pre-existing conditions of the new plan.
- AmMetLife Insurance Berhad reserves the right to withdraw the entire portfolio if it decides to discontinue underwriting **i.Am Health Smart** by giving you 30 days written notice. However, all policies within the portfolio will remain in force up to their respective next policy anniversary.
- You are advised to opt for payment via direct crediting of your banking account for your convenience for all policy benefits. The Direct Crediting Form is available on our website or call 1300 88 8800 for further information.

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

## Exclusions

- Pre-Existing Illness; or
- Specified Illnesses as defined in policy contract; or
- Any medical or physical conditions arising within the Waiting Period except for Injury; or
- Plastic/Cosmetic surgery (except the covered conditions mentioned under Alternative Treatment as stated in the i.Am Health Smart 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 such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof; or
- Dental conditions including dental treatment or oral surgery except as necessitated by Injury to sound natural teeth occurring in any Policy Year and performed by Dentist; or
- Private nursing, rest cures or sanitarium care (except the covered benefits mentioned under Home Nursing Care Benefit as stated in the i.Am Health Smart policy contract subjected to the stated limits), illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law (except for COVID-19); or
- Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions; or
- Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization; or
- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain (except the covered benefits or treatments as stated in the i.Am Health Smart policy contract subjected to the stated limits); or
- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or
- War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or
- Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from the process of nuclear fission or from any nuclear weapons material; or
- Expenses incurred for a donation of any body organ by a Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications; or

## Disclaimer

The information, statements and/or descriptions contained herein are strictly meant to be general information for quick reference and illustration purposes only and are not to be construed as a contract of insurance.

If you need further information, you may refer to any of our agents or call us at 1300 88 8800 or visit our website. In the event of any inconsistencies between the Bahasa Malaysia or other language versions and the English version of this brochure, the English wordings shall prevail.

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

To know more about **i.Am Health Smart** kindly talk to any of our friendly agents today.

- Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, massage or aromatherapy or other alternative treatment (except the covered benefits or treatments as stated in the i.Am Health Smart policy contract subjected to the stated limits); or
- Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations) (except for the mental health illnesses mentioned under Mental Health Benefit as stated in the i.Am Health Smart policy contract as subjected to the stated limits); or
- Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
- Expenses incurred for sex changes; or
- 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 90 consecutive days.

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

Underwritten by / *Ditanggungjamin oleh* / 承保者:  
**AmMetLife Insurance Berhad** (197301002252)

A PIDM member / *Ahli PIDM* / PIDM 的成员

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