

Annual Insurance Charges of OneMedic Plus

For Occupation Class 1 & 2 with Basic Co-Insurance

Attained Age	Lite1		Lite2		Elite 1		Elite 2	
	Co-insurance 5%, minimum MYR500, maximum MYR1,000, per policy year				Co-insurance 5%, minimum MYR500, maximum MYR2,000, per policy year			
	Male	Female	Male	Female	Male	Female	Male	Female
0 – 5	1,366	1,252	1,432	1,310	1,591	1,466	1,893	1,744
6 – 10	944	859	987	906	1,134	1,048	1,349	1,246
11 – 15	881	804	913	835	1,055	973	1,256	1,157
16 – 20	970	889	998	910	1,148	1,056	1,365	1,256
21 – 25	1,115	1,078	1,147	1,119	1,302	1,272	1,549	1,514
26 – 30	1,246	1,301	1,270	1,333	1,463	1,530	1,741	1,821
31 – 35	1,353	1,550	1,376	1,569	1,627	1,843	1,937	2,192
36 – 40	1,611	1,715	1,649	1,747	1,932	2,039	2,300	2,427
41 – 45	1,848	1,982	1,872	2,028	2,060	2,224	2,451	2,646
46 – 50	2,354	2,458	2,373	2,530	2,584	2,748	3,075	3,270
51 – 55	3,189	3,231	3,220	3,292	3,546	3,625	4,220	4,313
56 – 60	3,881	3,936	4,000	4,020	4,379	4,404	5,212	5,240
61 – 65	5,951	5,166	6,141	5,290	6,669	5,759	7,936	6,853
66 – 70	8,204	6,927	8,531	7,102	9,221	7,695	10,972	9,155
71 – 75	10,826	9,054	11,250	9,402	11,850	9,923	14,102	11,807
76 – 80	14,175	10,651	14,789	11,150	15,547	11,751	18,502	13,982
81	18,203	13,950	19,125	14,712	20,070	15,469	23,887	18,408
82	19,100	14,737	20,318	15,738	21,318	16,538	25,371	19,681
83	20,039	15,574	21,515	16,815	22,568	17,664	26,859	21,022
84	21,029	16,462	22,799	17,949	23,907	18,849	28,454	22,431
85	22,112	17,401	24,139	19,107	25,305	20,056	30,117	23,869
86	22,798	18,034	25,086	20,074	26,290	21,065	31,292	25,070
87	23,736	18,890	26,064	21,006	27,310	22,041	32,506	26,232
88	24,711	19,826	27,051	21,927	28,343	23,001	33,734	27,375
89	25,734	20,774	28,063	22,914	29,397	24,032	34,991	28,602
90	26,854	21,768	29,089	23,930	30,469	25,092	36,265	29,863
91	27,674	22,610	30,191	25,000	31,619	26,207	37,635	31,191
92	28,712	23,570	31,265	26,087	32,743	27,341	38,972	32,540
93	29,722	24,617	32,359	27,206	33,886	28,512	40,333	33,934
94	30,840	25,663	33,481	28,364	35,059	29,721	41,729	35,373
95	32,000	26,807	34,571	29,563	36,196	30,972	43,084	36,862
96	33,172	27,959	35,941	30,841	37,628	32,305	44,787	38,449
97	34,425	29,204	37,146	32,118	38,888	33,638	46,288	40,036
98	35,645	30,514	38,310	33,445	40,103	35,023	47,733	41,686
99	36,994	31,821	39,574	34,817	41,425	36,455	49,306	43,391

For Occupation Class 1 & 2 with RM5,000 Deductible

Attained Age	Lite1		Lite2		Elite 1		Elite 2	
	Male	Female	Male	Female	Male	Female	Male	Female
0 – 5	1,093	1,003	1,146	1,049	1,293	1,193	1,539	1,419
6 – 10	755	688	791	726	928	860	1,105	1,023
11 – 15	705	645	731	668	866	800	1,030	952
16 – 20	776	712	799	729	940	867	1,118	1,032
21 – 25	893	864	919	896	1,064	1,040	1,266	1,238
26 – 30	997	1,042	1,017	1,067	1,193	1,247	1,419	1,483
31 – 35	1,082	1,241	1,101	1,257	1,324	1,496	1,576	1,780
36 – 40	1,289	1,373	1,320	1,399	1,568	1,654	1,866	1,968
41 – 45	1,479	1,586	1,499	1,624	1,670	1,802	1,987	2,144
46 – 50	1,883	1,969	1,898	2,025	2,089	2,222	2,486	2,644
51 – 55	2,552	2,586	2,576	2,634	2,859	2,923	3,403	3,477
56 – 60	3,107	3,151	3,201	3,219	3,527	3,548	4,197	4,220
61 – 65	4,762	4,135	4,915	4,234	5,359	4,631	6,377	5,511
66 – 70	6,568	5,546	6,829	5,686	7,403	6,183	8,808	7,356
71 – 75	8,664	7,248	9,004	7,526	9,506	7,965	11,312	9,477
76 – 80	11,345	8,525	11,836	8,925	12,465	9,429	14,834	11,218
81	14,567	11,164	15,304	11,774	16,084	12,404	19,142	14,759
82	15,285	11,794	16,259	12,595	17,082	13,260	20,330	15,778
83	16,036	12,464	17,217	13,456	18,083	14,160	21,520	16,850
84	16,827	13,174	18,244	14,364	19,154	15,108	22,796	17,978
85	17,694	13,925	19,314	15,290	20,272	16,075	24,127	19,129
86	18,242	14,433	20,073	16,064	21,060	16,881	25,065	20,089
87	18,993	15,117	20,855	16,810	21,876	17,662	26,036	21,019
88	19,773	15,865	21,646	17,547	22,702	18,431	27,019	21,933
89	20,592	16,623	22,455	18,336	23,546	19,256	28,024	22,915
90	21,487	17,420	23,276	19,149	24,403	20,103	29,044	23,925
91	22,143	18,093	24,157	20,004	25,324	20,996	30,140	24,987
92	22,975	18,861	25,016	20,874	26,223	21,903	31,211	26,067
93	23,782	19,698	25,891	21,770	27,138	22,840	32,300	27,181
94	24,677	20,536	26,789	22,696	28,076	23,806	33,417	28,333
95	25,604	21,450	27,661	23,654	28,987	24,808	34,500	29,525
96	26,542	22,372	28,757	24,677	30,133	25,874	35,864	30,794
97	27,545	23,368	29,721	25,699	31,142	26,941	37,065	32,064
98	28,521	24,416	30,653	26,762	32,114	28,050	38,221	33,383
99	29,600	25,461	31,663	27,859	33,172	29,195	39,481	34,747

For Occupation Class 1 & 2 with MYR 10,000 Deductible

Attained Age	Lite1		Lite2		Elite 1		Elite 2	
	Male	Female	Male	Female	Male	Female	Male	Female
0 – 5	889	816	931	853	1,070	988	1,273	1,176
6 – 10	615	560	643	591	774	720	921	855
11 – 15	574	525	595	545	723	671	860	797
16 – 20	632	580	650	594	785	726	933	863
21 – 25	726	703	747	729	885	866	1,052	1,031
26 – 30	811	848	827	868	989	1,034	1,178	1,230
31 – 35	880	1,010	895	1,023	1,096	1,236	1,304	1,471
36 – 40	1,048	1,117	1,073	1,138	1,294	1,364	1,540	1,624
41 – 45	1,203	1,289	1,218	1,320	1,377	1,485	1,639	1,767
46 – 50	1,530	1,601	1,543	1,647	1,718	1,826	2,044	2,173
51 – 55	2,073	2,102	2,094	2,142	2,343	2,396	2,790	2,851
56 – 60	2,525	2,562	2,602	2,617	2,888	2,905	3,436	3,456
61 – 65	3,871	3,361	3,995	3,442	4,376	3,786	5,207	4,503
66 – 70	5,340	4,511	5,553	4,623	6,040	5,049	7,186	6,006
71 – 75	7,044	5,893	7,319	6,118	7,749	6,498	9,220	7,729
76 – 80	9,222	6,931	9,621	7,255	10,153	7,688	12,082	9,145
81	11,840	9,076	12,438	9,571	13,095	10,105	15,583	12,022
82	12,422	9,588	13,215	10,237	13,906	10,801	16,547	12,850
83	13,033	10,132	13,992	10,938	14,719	11,532	17,516	13,722
84	13,676	10,709	14,827	11,675	15,589	12,303	18,553	14,638
85	14,381	11,319	15,698	12,428	16,498	13,088	19,634	15,573
86	14,826	11,731	16,314	13,057	17,137	13,744	20,395	16,354
87	15,436	12,287	16,949	13,662	17,801	14,378	21,184	17,110
88	16,070	12,895	17,592	14,261	18,471	15,003	21,983	17,853
89	16,735	13,511	18,248	14,903	19,158	15,673	22,800	18,651
90	17,463	14,158	18,915	15,563	19,855	16,362	23,629	19,471
91	17,995	14,705	19,632	16,258	20,602	17,087	24,519	20,333
92	18,670	15,328	20,330	16,965	21,334	17,824	25,390	21,211
93	19,327	16,009	21,040	17,692	22,078	18,585	26,275	22,117
94	20,054	16,690	21,771	18,445	22,840	19,371	27,183	23,053
95	20,807	17,433	22,479	19,225	23,581	20,185	28,063	24,021
96	21,569	18,182	23,369	20,055	24,511	21,051	29,172	25,052
97	22,385	18,991	24,152	20,885	25,332	21,918	30,148	26,084
98	23,177	19,842	24,909	21,748	26,121	22,819	31,088	27,156
99	24,053	20,692	25,730	22,639	26,981	23,750	32,111	28,265

Note:

- The above rates are rounded to the nearest Ringgit.
- The insurance charges are deducted monthly from the account value of your policy to pay for the insurance coverage. The insurance charge will increase according to your attained age.
- The insurance charges for age 71-99 are for renewal only.
- The insurance charges above are applicable to standard risk only.
- The Annual Insurance Charges for Occupation Class 3 is additional 15% of the Annual Insurance Charges for Occupation Class 1 & 2.
- All occupations under Class 4 will not be covered by this plan.

Definition of Occupation Classes

- Class 1:** Persons engaged in professional, administration, managerial, clerical and non-manual occupations generally.
- Class 2:** Persons engaged in work of a supervisory nature and others not in Class 1 whose duties may involve occasional light manual work but not using tools or machinery or not exposing them to any special hazards. Persons who are required to travel outside office for business or professional purposes but not engaging in manual labour.
- Class 3:** Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or light machinery.
- Class 4:** Persons engaged in heavy manual work involving the use of heavy tools and machinery.