



## SmartCare Optimum Plus

### PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meets your needs. You should read your insurance policy wording carefully for full details on your coverage.

FIND OUT MORE:



#### Step 1 Is this policy right for you?

- This policy covers hospitalisation and surgical expenses (“H&S”) incurred due to covered illnesses until the policy term of 100 years.
- Your premiums will be pooled with other policy owners’ premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim**.

#### Step 2 Does it meet your needs?

##### What is covered?

- Hospital Room & Board: from RM100 to RM500 per day
- Surgical expenses: As charged, subject to Reasonable & Customary Charges & Overall Annual Limit

Benefits payable are on cashless/pay first, claim later basis and subject to:

- Annual limit: from RM50,000 to RM2.1 mil
- Lifetime limit: Not applicable

##### What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition).
- Specified illnesses (e.g. hypertension, diabetes) occurred during the first 120 days of policy coverage.
- Diseases required quarantine by law.

This is not a complete list. Please read your policy wording carefully for full details on what is and is not covered.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM’s TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

#### Step 3 Can you afford the increase in premiums over time?

**Premium Projection Table for SmartCare Optimum Plus Plan 3  
(Cashless Plan - with Deductible of RM10,000 at 30% discount)**

Age	Current premium upon age next birthday (RM)		Estimated premium				Over the long term, you can reduce premiums payable by choosing plans with: (a) A higher deductible. (b) A lower annual limit.
			Based on medical inflation of 7% <sup>1</sup> per annum (RM)		Based on medical inflation of 10% per annum (RM)		
Gender	Male	Female	Male	Female	Male	Female	
30	715	653					
35	812	757	1,139	1,061	1,308	1,219	
40	924	938	1,818	1,845	2,397	2,433	
45	1,103	1,202	3,042	3,316	4,605	5,021	
50	1,445	1,509	5,591	5,837	9,720	10,148	
55	2,108	1,952	11,439	10,596	22,836	21,153	
60	3,319	3,026	25,263	23,035	57,909	52,804	

- The projection above is solely for **illustration purposes only**.
- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72<sup>2</sup> is allocated to pay claims. The remainder goes to pay commissions to intermediary, management expenses and profits of the insurers.

<sup>1</sup> This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

<sup>2</sup> This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



**Now:** Premium sufficiently covers Claims and Others

**Future:** Arising from medical inflation, Premium may not be enough to cover Claims and Others

\* Others include Commissions, Management Expenses and Profits

Note: This chart is not drawn to scale

#### Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the effective date of the policy.
- The commissions<sup>3</sup> paid to the intermediary is 15% of the annual premium.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

<sup>3</sup> These figures are based on the current premium upon your age at the next birthday.

#### Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options	
Name	SmartCare Optimum Plus Plan 3 (Cashless Plan) (with Deductible at 30% discount)	Option 1 SmartCare Optimum Plus Plan 3 (Non-cashless Plan) (with Deductible at 30% discount)	Option 2 Multi Medic Multi Medic Prime: Plan 3 (Deductible Option 2)
Annual Premium	Male, age 35: RM812	RM690 <i>The annual premium is lower by RM122</i>	RM1,488 <i>The annual premium is higher by RM676</i>
	Female, age 35: RM757	RM643 <i>The annual premium is lower by RM114</i>	RM1,472 <i>The annual premium is higher by RM715</i>
Type	Cashless facility <i>We pay direct to hospitals</i>	Pay First, Claim Later <i>You pay for treatment first and claim from us later</i>	Cashless facility <i>We pay direct to hospitals</i>
Coverage Term	Until age 100 <i>Renewal is guaranteed but premium rates are not guaranteed</i>	Until age 100 <i>Renewal is guaranteed but premium rates are not guaranteed</i>	Until age 100 <i>Renewal is guaranteed but premium rates are not guaranteed</i>
Deductible	RM10,000 deductible per year	RM10,000 deductible per year	RM33,000 deductible per disability
Hospital Room & Board	RM180 per day	RM180 per day	RM3,300 per day
Surgical Expenses	As charged	As charged	As charged
Annual Limit	RM1.1mil	RM1.1mil	RM1.1mil
Lifetime Limit	Not Applicable	Not Applicable	Not Applicable

- **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM300 deductible means you have to pay RM300 out of your own pocket and we will pay the balance of the eligible expenses (up to the applicable limits).
- **Annual limit:** Maximum amount you can claim in a year.
- **Lifetime limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your intermediary for more information on the differences in features of these products.

## Customer's Acknowledgement\* (Optional)

Please ensure that you complete this section yourself and fully understand what you are signing.

I acknowledge that Generali Insurance Malaysia Berhad has provided me with a copy of the PDS.

I have read and understood the key information contained in this PDS.

*\* A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.*

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Name:

Date:

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