

# Allianz Elite Choice

Underwritten By : **Allianz** 

## MetaFin's Digitalized Group Medical Insurance for Modern Workforces!

Starting monthly as low as  
**RM32\***  
per employee



Your hard-built Small or Medium-sized Enterprise (SME) deserves the best. We're here with custom insurance solutions, crafted to shield your venture from the unexpected. With our SME insurance, you focus on growth while we handle the rest.



Easy Entry  
**Min 10 Staff**



**Hassles-free**  
Hospital Admission



**Cashless**  
Clinic Treatment\*



**No**  
Medical Underwriting



Pre-existing Conditions  
waiting Period  
**120 days**



**39 Critical Illnesses**  
Protection



Max. Entry Age  
**64 years old**

Disclaimer : MetaFin® users have the option to directly self-sign up for the mSME Solutions Program in the MetaFin Digital Platform. This program is underwritten by Allianz Malaysia Berhad, and the enrollment process is facilitated by authorised insurance agency MediSavers® Management Sdn. Bhd. The information herein may not fully reflect the context of the product disclosure sheet and full terms of the policy. Please refer to the documents for a detailed description of the product's features and the conditions under which any claims are made. MetaFin® is not liable for misinterpretation of product benefits and claim conditions as described in the policy wording sheet and product disclosure sheet.

Authorised Insurance Agency :

Underwritten By :

Digital Platform :



MediSavers Management Sdn. Bhd. (1248537-X)  
Registered Corporate Insurance Agency



## Group Hospitalisation & Surgical (GHS)

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6						
	(RM)											
Overall Annual Limit <i>(per Policy Year)</i>	500,000	300,000	120,000	60,000	40,000	20,000						
Hospital Room & Board <i>(subject to a max of 250 days per Policy Year)</i>	600	400	250	200	150	100						
Intensive Care Unit <i>(subject to a max of 50 days per Policy Year)</i>	<b>As charged.</b> <b>Subject to Reasonable and Customary Charges.*</b>											
Hospital Supplies and Services												
Surgical Fees												
Anaesthetist Fees												
Operating Theatre Fees												
In-Hospital Physical Visit <i>(subject to a maximum of 250 days per Policy Year and subject to a maximum of 2 visits per day)</i>												
Pre-Hospitalisation Diagnostic Tests <i>(within 180 days prior to hospitalisation)</i>												
Pre-Hospitalisation Specialist Consultation <i>(within 180 days prior to hospitalisation)</i>												
Second Surgical Opinion <i>(within 180 days prior to hospitalisation)</i>												
Ambulance Fees <i>(results in hospitalisation)</i>												
Organ Transplant Treatment												
Day Care Procedure/Surgery												
Daily Cash Allowance for Non-Mental Illness Admissions at Government Hospital <i>(subject to a maximum of 250 days per Policy Year)</i>							500	350	250	200	150	100
Medical Report Fee							As charged, up to maximum of RM500 per Policy Year					
Miscarriage Benefit							1,200 per Policy Year					
In-Patient Mental Illness	10,000 per Policy Year											
Intraocular Lens	As charged											
Monofocal (non-toric) lens	subject to Reasonable and Customary Charges											
Non-Monofocal (toric) lens	3,000 per Policy Year											
Emergency Evacuation	10,000 per Policy Year											
Funeral Expenses (all causes)	10,000											
Health Screening	100 per Policy Year											
<b>Basic: Post-Hospitalisation Benefits</b>												
Post-Hospitalisation Treatment <i>(within 180 days from discharged, with physiotherapy coverage)</i>	As charged											
Home Nursing Care <i>(subject to a maximum of 250 days per Policy Year)</i>	subject to Reasonable and Customary Charges											
Out-Patient Kidney Dialysis Treatment /Stroke Treatment	1,800 per Policy Year											
Alternative Treatment	1,800 per Policy Year											
<b>Basic: Out-Patient Treatment Benefits</b>												
Accidental Dental Treatment <i>(within 24 hours after the accident and follow-up treatment up to 180 days)</i>	As charged											
Accidental Out-Patient Treatment <i>(within 24 hours after the accident and follow-up treatment up to 180 days)</i>	subject to Reasonable and Customary Charges											
Out-Patient Dengue or Enteric Fever Treatment	100 per Policy Year											
Emergency Sickness Out-Patient Treatment <i>(10 pm to 8 am)</i>	100 per Policy Year											
<b>Basic: Cancer Treatment Benefits</b>												
Out-Patient Cancer Treatment	As charged											
Genomic Test for Cancer	subject to Reasonable and Customary Charges											

Note:  
The Reasonable and Customary Charges are based on Private Healthcare Facilities and Services (Private Hospitals and other Private Healthcare Facilities) Regulations 2006 of Malaysia, including any subsequent amendment(s) or enactment of it.

Authorised Insurance Agency :

Underwritten By :

Digital Platform :



MediSavers Management Sdn. Bhd. (1248537-X)  
Registered Corporate Insurance Agency



## Group Outpatient Clinical (GOPC)

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)			
<b>Out-Patient General Practitioner (GP) Care</b>						
Consultation	Cashless for Panel Clinics As charged subject to Reasonable & Customary Charges					
Medication						
Injection						
Diagnostic Services						
Out-Patient Surgical Procedure						
Mandatory Child Immunisation						
Pap Smear Examination <i>(Once per Policy Year)</i>						
Non-panel GP Clinic Visit				On reimbursement basis As charged subject to Reasonable & Customary Charges		
Overseas Coverage <i>(Max up to RM100 per visit)</i>				Unlimited		
Overall Annual Limit				Unlimited		
<b>Out-Patient Specialist (SP) Care</b>						
Consultation	Cashless As charged subject to Reasonable & Customary Charges					
Medication						
Injection						
Diagnostic Services						
Physiotherapy						
Out-Patient Surgical Procedure						
Overseas Coverage <i>(Max up to RM200 per visit)</i>				On reimbursement basis As charged subject to Reasonable & Customary Charges 1		
<b>(Optional) Supplementary Riders of Out-Patient Clinical</b>						
Out-Patient Mental Illness Treatment (OPMI)				Cashless		
Direct Paediatrician Benefit (DPAED) <i>(Including Mandatory Child Immunisation)</i>				As charged subject to Reasonable & Customary Charges 1		
Overall Annual Limit	5,000	2,500	1,800			

## Group Term Life (GTL)

Basic	Plan 1 (RM)	Plan 2(RM)	Plan 3(RM)	Plan 4(RM)	Plan 5(RM)	Plan 6(RM)
Death* or Total and Permanent Disability (TPD)* or Partial and Permanent Disability (PPD)* or Terminal Illness (TI), whichever is earlier *all causes	500,000	300,000	200,000	150,000	100,000	50,000
<b>Optional Riders</b>						
Accidental Death and Disablement (ADDI)	500,000	300,000	200,000	150,000	100,000	50,000
Additional Critical Illness (ACI)	500,000	300,000	200,000	150,000	100,000	50,000
Accelerated Critical Illness (ACCI)	500,000	300,000	200,000	150,000	100,000	50,000
Repatriation of Mortal Remains (RMR)	100,000					

Authorised Insurance Agency :

Underwritten By :

Digital Platform :



MediSavers Management Sdn. Bhd. (1248537-N)  
Registered Corporate Insurance Agency



## Dental

Benefits	Plan 1 (RM)	Plan 2 (RM)
Overall Annual Limit	400	300
<b>Basic Treatments</b>	As charged subject to Reasonable and Customary Charges	
Filling, Extraction, Dressing, Medication, IOPA X-ray, Root Canal Treatment		
<b>Gum Treatments</b>		
Gingival Curretage		
<b>Preventive Treatments</b>		
Dental Check-up, Consultation, Scaling and Polishing		
<b>Complex Treatments</b>		
Wisdom Tooth Surgery, Surgical Removal of Roots, Periodontal Surgery		
<b>Dentures</b>		
Partial or Full Dentures		
<b>Restorative Treatments</b>		
Capping, Crowns and Bridges		

Authorised Insurance Agency :



MediSavers Management Sdn. Bhd. (128837-X)  
Registered Corporate Insurance Agency

Underwritten By :



Digital Platform :



## List of 39 Critical Illnesses

Critical Illnesses covered under Additional and Accelerated Critical Illness (ADCI & ACCI, optional riders to GTL):

01. Stroke - Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	21. Brain Surgery
02. Heart Attack - of specified severity	22. Heart Valve Surgery
03. Kidney Failure - Requiring dialysis or kidney transplant	23. Terminal Illness
02. Cancer - of specified severity and does not cover very early cancers	24. Bacterial Meningitis - Resulting in Permanent inability to perform Activities of Daily Living
05. Coronary Artery By - Pass Surgery	25. Major Head Trauma - Resulting in Permanent inability to perform Activities of Daily Living
06. Serious Coronary Artery Disease	26. Chronic Aplastic Anaemia - Resulting in Permanent Bone Marrow Failure
07. Angioplasty And Other Invasive Treatments for Coronary Artery Disease*	27. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms
08. End-Stage Liver Failure	28. Parkinson's Disease - Resulting in Permanent inability to perform Activities of Daily Living
09. Fulminant Viral Hepatitis	29. Alzheimer's Disease / Severe Dementia
10. Coma - Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	30. Muscular Dystrophy
11. Benign Brain Tumour - of specified severity	31. Surgery to Aorta
12. Deafness - Permanent and Irreversible	32. Multiple Sclerosis
13. Third Degree Burns - of specified severity	33. Primary Pulmonary Arterial Hypertension - of specified severity
14. Human Immunodeficiency Virus (HIV) Infection due to Blood Transfusion	34. Medullary Cystic Disease
15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	35. Cardiomyopathy - of specified severity
16. Full-blown AIDS	36. Systemic Lupus Erythematosus with Severe Kidney Complications
17. End-Stage Lung Disease	37. Paralysis of Limbs
18. Encephalitis - Resulting in Permanent inability to perform Activities of Daily Living	38. Blindness - Permanent and Irreversible
19. Major Organ/Bone Marrow Transplant	39. Loss of Independent Existence
20. Loss of Speech	

Notes:  
The Sum Assured of the Basic Policy shall reduce proportionally by the Sum Assured of Accelerated Critical Illness benefit paid.

2 For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, ten percent (10%) of the Rider Sum Assured shall be payable subject to a maximum of RM25,000 and is payable once only in the lifetime of the Insured Member.

Authorised Insurance Agency :



MediSavers Management Sdn. Bhd. (1248557-X)  
Registered Corporate Insurance Agency

Underwritten By :



Digital Platform :



## Eligible Age (Age Nearest Birthday)

Benefits		Minimum Entry Age	Maximum Entry Age	Maximum Renewable Age	Expiry Age
<b>Employee</b>					
GTL (Death / TPD / PPD / TI)					
Optional Rider to GTL	ACCI	16 years old	64 years old	74 years old	75 years old
	ADCI				
	ADDI	16 years old	64 years old	69 years old	70 years old
	RMR	16 years old	64 years old	74 years old	75 years old
GHS					
Optional Rider of GHS	OPC	16 years old	64 years old	74 years old	75 years old
Optional Rider of OPC	DENT				
	OPMI	16 years old	64 years old	74 years old	75 years old
<b>Dependent: Spouse</b>					
GHS					
Optional Rider of GHS	OPC	16 years old	64 years old	74 years old	75 years old
	DENT				
Optional Rider of GOPC	OPMI	16 years old	64 years old	74 years old	75 years old
<b>Dependent: Child</b>					
GHS					
Optional Rider of GHS	OPC	15 days	23 years old	23 years old	24 years old
	DENT				
Optional Rider of GOPC	OPMI	15 days	23 years old	23 years old	24 years old
	DPAED				

## Headcounts

Group size at policy inception	Group Term Life	Group Hospitalisation & Surgical
Minimum		10 employees
Maximum		350 employees

## Waiting Period (Group Hospitalisation & Surgical)

Conditions	Waiting Period
Pre-existing Conditions & Specified Illnesses	120 days
Any Disability (except for Injury)	30 days

## Waiting Period (Additional / Accelerated Critical Illness)

Conditions	Waiting Period
Any Critical Illness, other than the conditions stated below	30 days
<ul style="list-style-type: none"> <li>• Angioplasty and other invasive treatments for Coronary Artery Disease</li> <li>• Cancer - of specified severity and does not cover very early cancers</li> <li>• Coronary Artery By-Pass Surgery</li> <li>• Heart Attack - of specified severity</li> <li>• Serious Coronary Artery Disease</li> </ul>	60 days

### Personal Health Declaration Form

a) Aged 65 years old and above; or  
 b) Applying for Additional Critical Illness (except Plan 4, 5 & 6) are required to complete the Personal Health Declaration Form and subject to underwriting.

### SME Submission Requirements :

1. Application form
2. Letter of Authorization
3. Color copy IC of all Authorized persons in item no.2
4. Company Form 9,13 (If any), 24, 44 and 49 & Memorandum and Addendum
5. E-payment form
6. Copy of client bank statement showing bank name, account holder name and account number
7. Members Listing in excel file for policy issuance

Authorised Insurance Agency :

Underwritten By :

Digital Platform :



MediSavers Management Sdn. Bhd. (1248537-X)  
 Registered Corporate Insurance Agency



## How Much Does It Cost You In Total?

### Group Hospitalisation & Surgical

Per Insured Member(s)	RB 600	RB 400	RB 250	RB 200	RB 150	RB 100
	(RM)					
Employee only	2,463.00	1,752.00	1,144.00	789.00	489.00	386.00
Employee & Spouse	6,157.50	4,380.00	2,860.00	1,972.50	1,222.50	965.00
Employee & Child	6,157.50	4,380.00	2,860.00	1,972.50	1,222.50	965.00
Employee & Family	9852.00	7,008.00	4,576.00	3,156.00	1,956.00	1,544.00

### GHS Optional Rider

Outpatient Clinical	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Per Insured Member	1,220.00	915.00	812.00
Direct Paediatrician Benefit (DPAED)		29.00	
Out-Patient Mental Illness Treatment (OPMI)		126.00	

### Basic : Group Term Life (GTL)

Group Term Life(Age Nearest Birthday) *Per Insured Member	Plan 1 500,000	Plan 2 300,000	Plan 3 200,000	Plan 4 150,000	Plan 5 100,000	Plan 6 50,000
	(RM)					
Death / Total and Permanent Disability (TPD) / Partial and Permanent Disability (PPD) / Terminal Illness (TI)*						
16 to 35	700.00	420.00	280.00	210.00	140.00	70.00
36 to 40	950.00	570.00	380.00	285.00	190.00	95.00
41 to 45	1,525.00	915.00	610.00	457.50	305.00	152.50
46 to 50	2,700.00	1,620.00	1,080.00	810.00	540.00	270.00
51 to 55	4,675.00	2,805.00	1,870.00	1,402.50	935.00	467.50
56 to 60	7,700.00	4,620.00	3,080.00	2,310.00	1,540.00	770.00
61 to 65	13,825.00	8,295.00	5,530.00	4,147.50	2,765.00	1,382.50
66 to 69	23,700.00	14,220.00	9,480.00	7,110.00	4,740.00	2,370.00
70 to 74	37,350.00	22,410.00	14,940.00	11,205.00	7,470.00	3,735.00
Accidental Death & Disablement (ADDI)						
16 to 69	475.00	285.00	190.00	142.50	95.00	47.50
Additional Critical Illness (ADCI)						
16 to 35	725.00	435.00	290.00	217.50	145.00	72.50
36 to 40	1,025.00	615.00	410.00	307.50	205.00	102.50
41 to 45	1,900.00	1,140.00	760.00	570.00	380.00	190.00
46 to 50	3,100.00	1,860.00	1,240.00	930.00	620.00	310.00
51 to 55	4,825.00	2,895.00	1,930.00	1,447.50	965.00	482.50
56 to 60	6,900.00	4,140.00	2,760.00	2,070.00	1,380.00	690.00
61 to 65	10,275.00	6,165.00	4,110.00	3,082.50	2,055.00	1,027.50
66 to 69	13,350.00	8,010.00	5,340.00	4,005.00	2,670.00	1,335.00
70 to 74	17,925.00	10,755.00	7,170.00	5,377.50	3,585.00	1,792.50
Accelerated Critical Illness (ACCI)						
16 to 35	600.00	360.00	240.00	180.00	120.00	60.00
36 to 40	825.00	495.00	330.00	247.50	165.00	82.50
41 to 45	1,525.00	915.00	610.00	457.50	305.00	152.50
46 to 50	2,300.00	1,380.00	920.00	690.00	460.00	230.00
51 to 55	3,425.00	2,055.00	1,370.00	1,027.50	685.00	342.50
56 to 60	4,675.00	2,805.00	1,870.00	1,402.50	935.00	467.50
61 to 65	7,025.00	4,215.00	2,810.00	2,107.50	1,405.00	702.50
66 to 69	8,425.00	5,055.00	3,370.00	2,527.50	1,685.00	842.50
70 to 74	11,125.00	6,675.00	4,450.00	3,337.50	2,225.00	1,112.50
Repatriation of Mortal Remains (RMR)						
16 to 74			26.00			

Authorised Insurance Agency :

Underwritten By :

Digital Platform :



MediSavers Management Sdn. Bhd. (1248537-X)  
Registered Corporate Insurance Agency



### Dental Benefit

Dental Benefit (DENT)	Plan 1 (RM)	Plan 2 (RM)
Per Insured Member	150.00	80.00

### Fee and Charge\*\*

Stamp Duty	RM10.00
Managed Care Fee	
• Group Hospitalisation & Surgical	RM18.00 per Insured Member
• Combined Group Hospitalisation & Surgical and Outpatient Clinical Rider	RM36.00 per Insured Member

Authorised Insurance Agency :



MediSavers Management Sdn. Bhd. (1248537-X)  
Registered Corporate Insurance Agency

Underwritten By :



Digital Platform :

