



Healthcare costs are rising every year. Take charge of your medical insurance.

Allianz gives you the flexibility to take charge of your medical insurance costs and save more with the flexible options.

Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)
Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia
A PIDM member

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.
Please refer to PIDM'S TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Flexible medical coverage that lets you take charge of your finances

Healthcare costs are increasing worldwide, impacting insurance premiums. However, we understand that your health remains your most valuable asset.

Introducing HealthAssured, a medical rider that offers:

- Comprehensive & reliable coverage – Ensuring continuous protection
- Financial flexibility – Helping you take charge of your expenses
- Peace of mind – So you can focus on what matters most



Why choose HealthAssured?

HealthAssured keeps insurance affordable and reliable, giving you flexibility and comprehensive coverage.



Welcome Benefit

Get an instant 20% Cost of Insurance (COI) discount upon sign up.



No Claim Benefit

Stay claim-free and keep your 20% COI discount year after year.



Flexible Cost Saving Options

Customise your co-insurance level for lower premiums and manageable out-of-pocket expenses.



High Overall Annual Limit

Enjoy up to RM3 million coverage with this plan.



No Hospital Room & Board Limit

No cap on the number of days you can claim!



Personalised Cancer Care

Identify the best treatment options through advanced genomic testing.



Peace of Mind for You, Protection for Your Loved Ones

If the unexpected happens, the Bereavement Benefit will be paid to help ease financial burdens and providing crucial support when it is needed most.

With HealthAssured, you get the best of both worlds—cost savings and reliable protection. Take charge of your health and secure your future with Allianz Life Insurance Malaysia Berhad ("Allianz") today!

2 New ways to manage insurance cost with HealthAssured

1

Receive Welcome Benefit & No Claim Benefit

Sign up for HealthAssured and enjoy a 20% discount on your COI right from the start.

The 20% COI discount remains in place with the No Claim Benefit, as long as you stay claim-free during the Review Period. If you do make a claim, the 20% COI discount will pause for two years. But don't worry! If you remain claim-free for two consecutive years, you will regain the 20% COI discount in the third year.



Example:

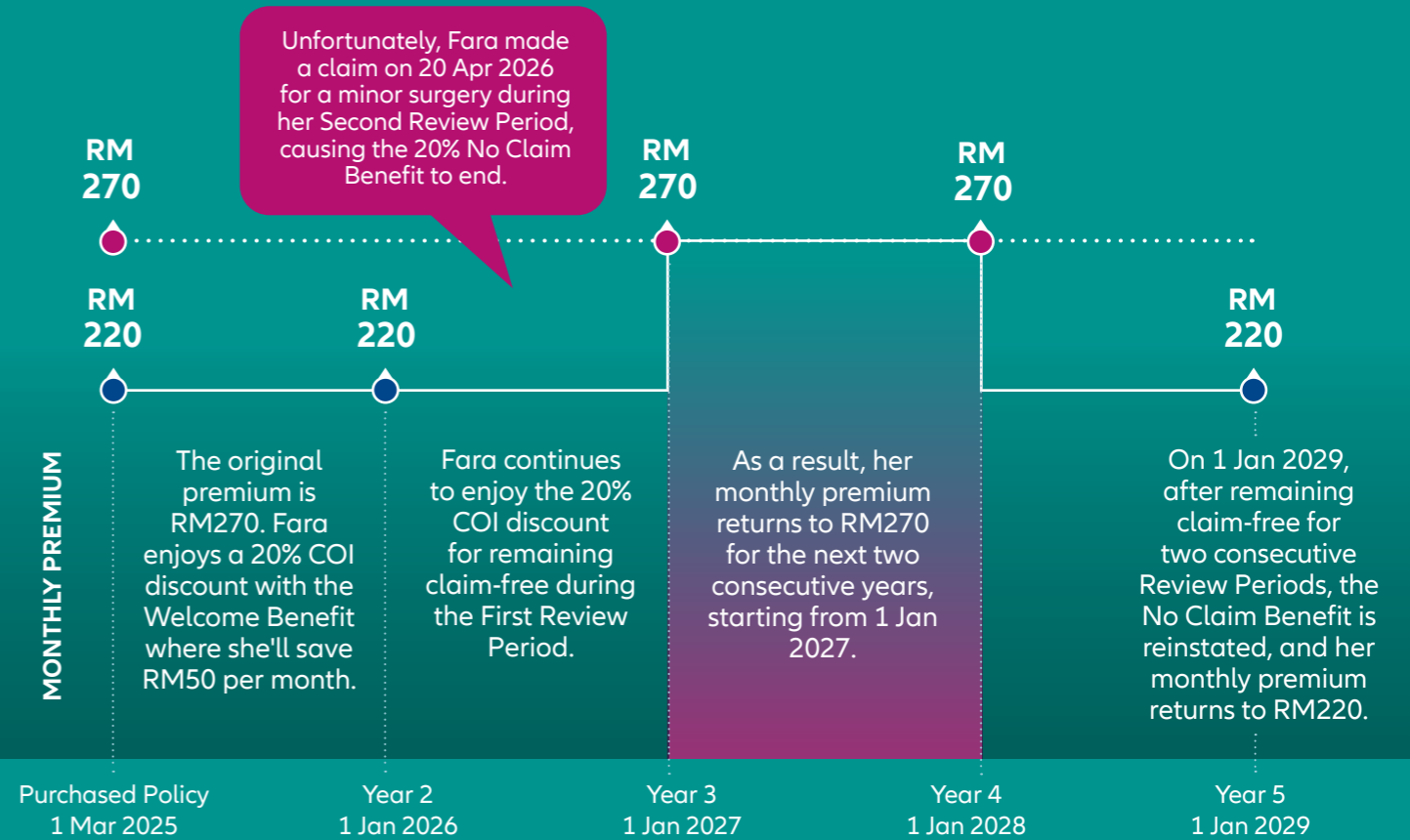
Fara, 30, a non-smoker. With rising medical costs, Fara seeks a smarter way to stay protected. Knowing her healthy lifestyle means fewer claims, she is drawn to HealthAssured's Welcome Benefit and No Claim Benefit for long-term savings with lower premiums. She opts for this plan with 15% co-insurance, attached to Allianz AssuredLink, which provides RM50,000 coverage until age 70, a 100% managed fund, and a monthly premium payment option.

Premium Explanation:

Her original premium is RM270. Upon signing up, Fara enjoys a Welcome Benefit of 20% COI discount where her monthly premium is now RM220. This allows her to save RM50 per month as long as she doesn't make a claim.



How Fara's Welcome Benefit and No Claim Benefit work





2 New ways to manage insurance cost with HealthAssured

2 Cost Saving Options tailored to your needs

Co-insurance is a flexible cost saving options where you and the insurer share medical expenses based on a fixed percentage. With HealthAssured, you can choose between a 5% or 15% co-insurance, allowing you to tailor the plan to your financial needs.



Example: Twin brothers, Daniel and Sam, are looking for a medical plan to keep up with rising costs and strengthen their protection. They find that HealthAssured's Cost Saving Options perfectly match their financial goals, offering them the flexibility they need.

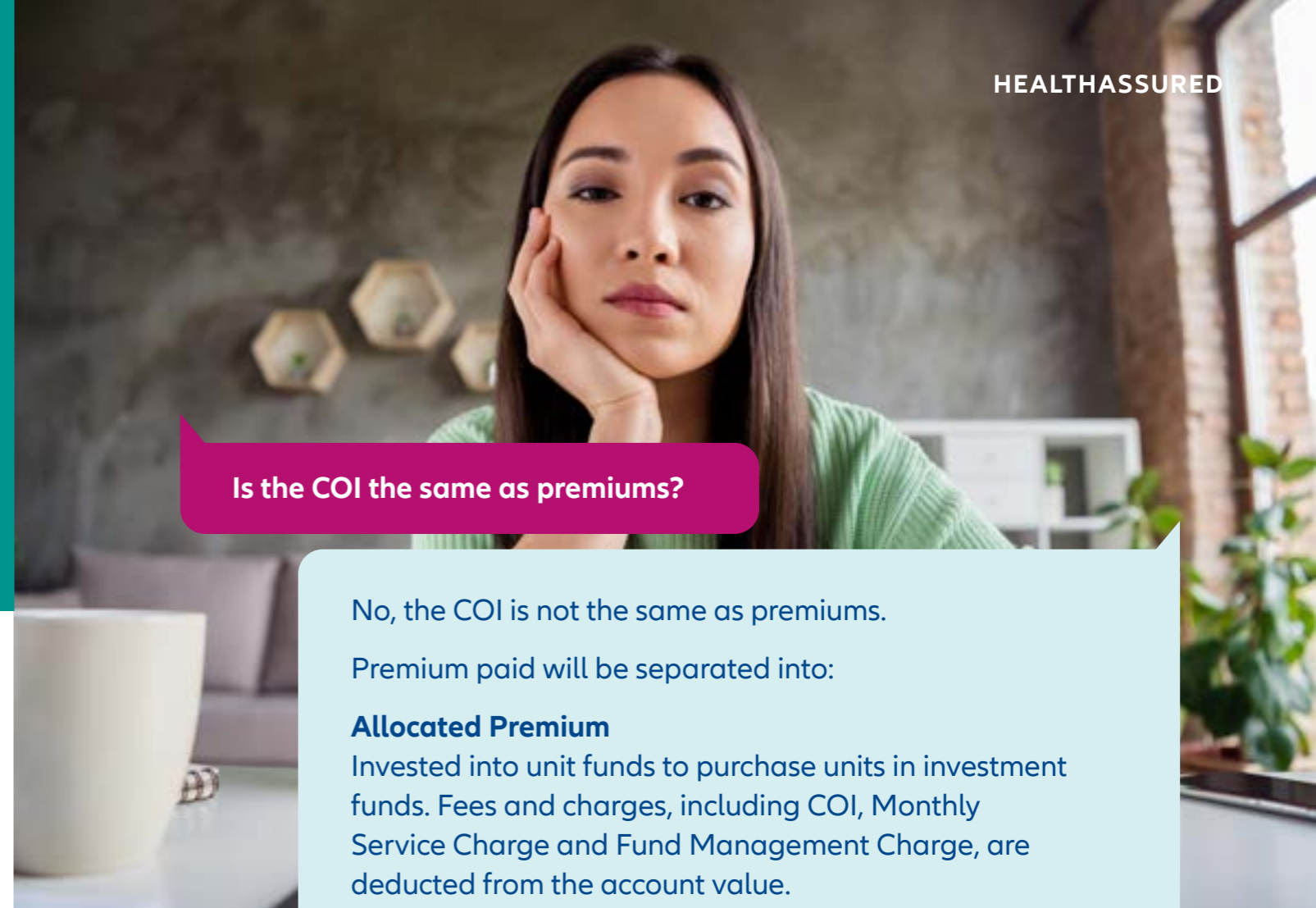
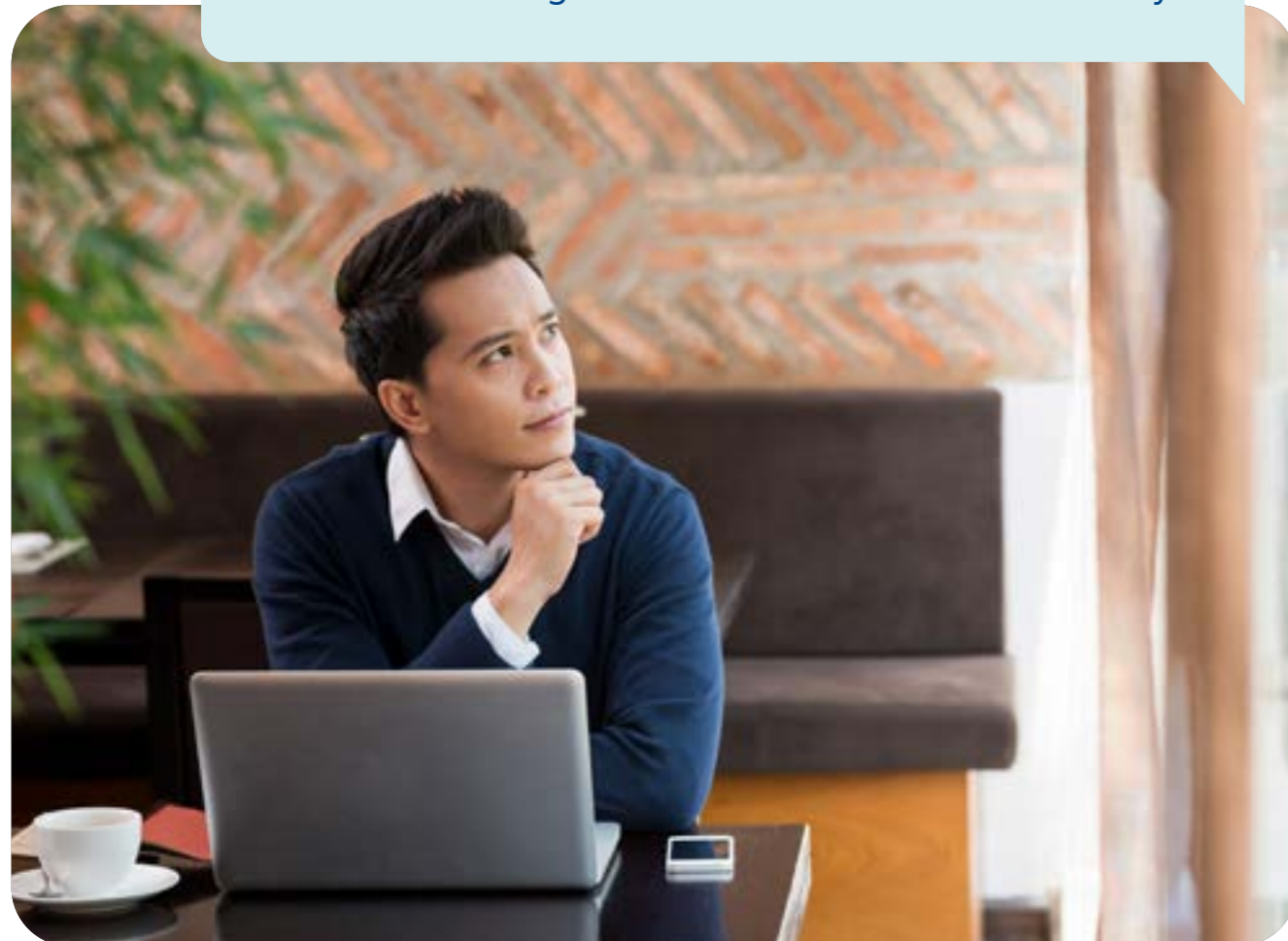
	 Daniel Older twin, family man	 Sam Younger twin, single
Lifestyle	<ul style="list-style-type: none"> Active and healthy 3 years in an SME Financial commitments: house, car, children 	<ul style="list-style-type: none"> Active and healthy Employed as a recent Master's graduate
Cost Saving Options	Daniel opts for this plan with 15% co-insurance (max RM2,500 per year)	Sam opts for this plan with 5% co-insurance (max RM1,000 per year)
Events	1 Mar 2025 Both Daniel and Sam purchase their insurance at the same time.	
	<ul style="list-style-type: none"> Saves more long-term than his previous plan without co-insurance 	<ul style="list-style-type: none"> Has lower initial out-of-pocket costs compared to huge medical bills
	1 May 2028 <ul style="list-style-type: none"> Undergo an unexpected medical procedure Medical bill: RM30,000 Daniel pays RM2,500, while HealthAssured covers RM27,500 	1 Jun 2028 <ul style="list-style-type: none"> Injured left leg during a football match and requires hospitalisation Medical bill: RM25,000 Sam pays RM1,000, while HealthAssured covers RM24,000
	14 Oct 2028 <ul style="list-style-type: none"> Hospitalised due to a heart attack Medical bill: RM2,000,000 - fully covered by HealthAssured as the annual cap has been reached. Daniel is not required to pay any out-of-pocket amount. 	14 Aug 2028 <ul style="list-style-type: none"> Falls sick and requires hospitalisation Medical bill: RM50,000 - fully covered by HealthAssured as the annual cap per year has reached. Sam is not required to pay any out-of-pocket amount.
	1 Jan 2029 <ul style="list-style-type: none"> Overall Annual Limit of RM3,000,000 refreshed for continued coverage 	1 Jan 2029 <ul style="list-style-type: none"> Overall Annual Limit of RM3,000,000 refreshed for continued coverage
Summary	Smart Savings with Higher Co-Insurance: <ul style="list-style-type: none"> Shares costs upfront at a fixed percentage Higher co-insurance leads to greater long-term savings, especially with a healthy lifestyle 	Better Financial Control: <ul style="list-style-type: none"> Sets co-insurance percentage upfront for better control Caps cost-sharing to avoid overwhelming medical bills Supports better financial planning and future security

Are you wondering the same as them?

When do Cost Saving Options not apply?

Don't worry! In certain situations, co-insurance will not apply, including:

1. Emergency Treatment, including Accident Cases
2. Out-Patient Cancer Treatment Benefit
3. Out-Patient Kidney Dialysis Benefit
4. Treatment sought at a Government Healthcare Facility



Is the COI the same as premiums?

No, the COI is not the same as premiums.

Premium paid will be separated into:

Allocated Premium

Invested into unit funds to purchase units in investment funds. Fees and charges, including COI, Monthly Service Charge and Fund Management Charge, are deducted from the account value.

Unallocated Premium

Used to cover the insurer's expenses and commissions.

How is the COI charged?

The COI is based on several factors, such as Cost Saving Options, age, gender, health status, occupation class, etc.

What is determined during the Review Period?

The Review Period determines whether you are eligible to continuously enjoy the 20% No Claim Benefit discount on the COI.

Value-Added Services*

Our Value-Added Services are designed to provide extra convenience and support to enhance your coverage.

Allianz Care@Home

Allianz Care@Home is a Value-Added Service provided by a third party appointed by us which provides medical-assisted attention to the Life Assured at his/her own home, subject to our terms and conditions. Subject to our approval, the Life Assured shall be entitled to claim the benefits applicable to an in-patient under the Hospitalisation and Surgical Benefit and Hospital Income Benefit (if any).

**We reserve the right to amend the terms and conditions of the Value-Added Services or terminate them by providing you with written notice of one (1) month before the effective date of the revision(s) or termination.*

Note: For the complete list of Value-Added Services under this product, please refer to the Allianz website.

Underwriting

		Minimum	Maximum
Life Assured Entry Age Limits (Age nearest birthday)	Preborn	13 weeks into pregnancy	36 weeks into pregnancy
	Child/Adult	15 days old	70 years old
Coverage Term	Guaranteed renewable up to 100 years old		



Table of Benefits

Insured Benefits	(RM)
Overall Annual Limit	3,000,000
Overall Lifetime Limit	No limit
Cost Saving Options Applicable to Benefits A to D, except in the following circumstances: 1. Emergency Treatment, including accident cases 2. Out-Patient Cancer Treatment Benefit 3. Out-Patient Kidney Dialysis Benefit 4. Treatment received at a Government Healthcare Facility	- 5% Co-insurance of eligible expenses, amount borne by Policy Owner up to RM1,000 per Policy Year; or - 15% Co-insurance of eligible expenses, amount borne by Policy Owner up to RM2,500 per Policy Year
A) Hospitalisation and Surgical Benefits	
1 Hospital Room and Board (No limit on number of days per Policy Year, provided it is medically necessary)	200 per day
2 Intensive Care Unit (No limit on number of days per Policy Year, provided it is medically necessary)	As charged, subject to Reasonable and Customary Charges*
3 Lodger Benefit (No limit on number of days per Policy Year, provided it is medically necessary)	100 per day
4 Hospital Supplies and Services	As charged, subject to Reasonable and Customary Charges*
5 Surgical Fees	
6 Anaesthetist Fees	
7 Operating Theatre Fees	
8 Ambulance Fees	
9 Day-Care Surgery	
10 In-Hospital Physician Visit (subject to a maximum of two (2) visits per day)	
11 Pre-Hospitalisation Diagnostic Tests (within ninety (90) days prior to Hospitalisation)	
12 Pre-Hospitalisation Consultation (within ninety (90) days prior to Hospitalisation – maximum of three (3) Physician consultations)	
13 Organ Transplant	
14 Medical Report Fees Reimbursement	Up to 500 per Policy Year

Insured Benefits	(RM)
B) Post-Hospitalisation Benefits	
1 Post-Hospitalisation Treatment (within one hundred and eighty (180) days following discharge from Hospital)	As charged, subject to Reasonable and Customary Charges*
2 Home Nursing Care (within one hundred and eighty (180) days following discharge from Hospital)	Up to 10,000 per Policy Year
3 Physiotherapy Treatment (within one hundred and eighty (180) days following discharge from Hospital)	Up to 6,000 per Policy Year
4 Reimbursement for Chiropractic, Chiropody, Homeopathy, Osteopathy or Acupuncture (within one-hundred and eighty (180) days following discharge from Hospital)	Up to 2,000 per Policy Year

*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.

Insured Benefits		(RM)
C) Out-Patient Treatment Benefits		
1	Accidental Out-Patient Treatment and thirty (30) days follow up treatment	Up to 2,000 per Policy Year
2	Out-Patient Kidney Dialysis Treatment <i>(includes consultation, examination tests and prescribed medicines)</i>	As charged, subject to Reasonable and Customary Charges*
3	Out-Patient Dengue or Enteric Fever Treatment <i>(includes consultation, examination tests and prescribed medicines)</i>	
4	Cancer Treatment Benefit	As charged, subject to Reasonable and Customary Charges*
	Out-Patient Cancer Treatment <i>(radiotherapy, chemotherapy, targeted therapy, hormonal therapy or immunotherapy including consultation, examination tests and prescribed medicines)</i>	
	Genomic Test for Cancer	
	Out-Patient Imaging <i>(MRI/PET)</i>	
5	Intraocular Lens	As charged, subject to Reasonable and Customary Charges* ^

Insured Benefits		(RM)
D) Other Benefits		
1	Second Medical Opinion	Up to 2,000 per Policy Year
2	Congenital Conditions of Life Assured	Not Applicable
	Manifested or diagnosed before the Life Assured attains seventeen (17) years of age	
	Manifested or diagnosed after the Life Assured attains seventeen (17) years of age	As charged, subject to Reasonable and Customary Charges*
E) Bereavement Benefit		
3	Death (subject to Suicide Clause)	50,000
F) Optional Benefit		
4	Hospital Income Benefit <i>(maximum thirty (30) days per Policy Year)</i>	100 per day

*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.

^ For claims on monofocal (non-toric) lenses only. In the event of any claim on intraocular lens other than the monofocal (non-toric) lens, all claims previously made and to be made under this benefit shall be capped at RM3,000 per eye per surgery.

Exclusions

The product shall not pay any benefit arising from or accelerated, directly or indirectly, wholly or partly by:

1. Pre-Existing Conditions.
2. Specified Illnesses occurring during the Waiting Period, whether or not caused by an Accident.
Definition of Waiting Period:
 - a. the period of first thirty (30) days for any Disability other than Specified Illnesses; or;
 - b. the period of first one hundred and twenty (120) days for Specified Illnesses,
 from the Issue Date, Reinstatement Date, the date of birth of the Life Assured or the effective date of plan conversion or upgrade, whichever is later, during which any Disability, Specified Illness, or Pre-Existing Conditions that arise, occurs, manifests or is discovered shall not be claimable under this product.
3. Any Disability arising during the Waiting Period except for Accidental Injuries.
4. Surgery and/or treatment related to plastic/cosmetic purposes, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik) and any prescription thereof or therefor.
5. The use or acquisition of all types of external prosthetic, external appliances, or corrective devices, including but not limited to artificial limbs, hearing aids, pacemakers, and braces, and any prescriptions thereof or therefor.
6. Dental conditions including dental treatment or oral Surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the period of cover.
7. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, Acquired Immunodeficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and Human Immunodeficiency Virus (HIV) related Diseases, and any communicable Diseases requiring quarantine by law.
8. 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 sterilisation.
9. 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, and hyperhidrosis.
10. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.
11. 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.
12. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
13. Expenses incurred for donation of any body organ by the Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
14. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy (other than alternative treatment specified in Reimbursement for Chiropractic, Chiropody, Homeopathy, Osteopathy, or Acupuncture provisions) such as treatment, medical service or supplies, including but not limited to acupressure, reflexology, bone-setting, herbalist treatment, massage or aromatherapy or other alternative treatment.
15. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
16. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
17. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
18. Private flying other than in any commercial scheduled airlines licensed to carry passengers over established routes.
19. Expenses incurred for sex changes.
20. Experimental Treatments which security and reliability have not been recognised by the medical authority (Ministry of Health) in Malaysia.
21. Psychotic, psychiatric, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).
22. Any treatment or surgical operation for conditions related to preterm birth and neo-natal Jaundice.
23. Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age.

The Risks Exclusion Provisions do not apply to the Bereavement Benefit. However, the payment of the Bereavement Benefit is subject to the Suicide Clause below:

- If the Life Assured whether sane or insane, commits suicide within twelve (12) months from the Issue Date or Reinstatement Date of Supplementary Contract, whichever is later, the Supplementary Contract will be terminated and no benefits will be payable under the Supplementary Contract.

Important Notes

This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS) and the Sales Illustration (SI) for further details. Both PDS and SI could be obtained from your servicing agent.

The COI payable is not guaranteed and is subject to review in future. The adjustment in COI, if any, aims to reflect our claim experience, cost of medical treatment, medical inflation and advancement in medical technology. This list is not exhaustive and the COI rates may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all Policy Owners irrespective of their policy duration and claim experience. We have the right to revise the rates, benefits, terms and conditions and you will be informed in writing of the revision at least one (1) month before the Medical Anniversary.

You should satisfy yourself that the product would best serve your needs, and that the COI for this product is affordable. You may cancel this product by giving Allianz a written request and returning this Supplementary Contract to us within fifteen (15) days, from the date of receipt of this Supplementary Contract by You. The amount refunded under this product shall be the COI deducted for this product less any expenses incurred for medical examination by us.

Please add the applicable government tax if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation, if applicable. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

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Allianz Life Insurance Malaysia Berhad

198301008983 (104248-X)

Allianz Customer Service Centre

Allianz Arena

Ground Floor, Block 21, Plaza Sentral

Jalan Stesen Sentral 5, Kuala Lumpur Sentral

50470 Kuala Lumpur.

Allianz Contact Centre: 1 300 22 5542

Email: customer.service@allianz.com.my

  AllianzMalaysia

  allianz.com.my