

IHM MediHealth

Salient Features:

1. Covers up to age 100
2. Higher R&B RM600
3. No claim Bonus 10% on initial Limits.
4. Choice of as charge / deductible plans with lower premiums 15% / 25%
- 5. It is a per Disability / Annual limit Policy but unlimited lifetime limit**
6. Therefore Annual Premium is lower- 25% to 35%
7. Family discount 10 % - min 3 members.
8. Endah Plus Membership extended to plan 150, plan 250
9. New Wellness enhancement collaborations with V wellness Complimentary Health Assessment -Bio Resonance and 20% discount on treatment and services

Comparison of MediHealth and EVO

No.	Item	MediHealth	EVO
1	Covers up to age (next birthday)	100	80
2	Highest Room & Board	600	450
3	Limit Per Disability	Yes	NIL
4	Overall Annual Limit	Yes	NIL
5	No Claim Bonus -10% on initial amount IF no claim is made in previous year	Yes	NIL
5	Lifetime Limit	No	Yes
6	Choice of Deductible/Non-Deductible Plans	Yes	Non-Deductible Only
7	Discount for Deductible Plan: E.g For - R&B600/500/400 E.g. For - R&B300/250/150	25% 15%	N/A N/A
8	Annual Premium for Non Deductible: E.g. R&B300 (AGE: 56-60)	RM1,551.85	RM2,668.00
9	Family discount 10%(min.3 members)	Yes	NIL
10	ICU	As Charged	Daily Limit
11	Pre-Surgical Consultation & Diagnosis Prior to surgery	60 days	31 days
12	Surgical Fees(including Anaesthetist Fee & Operating Theatre) & Post Surgery Care up to	60 days	31 days
13	Pre-Hospital Specialist Consultation prior to admission	Within 60 days	Within 31 days
14	Pre-Hospital Diagnostic tests prior to admission	Within 60 days	Within 31 days
15	Emergency Accidental Outpatient Treatment, per accident including follow up up to	60 days	31 days
16	Ambulance Fees	As Charged	with limit
17	Insured Child's Daily Guardian Benefit	As Charged	with limit
18	Medical Report Fee,per disability	RM100	RM75
19	Outpatient Dengue Fever& Zika Fever Treatment, per year	Yes	No
20	Traditional Medical Treatment,per year	Yes	No
21	Maternity Benefits For R&B150	Yes	No

For in depth clarifications and exciting features please attend the nationwide trainings.