

Anika Insurance Brokers Sdn Bhd - Staff Benefits
Schedule of Benefits - GHS (Inpatient)

Category of Plans

No	Category	Plan	OAL	RB
1	CEO, COO, Advisor & SM	3	RM100k	250
2	Manager	4	RM75k	200
3	AM & below	5	RM30k	150

DETAILS OF BENEFITS		PLAN3	PLAN4	PLAN5
		RM	RM	RM
Room & Board				
a) Ordinary		250	200	150
Daily maximum up to 180 days - Private Hosp.				
Daily maximum up to 180 days - Govt. Hosp.				
b) Intensive Care Unit Cases (ICU)		as charged	as charged	as charged
Daily maximum up to 30 days				
Hospital Supplies & Services (Maximum per disability)		as charged	as charged	as charged
Surgical Fees (Maximum per disability)		as charged	as charged	as charged
Operating Theatre		as charged	as charged	as charged
Anaesthetist Fees		as charged	as charged	as charged
In-Hospital Physician Visit (max of two (2) visits per day) (Daily maximum up to 180 days)		as charged	as charged	as charged
Pre-Hospital Diagnostic Tests (Within 60 days to hospitalisation)		as charged	as charged	as charged
Pre-Hospitalisation Specialist Consultation & Medication (Within 60 days to hospitalisation)		as charged	as charged	as charged
Post-Hospitalisation Treatment (Follow up within 90 days of discharge)		as charged	as charged	as charged
Outpatient Physiotherapy Treatment (follow up within 180 days from hospital discharge)		as charged	as charged	as charged
Emergency Accidental Outpatient Treatment (Follow up within 60 days of first treatment)		as charged	as charged	as charged
Emergency Accidental Dental Treatment (within 24 hours after the accident & follow-up treatment up to 14 days)		as charged	as charged	as charged
Second Surgical Opinion		as charged	as charged	as charged
Ambulance Fees		as charged	as charged	as charged
Government Hospital Cash Benefit Allowance		200	200	200
OVERALL LIMIT FOR GH ADMISSION		100,000	75,000	30,000
Day Care Procedure		as charged	as charged	as charged
Emergency Outpatient Sickness Treatment between 10 p.m to 8 a.m only (Maximum per disability)		as charged	as charged	as charged

Medical Report Fees	100	100	100
Outpatient Cancer Treatment - Subject to Overall Annual Limit	as charged	as charged	as charged
Outpatient Kidney Dialysis Treatment - Subject to Overall Annual Limit	as charged	as charged	as charged
OVERALL MAXIMUM PER ANNUM	100,000	75,000	30,000