









NO Underwriting



Cover Covid-19: Funeral expenses RM10,000



Cover Pre-Existing Illness



Option to pay by Instalments







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Membership Benefits

MediSavers eSME Membership Program	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	
52 Tests - Diabetes Screening, Renal Function, Lipid Profile, Liver Function Tests, Serology, Haematology, Hepatitis B Screening, Thyroid Screening, Rheumatoid Arthritis Screening, Urine Examination	Add-on option available at RM90 per pax				*	*	
Male: 4 Cancer Markers Screening: Screening For Liver Related Cancer (AFP), Screening For Cancer of the Colon (CEA), Screening For Cancer of the Stomach (CA199), Screening For Cancer Of the Prostate (PSA).							
Female: 5 Cancer Markers Screening: Screening For Liver Related Cancer (AFP), Screening For Cancer of the Colon (CEA), Screening For Cancer of the Stomach (CA199), Screening For Cancer of the Ovary (CA125), Screening For The Cancer Of the Breast (CA15.3)	Add-on option available at RM90 per pax						
USD1,000,000 for International Medical Evacuation, Repatriation & Repatriation Mortal Remain					*	*	
Pre & Post Hospitalization Procedure Management and Claim Support	*	~	~	~	~	~	
20% Exclusive Discount on Pathlab Health Supplement	*	*	*	*	*	*	

Medical Insurance

Group Hospitalisation & Surgical Insurance Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Room & Board, Daily Limit	RM100	RM150	RM200	RM250	RM250	RM300
Overall Annual Limit	RM10,000	RM15,000	RM20,000	RM25,000	RM75,000	RM90,000
Funeral Expenses (With Covid-19 Cover) (Separate Limit)	RM10,000	RM10,000	RM10,000	RM10,000	RM10,000	RM10,000

UNIQUE Selling Points of MediSavers eSME Insurance

Comprehensive Coverage

Covers Organ Transplant. Medical Report Fee. Nursing at Home, Outpatient Cancer Treatment. and Outpatient Kidney Dialysis and many more.

Funeral Expense Coverage

Extends to cover death caused by COVID19. or within fourteen (14) days from the date of discharge from hospital following a medical treatment.

Half-Yearly Premium Payment Mode Available

To help SME optimize cashtlow management.

Upgraded Room and Board Co-payment Clause Waived

For benefits stipulated in the Private Healthcare Facilities and Services Act 1998

No Duration Limit for Room & Board and Intensive Care Unit

Available options for greater affordability and customization

There are options available for you to customize your coverage. For example. if you wish to pay less premium, you can choose either 25% or 50% Co-Payment.

Cashless Facility with IHP Panel Hospitals nationwide

Get in touch with our 24-Hours Call Centre 1 800 82 6119 for Guarantee Letter with our Panel Hospitals.

Note: For full information regarding the Group Hospitalizsation and Surgical coverage, please refer to the MediSavers eSME Product Disclosure Sheet (PDS) in www.mxm.com.my

Optional Clinical & Outpatient Coverage

MediSavers eSME - Outpatient Rider						
Description of Limits	Plan 1	Plan 2				
Within Malaysia						
Covers the medical charges for Consultation, Medicine, Injection, Diagnostic test and procedures performed by:						
(a) General Practitioner Visit in Panel Clinic As-Charged						
(b) General Practitioner Visit in Non-Panel Clinic	RM40 per day	RM40 per day				
(c) Outpatient Specialist Care - upon referral by Panel GP only	RM800 per year	RM1,200 per year				
Outside Malaysia						
Covers the medical charges for Consultation, Medicine, Injection, Diagnostic test and procedures performed by:						
(a) General Practitioner Visit	Nil	RM60 per day				
(b) Outpatient Specialist Care - upon referral by GP Only	Nil	RM150 per day				

























Pricing Table

MEMBERSHIP PAYMENT MODE - YEARLY

Below pricing table is applicable for **MediSavers eSME** Program (Without Co-Payment)

Consum Sing	MediSavers eSME						
Group Size	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	
Group Size 5 to 9	RM324.68	RM424.32	RM584.24	RM689.18	RM1,061.40	RM1,173.76	
Group Size 10 to 14	RM323.62	RM422.20	RM582.12	RM686.00	RM1,057.16	RM1,169.52	
Group Size 15 to 34	RM321.50	RM421.14	RM580.00	RM682.82	RM1,052.92	RM1,164.22	
Group Size 35 to 49	RM320.44	RM417.96	RM576.82	RM679.64	RM1,046.56	RM1,157.86	
Group Size 50 to 99	RM318.32	RM416.90	RM573.64	RM676.46	RM1,042.32	RM1,152.56	
Group Size 100 to 250	RM316.20	RM412.66	RM568.34	RM670.10	RM1,032.78	RM1,141.96	

Below pricing table is applicable for Optional Add On Program

	Optional Add On				
	Plan 1	Plan 2			
Outpatient Rider	RM678.40	RM718.68			

MEMBERSHIP PAYMENT MODE - HALF YEARLY

Below pricing table is applicable for **MediSavers eSME** Program (Without Co-Payment)

Consum Class	MediSavers eSME						
Group Size	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	
Group Size 5 to 9	RM176.58	RM227.99	RM310.07	RM364.13	RM555.01	RM612.78	
Group Size 10 to 14	RM176.05	RM226.93	RM309.01	RM362.54	RM552.89	RM610.66	
Group Size 15 to 34	RM174.99	RM226.40	RM307.95	RM360.95	RM550.24	RM608.01	
Group Size 35 to 49	RM174.46	RM224.81	RM306.36	RM359.36	RM547.06	RM604.30	
Group Size 50 to 99	RM173.40	RM224.28	RM304.77	RM357.77	RM544.94	RM601.65	
Group Size 100 to 250	RM172.34	RM222.16	RM302.12	RM354.59	RM540.17	RM596.35	

Below pricing table is applicable for **Optional Add On** Program

	Optional Add On			
	Plan 1 Plan 2			
Outpatient Rider	RM349.27	RM369.94		

For the full pricing table including the 25% & 50% co-payment, please refer to the MediSavers eSME Quick Quote in the MediSavers Portal or the MediSavers eSME Program Payment Option Form

How To Create Quick Quote?











Quick Quote Generated

Program Manager : Healthcare Partner :











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