

PRODUCT FACT SHEET



PROGRESSIVE SMARTMediflex
INDIVIDUAL & FAMILY H&S INSURANCE POLICY

Progressive **SMARTMediflex** provides comprehensive hospital & surgical insurance protection with attractive renewal features. It places the choice for a healthier and more active lifestyle in your hands, with the use of **SMART** Devices & **SMART** Apps.

SPECIAL FEATURES

- “As Charged” plans
- **Optional Deductible**
- **flex-Benefits** on renewal where no claims have been incurred
- **365 days a year for hospitalisation cover**
- **Traditional Medicine**
- **Renewable until age 80**
- **Guaranteed Renewal**

COVER

This policy shall pay for expenses incurred when the Insured Person is hospitalised for medically necessary treatment or surgery.

BENEFITS

- Room & Board, including ICU and Lodger’s fees
- Doctor’s & Nurse’s Fees
- Procedure / Surgical Fees
- Prescribed Medicines
- Medical Report fees
- Emergency Outpatient Treatment due to accidents
- Organ Transplant / Outpatient Dialysis / Outpatient Cancer Treatment
- Accidental Death Benefits

flex-Benefits

- The Overall Annual Limit benefit will increase by RM5,000 on the anniversary date of the policy where no claims have been incurred, for up to a maximum of 3 consecutive years. If claims are incurred, the Overall Annual Limit will be reset to the original quantum, and the **flex-Benefits** will accumulate again.
- Accidental Death Benefits will increase by RM5,000 on the anniversary date of the policy, irrespective of claims, on the 4th - 6th renewals of the policy.

CO-PAYMENT & DEDUCTIBLE

Policyholder can opt to apply a deductible on the policy to enjoy savings on their annual premium. Co-payment will not apply where a deductible is opted for.

ELIGIBILITY

- Adults are covered with a maximum entry age of 65, and cover is renewable up to age 80.
- Children are covered from age 15 days old to 19 years, or up to 23 if studying full time at a locally recognised institute of higher education.

Note: This is not a policy. For the full description of the policy terms, please refer to the official policy issued by Progressive Insurance Bhd..