



PROGRESSIVE INSURANCE BHD

Registration No : 197401001891 (19002-P)



PRODUCT FACT SHEET

PROGRESSIVE **SMARTMediflex**

INDIVIDUAL & FAMILY H&S INSURANCE

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.

The benefits(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Progressive Insurance Bhd or PIDM (visit www.pidm.gov.my)