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PROGRESSIVE INSURANCE BHD
Registration No.: 197401001891 (19002-P)
A PIDM Member

PROGRESSIVE SMARTMediflex

INDIVIDUAL & FAMILY H&S INSURANCE POLICY

PRODUCT DISCLOSURE SHEET

FIND OUT MORE

This Product Disclosure Sheet (PDS) provides key information that you should consider before purchasing this medical insurance policy. Please read your policy contract carefully for full details on your coverage.

Step 1 Is this policy right for you?

This policy provides cover for hospitalisation and surgical ("H&S") expenses incurred due to sickness, disease or injury necessitating confinement to a hospital for treatment and is subject to policy terms & conditions.

Special Features

- "As Charged" plans
- Optional Deductible
- *flex*-Benefits on renewal where no claims have been incurred
- 365 days a year for hospitalisation cover
- Lifetime limit as high as RM1mil
- Renewable until age 80
- Guaranteed Renewal
- Auto*flex* renewal bonus

Note: Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim.**

Step 2 Does it meet your needs?

What is covered?

- Room & Board
- ICU
- Lodger Fees
- Doctor's & Nurse's Fees
- Procedure / Surgical Fees
- Prescribed Medicines
- Medical Report fees
- Emergency Outpatient Treatment due to accidents
- Organ Transplant / Monthly Outpatient Dialysis / Monthly Outpatient Cancer Treatment
- Accidental Death Benefits
- Traditional Medicine

What is not covered?

- Medical conditions that you had, or had sypmtoms of before buying the plan (ie. pre-existing conditions)
- Specified Illnesses (eg.hypertension, diabetes)
- Communicable diseases requiring quarantine by law
- Pregnancy, contraceptives, venereal diseases
- Outpatient diagnostic tests, scans or scopes not resulting in admission for treatment
- Non-medical items or items not related to the treatment of the admitting diagnosis
- Treatment that is of an experimental, investigational or research in nature

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

Are there any discounts or fees?

- Enjoy additional 10% family discount when you insure four (4) family members[1] or more under a single policy.
- A Third-Party Administrator (TPA)[2] fee is applicable to this policy and forms part of the cost for administering healthcare services, including claims processing, hospital network management, and customer service support. The TPA fee is charged by the appointed third-party administrator engaged by the Company to manage selected administrative functions under this insurance plan. This fee is imposed to cover the operational costs associated with these services.

[1] Family members refer to husband, wife and children.

[2] The TPA fee is reviewed periodically to ensure it remains fair and proportionate to the cost-of-service delivery. TPA Fee Amount: RM18.50 / RM45.00 per year and is subject to ST. Any revisions to the fee will be communicated to the Policyholder with 21 days' advance notice.

Step 3 Can you afford the increase in premiums over time?

Premium Projection Table (e.g. Plan M200 without deductible, Age 30, Good Health Condition)

Age	Current premium upon attained age (RM)	Estimated premium	
		Based on medical inflation of 7%[1] per annum (RM)	Based on medical inflation of 10% per annum (RM)
30	681.50		
35	864.50	1,212.50	1,392.30
40	864.50	1,700.60	2,242.30
45	1,106.50	3,052.90	4,622.10
50	1,106.50	4,281.80	7,444.00

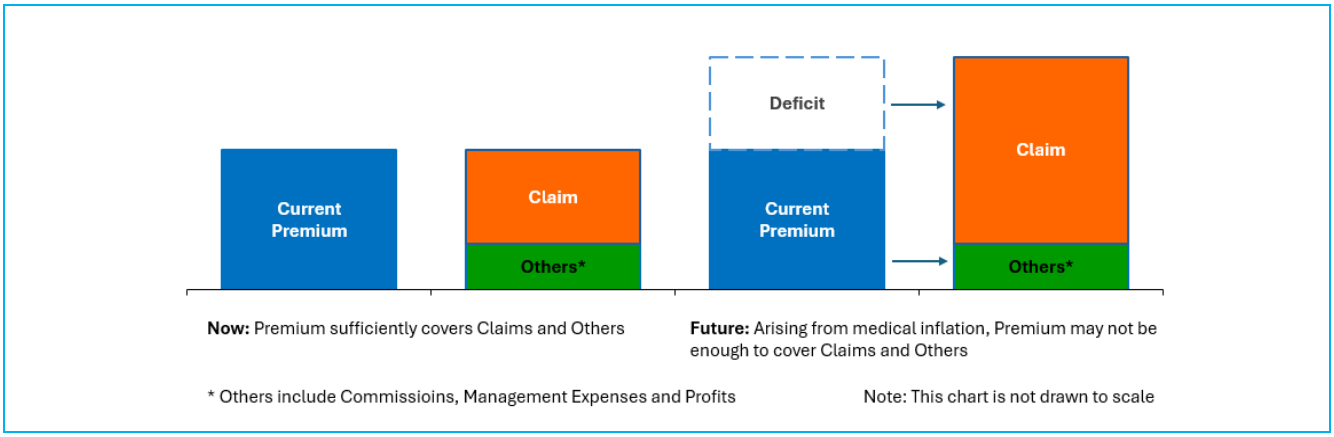
Over the long term, you can reduce premiums payable by choosing plans with:

a) A higher deductible.
b) A lower annual/lifetime limit.
c) A lower plan

- The projection above is solely for **illustration purposes only**.

- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72[2] is allocated to pay claims. The remainder goes to pay commissions to insurance agent, management expenses and profits of the insurers.

[1] *This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.*
[2] *This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.*



Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the effective date of the policy.
- The commissions[1] paid to your insurance agent is 15% of the annual premium.
- If you switch your current plan to another, or from one insurance company to another, new terms and conditions plus new underwriting requirements may apply.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options (eg. Age 35, Good Health Condition)

	Selected Product	Alternative Products	
Product	**Progressive SMARTMedi*flex*** Plan M250 without Deductible	**Progressive SMARTMedi*flex*** Plan M250D with RM2,500 Deductible	**Progressive Care-*Jade*** Plan PJ250
Annual Premium	**RM1,053.50**	**RM855.50** *The annual premium is lower by RM198.00*	**RM647.00** *The annual premium is lower by RM406.50*
Type	Cashless facility *'We pay direct to hospitals'*	Cashless facility *'We pay direct to hospitals'*	Cashless facility *'We pay direct to hospitals'*
Coverage Term	Up to age 80 *Renewal is guaranteed but premium rates are not guaranteed*	Up to age 80 *Renewal is guaranteed but premium rates are not guaranteed*	Up to age 70 *Renewal is guaranteed but premium rates are not guaranteed*
Deductible	Not Applicable	RM2,500 per admission	Not Applicable
Upgraded R&B Co-payment	20%	Not Applicable	20%
Annual Limit	RM100,000	RM100,000	RM80,000
Lifetime Limit	RM400,000	RM400,000	RM240,000
No Claim Bonus	OAL-*flex* of RM5k for 3 consecutive renewal years	OAL-*flex* of RM5k for 3 consecutive renewal years	Not Applicable
Personal accident benefits	Accidental Death benefits with auto***flex*** renewal bonus	Accidental Death benefits with auto*flex* renewal bonus	Funeral Expenses
More Information	Progressive SMARTMedi*flex*	Progressive SMARTMedi*flex*	Progressive Care-*Jade*

- **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g: RM2,500 deductible means you have to pay RM2,500 out of your pocket and we will pay the balance (up to the relevant limits).
- **Co-Insurance** : Fixed percentage of a medical charge that you have to pay. Eg. 20% co-insurance means you have to pay only 20% of each medical bill (up to relevant limits), and we will cover 80%.
- **Annual Limit:** Maximum amount you can claim in a year
- **Lifetime Limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all the features of the products compared. Please ask your agent for more information on the differences in the product features or visit the product pages linked above to access more information.

The benefit(s) payable under eligible products are protected by PIDM up to predetermined limits. Please refer to PIDM's TIPS Brochure or contact Progressive Insurance Bhd or PIDM (visit www.pidm. gov.my) for more information.