

# Program Sinar Bakti

Class of 2000






# Batch mate Benefit

- 1) Natural Death RM500
- 2) Accidental Death RM1000
- 3) TPD on Illness RM500
- 4) TPD on Accidental RM1000
- 5) 36 critical illness RM1000
- 6) Chemotherapy RM1000
- 7) Dialysis RM1000
- 8) \*Medical Aid RM500 ( by request)

\* Medical aid including medical equipment with the maximum amount as stated



# Family Benefit (\*spouse & child)

- 1) 36 Critical illness RM500
- 2) Dialysis RM500
- 3) Chemotherapy RM500
- 4) \*\*Medical Aid RM250 (by request)

\* Spouse is define as first legal wife only.

\* Child must be 18 (eighteen) of age and below

\* Foster child included

\* No maximum amount of child is subjected for this coverage

\*\* Medical aid including medical equipment with the maximum amount as stated

# 36 Critical Illness

 STROKE	 CANCER	 HEART ATTACK	 END STAGE LIVER FAILURE
 END STAGE LUNG DISEASE	 END STAGE KIDNEY FAILURE	 PRIMARY PULMONARY ARTERIAL HYPERTENSION	 CORONARY ARTERY BY-PASS SURGERY
 OTHER SERIOUS CORONARY ARTERY DISEASE	 HEART VALVE SURGERY	 FULMINANT VIRAL HEPATITIS	 ANGIOPLASTY AND OTHER INVASIVE TREATMENTS FOR MAJOR CORONARY ARTERY DISEASE
 SURGERY TO AORTA	 CHRONIC APLASTIC ANEMIA	 MAJOR ORGAN/ BONE MARROW TRANSPLANT	 BLINDNESS/ TOTAL LOSS OF SIGHT
 LOSS OF SPEECH	 COMA	 DEAFNESS/ TOTAL LOSS OF HEARING	 MAJOR BURNS
 MULTIPLE SCLEROSIS	 PARALYSIS/ PARAPLEGIA	 MUSCULAR DYSTROPHY	 ALZHEIMER'S DISEASE/IRREVERSIBLE ORGANIC DEGENERATIVE BRAIN DISORDERS
 MOTOR NEURON DISEASE	 PARKINSON'S DISEASE	 TERMINAL ILLNESS	 ENCEPHALITIS
 BENIGN BRAIN TUMOUR	 MAJOR HEAD TRAUMA	 BACTERIAL MENINGITIS	 MEDULLARY CYSTIC DISEASE
 BRAIN SURGERY	 LOSS OF INDEPENDENT EXISTENCE	 SEVERE CARDIOMYOPATHY	 HIV DUE TO BLOOD TRANSFUSION



# Revision

- Coverage will be revised every three years in accordance to inflation and market price of medical equipment.
- Minimum of 5 (five) committee members must be present to allow decision/s on coverage changes to be passed.