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MYCOOPMED PACKAGE 1 (18 – 33 YEARS OLD - RM 2,400/YEAR)

1) GROUP HOSPITALISATION & SURGICAL BENEFITS (18 – 33 Years Old)

BENEFIT		COMPENSATION AMOUNT
Room & Board		RM 200
a)	Ordinary	
	Daily Maximum Up To 180 Days – Private Hospital	
	Daily Maximum Up To 180 Days – Government Hospital	
b)	Intensive Care Unit (ICU) – Daily Maximum Up To 30 Days	
Hospital Supplies & Services (Maximum Per Disability)		AS CHARGED
Surgical Fees (Maximum Per Disability)		AS CHARGED
Operation Theatre		AS CHARGED
Anaesthetist Fees		AS CHARGED
In-Hospital Specialist Visit (Maximum (2) Visits Per Day) (Daily Maximum Up To 180 Days)		AS CHARGED
Pre-Hospital Diagnostic Test (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Pre-Hospitalisation Specialist Consultation (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Post-Hospitalisation Treatment (Follow-Up Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Outpatient Treatment (Follow Up Treatment Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Dental Treatment (Within 24 Hours After the Accident & Follow-Up Treatment Up to 14 Days)		AS CHARGED
Second Surgical Opinion		AS CHARGED
Ambulance Fees		AS CHARGED
Daily Government Hospital Cash Benefit Allowance		RM 200
Day Care Procedure		AS CHARGED
Emergency Outpatient Treatment (Between 10 PM to 8 AM Only)		AS CHARGED
Medical Report Fees		RM 100
Outpatient Cancer Treatment (Not Pre-Existing Illness)		AS CHARGED
Outpatient Kidney Dialysis Treatment (Not Pre-Existing Illness)		AS CHARGED
OVERALL MAXIMUM PER ANNUM		RM 75,000

2) GROUP LIFE PROTECTION BENEFITS (18 – 33 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Death Benefit (All Causes)	RM 50,000
Total Permanent Disability Benefit (TPD)	RM 50,000
Partial Permanent Disability Benefit (PPD)	RM 50,000
Terminal Illness Benefit	RM 50,000

3) *KHAIRAT* BENEFIT (18 – 33 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Funeral Expenses Benefit	RM 10,000

4) BENEFITS AND COMPENSATIONS

DETAILS	CLAIM TERMS
Death	Upon the death of a Covered Member due to natural or accidental causes, prior to the end of the period of cover, the death compensation to be given to the heirs of the Covered Member will be paid in a lump sum as stipulated in the policy.
Total Permanent Disability (TPD)	When a TPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Partial Permanent Disability (PPD)	When PPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Terminal Illness	When a Covered Member is diagnosed with an illness that is expected to result in death within twelve (12) months, compensation will be paid in a lump sum based on the schedule of benefits specified in the policy. The diagnosis should be supported by written confirmation from an appropriate specialist and confirmed by a doctor appointed by the insurance operator.
<i>Khairat</i> Benefit (Funeral Management)	Upon the death of the Covered Member, the <i>Khairat</i> Benefit will be paid to the heirs in cash as prescribed in the policy for the management and burial of the demise Covered Member. However, the heirs of the Muslim Covered Member can also request professional funeral management services from ANGKASA Mukmin Sdn Bhd and the excess balance of compensation will be given.



MYCOOPMED PACKAGE 2 (34 – 49 YEARS OLD - RM 2,800/YEAR)

1) GROUP HOSPITALISATION & SURGICAL BENEFITS (34 – 49 Years Old)

BENEFIT		COMPENSATION AMOUNT
Room & Board		RM 200
a)	Ordinary	
	Daily Maximum Up To 180 Days – Private Hospital	
	Daily Maximum Up To 180 Days – Government Hospital	
b)	Intensive Care Unit (ICU) – Daily Maximum Up To 30 Days	
Hospital Supplies & Services (Maximum Per Disability)		AS CHARGED
Surgical Fees (Maximum Per Disability)		AS CHARGED
Operation Theatre		AS CHARGED
Anaesthetist Fees		AS CHARGED
In-Hospital Specialist Visit (Maximum (2) Visits Per Day) (Daily Maximum Up To 180 Days)		AS CHARGED
Pre-Hospital Diagnostic Test (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Pre-Hospitalisation Specialist Consultation (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Post-Hospitalisation Treatment (Follow-Up Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Outpatient Treatment (Follow Up Treatment Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Dental Treatment (Within 24 Hours After the Accident & Follow-Up Treatment Up to 14 Days)		AS CHARGED
Second Surgical Opinion		AS CHARGED
Ambulance Fees		AS CHARGED
Daily Government Hospital Cash Benefit Allowance		RM 200
Day Care Procedure		AS CHARGED
Emergency Outpatient Treatment (Between 10 PM to 8 AM Only)		AS CHARGED
Medical Report Fees		RM 100
Outpatient Cancer Treatment (Not Pre-Existing Illness)		AS CHARGED
Outpatient Kidney Dialysis Treatment (Not Pre-Existing Illness)		AS CHARGED
OVERALL MAXIMUM PER ANNUM		RM 75,000

2) GROUP LIFE PROTECTION BENEFITS (34 – 49 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Death Benefit (All Causes)	RM 50,000
Total Permanent Disability Benefit (TPD)	RM 50,000
Partial Permanent Disability Benefit (PPD)	RM 50,000
Terminal Illness Benefit	RM 50,000

3) *KHAIRAT* BENEFIT (34 – 49 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Funeral Expenses Benefit	RM 10,000

4) BENEFITS AND COMPENSATIONS

DETAILS	CLAIM TERMS
Death	Upon the death of a Covered Member due to natural or accidental causes, prior to the end of the period of cover, the death compensation to be given to the heirs of the Covered Member will be paid in a lump sum as stipulated in the policy.
Total Permanent Disability (TPD)	When a TPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Partial Permanent Disability (PPD)	When PPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Terminal Illness	When a Covered Member is diagnosed with an illness that is expected to result in death within twelve (12) months, compensation will be paid in a lump sum based on the schedule of benefits specified in the policy. The diagnosis should be supported by written confirmation from an appropriate specialist and confirmed by a doctor appointed by the insurance operator.
<i>Khairat</i> Benefit (Funeral Management)	Upon the death of the Covered Member, the <i>Khairat</i> Benefit will be paid to the heirs in cash as prescribed in the policy for the management and burial of the demise Covered Member. However, the heirs of the Muslim Covered Member can also request professional funeral management services from ANGKASA Mukmin Sdn Bhd and the excess balance of compensation will be given.



MYCOOPMED PACKAGE 3 (50 – 64 YEARS OLD - RM 3,200/YEAR)

1) GROUP HOSPITALISATION & SURGICAL BENEFITS (50 – 64 Years Old)

BENEFIT		COMPENSATION AMOUNT
Room & Board		RM 200
a)	Ordinary	
	Daily Maximum Up To 180 Days – Private Hospital	
	Daily Maximum Up To 180 Days – Government Hospital	
b)	Intensive Care Unit (ICU) – Daily Maximum Up To 30 Days	
Hospital Supplies & Services (Maximum Per Disability)		AS CHARGED
Surgical Fees (Maximum Per Disability)		AS CHARGED
Operation Theatre		AS CHARGED
Anaesthetist Fees		AS CHARGED
In-Hospital Specialist Visit (Maximum (2) Visits Per Day) (Daily Maximum Up To 180 Days)		AS CHARGED
Pre-Hospital Diagnostic Test (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Pre-Hospitalisation Specialist Consultation (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Post-Hospitalisation Treatment (Follow-Up Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Outpatient Treatment (Follow Up Treatment Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Dental Treatment (Within 24 Hours After the Accident & Follow-Up Treatment Up to 14 Days)		AS CHARGED
Second Surgical Opinion		AS CHARGED
Ambulance Fees		AS CHARGED
Daily Government Hospital Cash Benefit Allowance		RM 200
Day Care Procedure		AS CHARGED
Emergency Outpatient Treatment (Between 10 PM to 8 AM Only)		AS CHARGED
Medical Report Fees		RM 100
Outpatient Cancer Treatment (Not Pre-Existing Illness)		AS CHARGED
Outpatient Kidney Dialysis Treatment (Not Pre-Existing Illness)		AS CHARGED
OVERALL MAXIMUM PER ANNUM		RM 75,000

2) GROUP LIFE PROTECTION BENEFITS (50 – 64 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Death Benefit (All Causes)	RM 50,000
Total Permanent Disability Benefit (TPD)	RM 50,000
Partial Permanent Disability Benefit (PPD)	RM 50,000
Terminal Illness Benefit	RM 50,000

3) *KHAIRAT* BENEFIT (50 – 64 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Funeral Expenses Benefit	RM 10,000

4) BENEFITS AND COMPENSATIONS

DETAILS	CLAIM TERMS
Death	Upon the death of a Covered Member due to natural or accidental causes, prior to the end of the period of cover, the death compensation to be given to the heirs of the Covered Member will be paid in a lump sum as stipulated in the policy.
Total Permanent Disability (TPD)	When a TPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Partial Permanent Disability (PPD)	When PPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Terminal Illness	When a Covered Member is diagnosed with an illness that is expected to result in death within twelve (12) months, compensation will be paid in a lump sum based on the schedule of benefits specified in the policy. The diagnosis should be supported by written confirmation from an appropriate specialist and confirmed by a doctor appointed by the insurance operator.
<i>Khairat</i> Benefit (Funeral Management)	Upon the death of the Covered Member, the <i>Khairat</i> Benefit will be paid to the heirs in cash as prescribed in the policy for the management and burial of the demise Covered Member. However, the heirs of the Muslim Covered Member can also request professional funeral management services from ANGKASA Mukmin Sdn Bhd and the excess balance of compensation will be given.



MYCOOPMED PACKAGE 4 (18 – 33 YEARS OLD - RM 3,400/YEAR)

1) GROUP HOSPITALISATION & SURGICAL BENEFITS (18 – 33 Years Old)

BENEFIT		COMPENSATION AMOUNT
Room & Board		RM 350
a)	Ordinary	
	Daily Maximum Up To 180 Days – Private Hospital	
	Daily Maximum Up To 180 Days – Government Hospital	
b)	Intensive Care Unit (ICU) – Daily Maximum Up To 30 Days	
Hospital Supplies & Services (Maximum Per Disability)		AS CHARGED
Surgical Fees (Maximum Per Disability)		AS CHARGED
Operation Theatre		AS CHARGED
Anaesthetist Fees		AS CHARGED
In-Hospital Specialist Visit (Maximum (2) Visits Per Day) (Daily Maximum Up To 180 Days)		AS CHARGED
Pre-Hospital Diagnostic Test (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Pre-Hospitalisation Specialist Consultation (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Post-Hospitalisation Treatment (Follow-Up Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Outpatient Treatment (Follow Up Treatment Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Dental Treatment (Within 24 Hours After the Accident & Follow-Up Treatment Up to 14 Days)		AS CHARGED
Second Surgical Opinion		AS CHARGED
Ambulance Fees		AS CHARGED
Daily Government Hospital Cash Benefit Allowance		RM 200
Day Care Procedure		AS CHARGED
Emergency Outpatient Treatment (Between 10 PM to 8 AM Only)		AS CHARGED
Medical Report Fees		RM 100
Outpatient Cancer Treatment (Not Pre-Existing Illness)		AS CHARGED
Outpatient Kidney Dialysis Treatment (Not Pre-Existing Illness)		AS CHARGED
OVERALL MAXIMUM PER ANNUM		RM 150,000

2) GROUP LIFE PROTECTION BENEFITS (18 – 33 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Death Benefit (All Causes)	RM 50,000
Total Permanent Disability Benefit (TPD)	RM 50,000
Partial Permanent Disability Benefit (PPD)	RM 50,000
Terminal Illness Benefit	RM 50,000

3) *KHAIRAT* BENEFIT (18 – 33 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Funeral Expenses Benefit	RM 10,000

4) BENEFITS AND COMPENSATIONS

DETAILS	CLAIM TERMS
Death	Upon the death of a Covered Member due to natural or accidental causes, prior to the end of the period of cover, the death compensation to be given to the heirs of the Covered Member will be paid in a lump sum as stipulated in the policy.
Total Permanent Disability (TPD)	When a TPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Partial Permanent Disability (PPD)	When PPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Terminal Illness	When a Covered Member is diagnosed with an illness that is expected to result in death within twelve (12) months, compensation will be paid in a lump sum based on the schedule of benefits specified in the policy. The diagnosis should be supported by written confirmation from an appropriate specialist and confirmed by a doctor appointed by the insurance operator.
<i>Khairat</i> Benefit (Funeral Management)	Upon the death of the Covered Member, the <i>Khairat</i> Benefit will be paid to the heirs in cash as prescribed in the policy for the management and burial of the demise Covered Member. However, the heirs of the Muslim Covered Member can also request professional funeral management services from ANGKASA Mukmin Sdn Bhd and the excess balance of compensation will be given.



MYCOOPMED PACKAGE 5 (34 – 49 YEARS OLD - RM 3,800/YEAR)

1) GROUP HOSPITALISATION & SURGICAL BENEFITS (34 – 49 Years Old)

BENEFIT		COMPENSATION AMOUNT
Room & Board		RM 350
a)	Ordinary	
	Daily Maximum Up To 180 Days – Private Hospital	
	Daily Maximum Up To 180 Days – Government Hospital	
b)	Intensive Care Unit (ICU) – Daily Maximum Up To 30 Days	
Hospital Supplies & Services (Maximum Per Disability)		AS CHARGED
Surgical Fees (Maximum Per Disability)		AS CHARGED
Operation Theatre		AS CHARGED
Anaesthetist Fees		AS CHARGED
In-Hospital Specialist Visit (Maximum (2) Visits Per Day) (Daily Maximum Up To 180 Days)		AS CHARGED
Pre-Hospital Diagnostic Test (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Pre-Hospitalisation Specialist Consultation (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Post-Hospitalisation Treatment (Follow-Up Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Outpatient Treatment (Follow Up Treatment Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Dental Treatment (Within 24 Hours After the Accident & Follow-Up Treatment Up to 14 Days)		AS CHARGED
Second Surgical Opinion		AS CHARGED
Ambulance Fees		AS CHARGED
Daily Government Hospital Cash Benefit Allowance		RM 200
Day Care Procedure		AS CHARGED
Emergency Outpatient Treatment (Between 10 PM to 8 AM Only)		AS CHARGED
Medical Report Fees		RM 100
Outpatient Cancer Treatment (Not Pre-Existing Illness)		AS CHARGED
Outpatient Kidney Dialysis Treatment (Not Pre-Existing Illness)		AS CHARGED
OVERALL MAXIMUM PER ANNUM		RM 150,000

2) GROUP LIFE PROTECTION BENEFITS (34 – 49 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Death Benefit (All Causes)	RM 50,000
Total Permanent Disability Benefit (TPD)	RM 50,000
Partial Permanent Disability Benefit (PPD)	RM 50,000
Terminal Illness Benefit	RM 50,000

3) *KHAIRAT* BENEFIT (34 – 49 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Funeral Expenses Benefit	RM 10,000

4) BENEFITS AND COMPENSATIONS

DETAILS	CLAIM TERMS
Death	Upon the death of a Covered Member due to natural or accidental causes, prior to the end of the period of cover, the death compensation to be given to the heirs of the Covered Member will be paid in a lump sum as stipulated in the policy.
Total Permanent Disability (TPD)	When a TPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Partial Permanent Disability (PPD)	When PPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Terminal Illness	When a Covered Member is diagnosed with an illness that is expected to result in death within twelve (12) months, compensation will be paid in a lump sum based on the schedule of benefits specified in the policy. The diagnosis should be supported by written confirmation from an appropriate specialist and confirmed by a doctor appointed by the insurance operator.
<i>Khairat</i> Benefit (Funeral Management)	Upon the death of the Covered Member, the <i>Khairat</i> Benefit will be paid to the heirs in cash as prescribed in the policy for the management and burial of the demise Covered Member. However, the heirs of the Muslim Covered Member can also request professional funeral management services from ANGKASA Mukmin Sdn Bhd and the excess balance of compensation will be given.



MYCOOPMED PACKAGE 6 (50 – 64 YEARS OLD - RM 4,200/YEAR)

1) GROUP HOSPITALISATION & SURGICAL BENEFITS (50 – 64 Years Old)

BENEFIT		COMPENSATION AMOUNT
Room & Board		RM 350
a)	Ordinary	
	Daily Maximum Up To 180 Days – Private Hospital	
	Daily Maximum Up To 180 Days – Government Hospital	
b)	Intensive Care Unit (ICU) – Daily Maximum Up To 30 Days	
Hospital Supplies & Services (Maximum Per Disability)		AS CHARGED
Surgical Fees (Maximum Per Disability)		AS CHARGED
Operation Theatre		AS CHARGED
Anaesthetist Fees		AS CHARGED
In-Hospital Specialist Visit (Maximum (2) Visits Per Day) (Daily Maximum Up To 180 Days)		AS CHARGED
Pre-Hospital Diagnostic Test (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Pre-Hospitalisation Specialist Consultation (Within 60 Days Prior to Hospitalisation)		AS CHARGED
Post-Hospitalisation Treatment (Follow-Up Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Outpatient Treatment (Follow Up Treatment Within 60 Days of First Treatment)		AS CHARGED
Emergency Accidental Dental Treatment (Within 24 Hours After the Accident & Follow-Up Treatment Up to 14 Days)		AS CHARGED
Second Surgical Opinion		AS CHARGED
Ambulance Fees		AS CHARGED
Daily Government Hospital Cash Benefit Allowance		RM 200
Day Care Procedure		AS CHARGED
Emergency Outpatient Treatment (Between 10 PM to 8 AM Only)		AS CHARGED
Medical Report Fees		RM 100
Outpatient Cancer Treatment (Not Pre-Existing Illness)		AS CHARGED
Outpatient Kidney Dialysis Treatment (Not Pre-Existing Illness)		AS CHARGED
OVERALL MAXIMUM PER ANNUM		RM 150,000

2) GROUP LIFE PROTECTION BENEFITS (50 – 64 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Death Benefit (All Causes)	RM 50,000
Total Permanent Disability Benefit (TPD)	RM 50,000
Partial Permanent Disability Benefit (PPD)	RM 50,000
Terminal Illness Benefit	RM 50,000

3) *KHAIRAT* BENEFIT (50 – 64 Years Old)

BENEFITS SCHEDULE	SUM ASSURED
Funeral Expenses Benefit	RM 10,000

4) BENEFITS AND COMPENSATIONS

DETAILS	CLAIM TERMS
Death	Upon the death of a Covered Member due to natural or accidental causes, prior to the end of the period of cover, the death compensation to be given to the heirs of the Covered Member will be paid in a lump sum as stipulated in the policy.
Total Permanent Disability (TPD)	When a TPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Partial Permanent Disability (PPD)	When PPD occurs to a Covered Member as a result of natural or accidental, compensation will be paid based on the schedule of benefits specified in the policy. Upon payment, the amount of MyCoopMed coverage under this category will be reduced by the amount paid. In the event of a payment of one hundred percent (100%) of the original amount of compensation, then there will be no further coverage under this category for the Covered Member.
Terminal Illness	When a Covered Member is diagnosed with an illness that is expected to result in death within twelve (12) months, compensation will be paid in a lump sum based on the schedule of benefits specified in the policy. The diagnosis should be supported by written confirmation from an appropriate specialist and confirmed by a doctor appointed by the insurance operator.
<i>Khairat</i> Benefit (Funeral Management)	Upon the death of the Covered Member, the <i>Khairat</i> Benefit will be paid to the heirs in cash as prescribed in the policy for the management and burial of the demise Covered Member. However, the heirs of the Muslim Covered Member can also request professional funeral management services from ANGKASA Mukmin Sdn Bhd and the excess balance of compensation will be given.



FREQUENTLY ASKED QUESTIONS (FAQs)

1. What is MyCoopMed?

MyCoopMed is a Membership Programme that was founded and managed by ANGKASA Mukmin Sdn. Bhd. (*Holding Company of MyKhairat Management Services Sdn. Bhd.*) since July 2020. This Membership Programme consists of 4 main SCHEMES specifically for COOPERATIVE MEMBERS throughout Malaysia who have any pre-existing illnesses, have a history of pre-existing illnesses or are still healthy.

2. What are the 4 main schemes offered in the MyCoopMed Membership Programme?

- a) Group Hospitalization & Surgical Benefits
- b) Group Life Protection Benefits
- c) Professional Funeral Management Services (*Muslim Only*)
- d) Will Writing & Estate Management Services (*Muslim Only*)

3. Will I get a physical card after making payment for the MyCoopMed Membership Programme package ?

Yes. We will send your MyCoopMed Membership Card to you using a courier or you may collect it at our office. By using a courier, your Membership Card will be sent within 7 working days.

4. Can I participate in the MyCoopMed Membership Programme if I am not a member of any cooperative in Malaysia ?

Yes you can. You will only be charged a lifetime cooperative membership fee of RM30 when you make a payment for your first subscription to any MyCoopMed Membership Programme packages. Your cooperative membership will be registered under Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) to qualify yourself to subscribe to any MyCoopMed Membership Programme packages.

5. Can I participate in the MyCoopMed Membership Programme if I have any pre-existing illnesses?

Yes. However, you can only make a claim for the cost of treating an existing illness or illness that arose after you participated in the MyCoopMed Membership Programme after 180 days from the payment date is made.

6. Will all illnesses or treatments be covered and claimable if I become a part of the MyCoopMed Membership Programme ?

Not all diseases or treatments will be covered or claimable. Every claim made by a MyCoopMed member is subject to the approval of the insurance/takaful operator. For more information, you can refer to the list of treatment and illness exclusions list that cannot be claimed in this MyCoopMed Product Disclosure Sheet.

7. Will all pre-existing illness types be accepted to be a part of the MyCoopMed Membership Programme?

Not all. However, the majority of pre-existing illness types will be accepted. This also does not prevent you from applying to become a MyCoopMed member. If your pre-existing illness is not covered by the insurance/takaful operator, we will inform you and you are entitled to apply for a full refund.

8. Is my application to register for the MyCoopMed Membership Programme guaranteed to be accepted by the insurance/takaful to provide the Hospital & Surgical Benefits and Life Coverage Benefits embedded in the Membership Programme ?

The probability of an application for registration of your MyCoopMed Membership Programme to be rejected is very low. However, if the application is rejected by the insurance/takaful operators, we will inform and make a full refund to you.

9. Do I need to undergo a medical check-up examination at a clinic or hospital before participating in the MyCoopMed Membership Programme?

No, you are not required to perform any health checks when registering for the MyCoopMed Membership Programme. However, you only need to fill out a health declaration form during registration. You are also encouraged to include past health screening documents if any when registering for the MyCoopMed Membership Programme.

10. Can I participate in the MyCoopMed Membership Programme if I already have another insurance/takaful plan?

Yes. However, you can only claim from one of the insurance/takaful operators when making hospital treatment.

11. Can my child under the age of 18 participate in the MyCoopMed Membership Programme?

Yes. However, you as a parent must participate in the MyCoopMed Membership Programme first if you wish to register your child under the age of 18 years old into this Membership Programme

12. Is the fee to register for the MyCoopMed Membership Programme on a monthly or annual basis ?

The fee to register and become part of the MyCoopMed Membership Programme is on an annual basis only.

13. What is the payment method for the MyCoopMed Membership Programme package ?

There are three payment methods that you can use, namely through online payment (online transfer), deposit machine and debit/credit card (via MyCoopMed official website - www.mycoopmed.com.my).

14. Do I only need to go to a listed panel hospital to use the medical benefits provided in MyCoopMed Membership Programme ?

For the issuance of a guarantee letter upon registration into a hospital ward, you need to go to any panel hospital listed by our Third-Party Administrator (IHP Malaysia) to facilitate and expedite your process while in hospital. You may refer to our list of panel hospitals.

However, you can also go to a hospital that is not listed but all costs of ward admission and treatments are based on pay & claim basis.

15. Are all panel hospitals and panel clinics listed are under the management of MyCoopMed ?

No. All panel hospitals and panel clinics listed are under the management of our Third-Party Administrator which is Integrated Health Plans Malaysia (IHP).

16. Will I have to make a deposit payment when registered to be admitted to a ward in a private hospital ?

Yes you will have to pay a deposit ranging from RM 300 - RM 800 depending on the private hospital you go to. The deposit is a fixed Standard Operating Procedure (SOP) imposed by all private hospitals even if you have a medical insurance. The deposit will be refunded after you have completed the treatment at the hospital and obtain the final guarantee letter.

However, MyCoopMed will not apply any Co-Takaful / Co-Payment for you at the hospital. We will cover the cost of your treatment in full as long as it is subject to the terms and conditions of MyCoopMed as well as our insurance/takaful operator's policy.

17. Can I make a claim for common treatment such as fever, cough etc. at a private clinic ?

Not unless you obtain a referral letter to go to the hospital and be admitted. However, any claim must be made within 60 days of undergoing treatment at a listed private panel clinic and discharged from the hospital.

18. Will I be charged extra if the cost of room or intensive care unit (ICU) exceeds more than the sum assured stipulated in the hospital & surgical benefits schedule of the MyCoopMed Membership Programme package I subscribed to ?

Yes, you only need to make additional payments in excess of the guaranteed value for the price of room or intensive care unit (ICU).

19. How long does it take for the issuance of a Guarantee Letter while during hospital admission ?

The period for the issuance of a Guarantee Letter by our Third-Party Administrator to the hospital during admission registration is between 2 hours to 5 hours.

20. Is the treatment for pre-existing Cancer covered and claimable ?

Only Stage 1 and Stage 2 Cancer will be covered but does not include Chemotherapy treatment, medications and doctor's consultation. However, if you are diagnosed with Cancer after participating in the MyCoopMed Membership Programme, all treatments including Chemotherapy will be covered and can be claimed except for medications and doctor's consultation.

21. Is dialysis treatment for kidneys covered and claimable ?

Yes, kidney dialysis treatment is covered but not applicable for pre-existing kidney disease that developed before you participated in MyCoopMed Membership Programme.

22. Will the annual limit of medical benefits embedded in any MyCoopMed Membership Programme package be renewed in the following year if I utilize them all for hospital treatments or surgeries ?

All renewals of the annual limit of medical benefits in the following year are subject to the approval of our insurance/takaful operator. However, you will be notified by us if you are not eligible to renew the Group Hospitalization & Surgical policy in the following year.

23. How long will it take for any pay and claim submission made to be approved and paid to me ?

The period for approval and payment of any claim is subject to the insurance/takaful which takes one to two months.

24. Will I physically hold the policy documents of the Group Hospitalization & Surgical Benefit and Group Life Protection Benefit scheme issued by insurance/takaful operators ?

No. All physical documents of the Group Hospitalization & Surgical Benefits and Group Life Protection Benefits policy issued by our insurance/takaful operators to MyCoopMed members will be held in full by MyKhairat Management Services Sdn Bhd. This is to avoid any conflict with the Personal Data Protection Act 2010 ("PDPA") Malaysia as the policies owned by all MyCoopMed members are group policies and not individual policies. However, MyCoopMed members have full ownership rights over the embedded scheme as stipulated in the MyCoopMed Membership Programme package.

25. The Hospitalization & Surgical Benefits and Life Protection Benefits scheme policies embedded in the MyCoopMed Membership Programme are individual policies or group policies ?

The policies of the Hospitalization & Surgical Benefits and Life Protection Benefits scheme underwritten by our insurance/takaful operators are group policies.

TERMS & CONDITIONS

1. Importance of Disclosure

Applicant members are requested to provide accurate and relevant information that they know is relevant to our decision in accepting risk and determining the terms and conditions to be imposed. Otherwise, this will result in certificate avoidance, unpaid claims, changing membership terms and conditions and policies from our insurance/takaful underwriters.

2. Processing Period

There is a processing period of thirty (30) days from the date of the applicant member makes a payment to MyKhairat Management Services Sdn Bhd. This period is required to send the member's application to the insurance/takaful operator and wait for the approval status.

3. Waiting Period

There is a waiting period of one hundred and eighty (180) days from the date the covered member participates in the MyCoopMed Membership Programme before any benefits and compensation are paid for any occasions.

There is a waiting period of one hundred and eighty (180) days from the date a covered member participates in the MyCoopMed Membership Programme for any claim or guarantee letter issuance for hospitalization & surgical benefits due to any pre-existing illness, future illness or specified illness.

4. Benefits & Compensation Payment Claims

Any claim on the amount of benefits and compensation is subject to the MyCoopMed Membership Programme package subscribed by the member and the approval of the insurance/takaful operator. Covered members may not claim benefits and compensation on matters of exclusion of Group Hospitalization policy & Surgical Benefits and Group Life Protection Benefits policy embedded in the MyCoopMed Membership Programme (*Refer to next section*).

5. Professional Funeral Management Services (Muslim Only)

Only Muslim members who participate in the MyCoopMed Membership Programme are eligible for 24 Hours Professional Funeral Management Services provided by ANGKASA Mukmin Sdn Bhd.

6. Will Writing & Estate Management Services (Muslim Only)

Only Muslim members who participate in the MyCoopMed Membership Programme are eligible for Will Writing and Estate Management services provided by ANGKASA Mukmin Sdn Bhd.

7. Refund

The covered member is entitled to apply for a full refund for each package subscribed if the member is unable to claim any compensation and benefits for certain events that occur within one hundred and eighty (180) days from the date of payment is made or the application is rejected by our insurance/takaful operators. Refund applications will be considered on strong reasons and evidence only. Payment will be received by the member within ninety (90) days from the date the refund application is made. If the application is approved, your MyCoopMed membership status will be terminated immediately.

8. Cooperative Member

Only cooperative members are allowed to participate in the MyCoopMed Membership Programme. Non-cooperative members are required to pay a cooperative membership fee of thirty (30) Ringgit Malaysia only for a lifetime and cooperative membership will be registered under Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) to be eligible to subscribe to any MyCoopMed Membership Programme package.

9. Possession of Physical Documents of Group Hospitalization & Surgical Benefit Policy and Group Life Protection Benefit Policy

All Group Hospitalization & Surgical Benefits policy document and Group Life Protection Benefit policy document issued by the insurance/takaful operator to all MyCoopMed members are fully held by MyKhairat Management Services Sdn. Bhd. (771885-X). However, each MyCoopMed member has full ownership rights over the benefits provided in the subscribed package.

10. Changes to MyCoopMed Terms & Conditions and Insurance/Takaful Operator Policy

We reserve the right to change the terms and conditions of the MyCoopMed Membership Programme certificate on the date of certificate renewal made by the member. The insurance/takaful operator is also entitled to terminate the Hospital & Surgical Benefits and Life Coverage Benefits policies. However, any changes to the policy or certificate conditions set by our insurance/takaful operator on the MyCoopMed Membership Programme will be notified to the covered member.

GROUP HOSPITALISATION AND SURGICAL BENEFIT EXCLUSION LIST

MyCoopMed Membership Programme policy does NOT cover any hospital treatment and surgery fees due to the following:

- a) Specified illnesses that occur during the first one hundred and eighty (180) days a member participates in the MyCoopMed Membership Programme. (*Refer list in the next section*)
- b) Any medical or physical condition arising within the first one hundred and eighty (180) days from the start date of participating in MyCoopMed Membership Programme.
- c) Plastic/cosmetic surgery, circumcision, eye examination, spectacles and refraction or correction of myopia surgery (Radial or Lasik Keratotomy) and the use or acquisition of prosthetic devices or devices.
- d) Dental conditions including dental treatment or oral surgery except as required by accidental injury.
- e) Private care, respite or sanitary care, illicit drugs, sterilization, venereal disease and its aftermath, AIDS or AIDS related complexes and HIV related diseases any infectious diseases.
- f) Any treatment or surgical operation for congenital abnormalities or defects including hereditary conditions.
- g) Pregnancy, childbirth, miscarriage, abortion and prenatal or postpartum treatment and surgery, birth control or infertility-related treatment. Erectile dysfunction and tests or treatments related to impotence or sterilization.
- h) Inpatient treatment primarily for the purpose of investigation or treatment that is not medically necessary and any preventive treatment, and specific treatment for weight loss or gain.
- i) Suicide, attempted suicide or intentional self -injury while sane or insane.
- j) War or acts of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and riots or insurrections.

- k) Ionizing radiation or radioactive contamination from nuclear fuel or nuclear waste from nuclear fission processes or from nuclear weapons material.
- l) Expenses incurred for organ donation by the covered member and organ procurement costs include all costs incurred by the donor during organ transplantation and its complications.
- m) Investigation or treatment for sleep and snoring problems, hormone replacement therapy and alternative therapies.
- n) Psychotic, mental or brain nerves disorders.
- o) Cost/expense of non-medical services.
- p) Illness or injury caused by any race (except foot racing), dangerous sports and illegal activities.
- q) Private flights other than as a fare-paying passenger on any commercial scheduled airline companies.
- r) Expenses incurred for gender transformation.
- s) Coronavirus Disease (COVID-19) treatment.



MY COOP MED

SPECIFIED ILLNESS LIST

MyCoopMed Membership Programme policy does NOT cover any hospital treatment and surgery fees caused by any specific illness only for one hundred and eighty (180) days from the date the covered member participates including:

- a) Hernias, Haemorrhoids, Fistula, Hydrocele, Varicocele
- b) Hypertension, Diabetes Mellitus and Cardiovascular Disease.
- c) Vertebra-Spinal Disorders (Including Disc) and Knee Conditions.
- d) Stones from the Urinary Excretory System and the Biliary System.
- e) All Tumours, Cancers, Cysts, Nodules, Polyps.
- f) Endometriosis including Diseases of the Reproductive System.
- g) Any Disease Of The Ear, Nose (Including Sinus) Or Throat Condition.

GROUP LIFE PROTECTION EXCLUSION LIST

MyCoopMed Membership Programme policy does not cover any compensation of benefits for disability or illness caused directly or indirectly from:

- a) Participation in any act of crime, riot, civil unrest, insurrection, war (whether declared or not), revolution or war operation, act of foreign enemy, act of terrorism and chemical war.
- b) Participation in dangerous or non-dangerous sports or hobbies.
- c) Participation in all forms of aviation (except as a fare-paying passenger or crew on a regular route operated by a commercial airline) or air sports.
- d) Self-injury or attempted suicide, unless proven insane.
- e) Injury or hospitalization due to drug addiction, or while under the influence of alcohol.
- f) Disability or illness or disease existing prior to the date of issue or the date of return of the base certificate or additional certificate.
- g) HIV infection, Immune Deficiency Syndrome (AIDS) and any AIDS-related condition, unless the disease is specifically covered by an additional certificate.
- h) Doing or attempting to commit illegal activities.



ANGKASA Mukmin Sdn. Bhd.

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(Holding Company of MyKhairat Management Services Sdn. Bhd.)



MyCoopMed

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