

# Education Fund

*For Children Between age 30 days  
to 15 years old*

# Summary Layout

- Cash Value
  - Cash will be accumulated with dividends being declared out of unit distributions.
- Medical Card
  - Cashless Medical Card for Admission into panel specialist centers.
- Payor Benefit
  - Child would not have to pay the premiums if the Applicant is deceased while policy is still in force.
- Critical Illnesses
  - Sum Covered will be paid to the Child if the Insured Child is diagnosed with Critical Illnesses.

# Child aged 0 – 5 Years

PACKAGE	RM 150 P/M	RM 200 P/M	RM 250 P/M	RM 300 P/M	RM 400 P/M
LIFE COVERAGE	80,000	100,000	150,000	200,000	250,000
MEDICAL CARD					
ANNUAL LIMIT	50,000	75,000	100,000	125,000	150,000
LIFETIME LIMIT	500,000	750,000	1,000,000	1,250,000	1,500,000
CRITICAL ILLNESS	40,000	50,000	75,000	100,000	125,000
<b>PROJECTED CASH VALUE</b>					
20 YEARS	40,000 – 42,000	57,000 – 60,000	71,000 – 75,000	83,000 – 88,000	115,000 – 120,000
30 YEARS	75,000 – 78,000	107,000 – 110,000	133,000 – 137,000	156,000 – 161,000	214,000 – 221,000

# Child aged 6 – 9 Years

PACKAGE	RM 150 P/M	RM 200 P/M	RM 250 P/M	RM 300 P/M	RM 350 P/M	RM 400 P/M	RM 500 P/M
<b>LIFE COVERAGE</b>	80,000	100,000	150,000	200,000	300,000	400,000	500,000
<b>MEDICAL CARD</b>							
<b>ANNUAL LIMIT</b>	50,000	75,000	75,000	100,000	100,000	125,000	150,000
<b>LIFETIME LIMIT</b>	500,000	750,000	1,000,000	1,250,000	1,000,000	1,250,000	1,500,000
<b>CRITICAL ILLNESS</b>	40,000	50,000	75,000	100,000	150,000	200,000	250,000
<b>PROJECTED CASH VALUE</b>							
<b>20 YEARS</b>	42,000 – 43,000	60,000 – 61,000	78,000 – 79,000	92,000 – 93,000	107,000 – 108,000	117,000 – 118,000	146,000 – 148,000
<b>30 YEARS</b>	77,000 – 79,000	109,000 – 111,000	142,000 – 144,000	169,000 – 171,000	196,000 – 198,000	213,000 – 217,000	267,000 – 271,000

# Child aged 10 – 15 Years

PACKAGE	RM 150 P/M	RM 200 P/M	RM 250 P/M	RM 300 P/M	RM 350 P/M
<b>LIFE COVERAGE</b>	<b>60,000</b>	<b>100,000</b>	<b>150,000</b>	<b>200,000</b>	<b>250,000</b>
<b>MEDICAL CARD</b>					
<b>ANNUAL LIMIT</b>	<b>50,000</b>	<b>75,000</b>	<b>75,000</b>	<b>100,000</b>	<b>100,000</b>
<b>LIFETIME LIMIT</b>	<b>500,000</b>	<b>750,000</b>	<b>750,000</b>	<b>1,000,000</b>	<b>1,000,000</b>
<b>CRITICAL ILLNESS</b>	<b>20,000</b>	<b>50,000</b>	<b>75,000</b>	<b>100,000</b>	<b>150,000</b>
<b>PA</b>	<b>50,000</b>	<b>50,000</b>	<b>100,000</b>	<b>100,000</b>	<b>200,000</b>
<b>WEEKLY INDEMNITY</b>	<b>100</b>	<b>100</b>	<b>200</b>	<b>200</b>	<b>300</b>
<b>PROJECTED CASH VALUE</b>					
<b>20 YEARS</b>	<b>35,000 – 37,000</b>	<b>51,000 – 53,000</b>	<b>65,000 – 67,000</b>	<b>78,000 – 82,000</b>	<b>87,000 – 90,000</b>
<b>30 YEARS</b>	<b>64,000 – 68,000</b>	<b>92,000 – 98,000</b>	<b>117,000 – 123,000</b>	<b>142,000 – 150,000</b>	<b>157,000 – 166,000</b>

Weekly indemnity is paid for MC due to Accident.

# Medical Card Benefits

- Annual Limit

Amount that can be used in 1 calendar year.

- Lifetime Limit

Amount that can be used up to age 80

- Room and Board

Room and Board that the insured is eligible to utilise

- Co – Payment

Hospital & Surgical Co-Insurance -10% A minimum of RM200 and a maximum of RM1,000

Out-Patient Treatment Co-Insurance -10% A minimum of RM2,000

# Panel Hospitals for Medical Card

<b>KEDAH</b>	<ol style="list-style-type: none"><li>1. HOSPITAL PAKAR METRO 04-4238888</li><li>2. KEDAH MEDICAL CENTRE 04-7308878</li><li>3. PUTRA MEDICAL CENTRE 04-7342888</li><li>4. STRAND SPECIALIST HOSPITAL 04-4428888</li></ol>
<b>PENANG</b>	<ol style="list-style-type: none"><li>1. BAGAN SPECIALIST CENTRE 04-3322800</li><li>2. GLENEAGLES MEDICAL CENTRE 04-2276111</li><li>3. ISLAND HOSPITAL 04-2288222</li><li>4. LAM WAH EE HOSPITAL 04-6571888</li><li>5. PANTAI MUTIARA PENANG 04-6438888</li><li>6. PENANG ADVENTIST HOSPITAL 04-2261133</li><li>7. TANJUNG MEDICAL CENTRE 04-2262323</li></ol>
<b>PERAK</b>	<ol style="list-style-type: none"><li>1. FATIMAH HOSPITAL 05-5455777</li><li>2. IPOH SPECIALIST HOSPITAL 05-2418777</li><li>3. KINTA MEDICAL CENTRE 05-2542125</li><li>4. PANTAI PUTERI HOSPITAL IPOH 05-5484333</li><li>5. PERAK COMMUNITY SPECIALIST HOSPITAL 05-5548918</li><li>6. SRI MANJUNG SPECIALIST CENTRE</li><li>7. TAIPING MEDICAL CENTRE 05-8071049</li></ol>

# Panel Hospitals for Medical Card

<p style="text-align: center;"><b>SELANGOR</b></p>	<ol style="list-style-type: none"> <li>1. ASSUNTA HOSPITAL 03-77823433</li> <li>2. DARUL EHSAN MEDICAL CENTRE 03-58808868</li> <li>3. *HOSPITAL UNIVERSITI KEBANGSAAN MALAYSIA 03-91733333 (* Ahli diperlukan memdapat Surat Jaminan dari MediExpress sebelum memasuki diterima)</li> <li>4. KAJANG MEDICAL CENTRE 03-87378957</li> <li>5. KAJANG PLAZA MEDICAL CENTRE 03-87397077</li> <li>6. KAMUNING MEDICAL CENTRE, KLANG</li> <li>7. KELANA JAYA MEDICAL CENTRE 03-78052111</li> <li>8. MEGAH MEDICAL CENTRE 03-78031212</li> <li>9. PANTAI INDAH HOSPITAL 03-42892828</li> <li>10. PANTAI KLANG MEDICAL CENTRE 03-33725222</li> <li>11. SRI KOTA MEDICAL CENTRE 03-33733636</li> <li>12. SUBANG JAYA MEDICAL CENTRE (SJMC) 03-56306101</li> <li>13. SUNWAY HOSPITAL 03-74919191</li> </ol>
<p style="text-align: center;"><b>KUALA LUMPUR</b></p>	<ol style="list-style-type: none"> <li>1. CHINESE MATERNITY HOSPITAL 03-20782055</li> <li>2. DAMAI SERVICE HOSPITAL 03-40434900</li> <li>3. GLENEAGLES INTAN MEDICAL CENTRE 03-42552710</li> <li>4. *INSTITUTE JANTUNG NEGARA (IJN) 03-22981333 (* Ahli diperlukan memdapat Surat Jaminan dari MediExpress sebelum memasuki diterima)</li> <li>5. KAMPUNG BARU MEDICAL CENTRE 03-26931007</li> <li>6. PANTAI CHERAS MEDICAL CENTRE 03-91322022</li> <li>7. PUSAT RAWATAN ISLAM 03-40414922</li> <li>8. SENTOSA MEDICAL CENTRE 03-40437166</li> <li>9. SENTUL MEDICAL CENTRE 03-40416962</li> <li>10. TAWAKAL SPECIALIST HOSPITAL 03-40233599</li> <li>11. TUNG SHIN HOSPITAL 03-20721655</li> <li>12. UNIVERSITI MALAYA MEDICAL CENTRE (UMMC) 03-79535738</li> </ol>
<p style="text-align: center;"><b>NEGERI SEMBILAN</b></p>	<ol style="list-style-type: none"> <li>1. COLUMBIA ASIA HOSPITAL 06-6011988</li> <li>2. NILAI CANCER INSTITUTE 06-8500999</li> <li>3. PORT DICKSON MEDICALCENTRE 06-6477588</li> <li>4. SEREMBAN SPECIALIST HOSPITAL 06-7877800</li> </ol>

# Panel Hospitals for Medical Card

<b>MELAKA</b>	<b>1. PANTAI AYER KEROH MEDICAL CENTRE 06-2319999</b> <b>2. SOUTHERN HOSPITAL MELAKA 06-2813333</b>
<b>JOHOR</b>	<b>1. JOHOR SPECIALIST HOSPITAL 07-2237811</b> <b>2. KLUANG UTAMA SPECIALIST CENTRE 07-7718999</b> <b>3. MEDICAL SPECIALIST HOSPITAL 07-2243888</b> <b>4. PENAWAR HOSPITAL 07-2521800</b> <b>5. PUTERI SPECIALIST HOSPITAL 07-2233377</b> <b>6. SOUTHERN HOSPITAL BATU PAHAT 07-4133333</b> <b>7. HOSPITAL PANTAI BATU PAHAT</b>
<b>PAHANG</b>	<b>1. KUANTAN MEDICAL CENTRE 09-5142828</b> <b>2. KUANTAN SPECIALIST HOSPITAL 09-5678588</b>
<b>KELANTAN</b>	<b>1. KOTA BAHRU MEDICAL CENTRE 09-7433399</b> <b>2. PUSAT PAKAR PERDANA 09-7458000</b>
<b>TERENGGANU</b>	<b>1. KUALA TERENGGANU SPECIALIST HOSPITAL</b>

# Simple Admission Process

1. Identify the Nearest Panel Hospital and get yourself admitted.

2. Present your Medical Card. Pay a Deposit of RM 400 (max) if requested.

3. Get treated and Deposit will be refunded upon Discharge.



If there is any difficulty during admission and discharge, Please call our Claims Handler at :

016 -746 8484 Mondays to Fridays from 8.30am – 5.30 am.

Or

012- 428 9558 Everyday from 11am to 10 pm

# Steps of application

1. Find the suitable product and apply.

Find the suitable product and apply via Syabs Sdn Bhd and payments to be made to the underwriting company. Policy Contract and Medical Card will be posted once the application is approved. Approval is based on the health condition of the applicant.

2. Usage of Benefits and Card

The medical card can be used after 120 days from the commencement date of the card as per the policy contract. The 120 days of waiting period applies for illnesses. Pre-existing illnesses will not be covered. Admission due to accident does NOT have a waiting period. Accidental reimbursement can be made only by producing the original Medical Bills.

3. Renewals

The premium should be continued as per the application. The Policy will be terminated if the premium is not being settled within the given grace period. Reapplication of the policy once it has been terminated is up to the discretion of the company.

# Application Process

- Email to [customerservice@syabs.com.my](mailto:customerservice@syabs.com.my) and will send in the soft copy of application form
- Payment can be made via Credit Cards (Visa / Master card) , Cheque or Cash
- For special monthly, quarterly or semi-annual payment kindly email us for approval

# THANK YOU!!!

