

# Things to Know Before Getting A Medical Card.

Here are a few things you should know before applying for a medical card.

## 1. Limits of Coverages

Most medical card policies have **room & board, ICU, annual, and lifetime limits** that determine how much you can claim from this policy.

## 2. Co-Payment Clause

You need to pay for a **certain percentage of the total hospital bill** if there is an **upgrade** of your room and board limit entitlement.

## 3. Waiting Period

This is a length of time before you can claim some or all of the policy benefits. Generally, the waiting period is **around 30 to 120 days**.

## 4. General exclusions

Which are the **risks that are not covered** by this policy and **apply to everyone**; for example, cosmetic conditions may be classified under the general exclusion.

## 5. Pre-existing Illnesses

If you are having **illnesses prior to purchase** of the medical insurance such as diabetes or cardiovascular, these existing illnesses will be excluded under your medical card coverages.

## 6. Standalone vs Rider

A standalone medical card offers coverage for medical treatments, hospitalization, or other medical benefits only. A rider medical card is considered an additional medical coverage plan that goes with your existing health insurance policy.

**Standalone policies are generally cheaper** because it only covers medical benefits, therefore having a lower premium.

## 7. Deductibles

A deductible is basically **a specific amount that needs to be paid upfront** before your medical card will cover your medical costs.

For example, if you purchase a plan with an RM5,000 deductible, and your hospital bill is RM10,000, you will have to pay RM5,000, while your insurer covers the remaining amount.

Zero-deductible policies do exist. Of course, **deductible policies will have a lower premium** than zero-deductible policies.

You will not want to break the bank and drain all of your hard-earned savings, and also compromise on the quality and

quantity of treatments just because you can't afford them. That is why it is best to **get a comprehensive medical plan**.

Still can't decide on which medical plan to choose? Why don't you approach us for consultation, it's free anyway.

*Contact us now for a free consultation on insurance related matters*

1. Email your queries to [insurance@edindings.com](mailto:insurance@edindings.com) or
2. Call us at 012-2861817 (M), 03-21622515 (O)