



One Roof Protection in Better Ways of Caring

Mega International Healthcare is an international health insurance plan that provides you with the cover you need throughout your life with various plan offering and premium saving option.



PT. Asuransi Umum MEGA

Menara Bank Mega 18th Floor | Jl. Kapten Tendean 12-14A, Jakarta 12790

T. (021) 7917 5588 | F. (021) 7917 5024, 7917 5018

www.megainsurance.co.id



MEGA INSURANCE



Mega International Healthcare is an international health insurance plan that provides you with the cover you need throughout your life, with unparalleled choice and premium saving options.

Multiple options for maximum premium savings

- ▶ Tailored cover for your needs
- ▶ Modular design to provide flexibility on premium
- ▶ Designed to ensure your budget and cover needs are met

Comprehensive cover

- ▶ Chronic; acute illnesses and accident and emergency covered at same level
- ▶ No sub-limit for cancer
- ▶ Fair treatment of all conditions

Extensive out-patient network in Asia

- ▶ Network steadily expanding for over 17 years
- ▶ Over 3,000 clinics in 26 cities providing cashless out-patient access
- ▶ Priority access to a wide variety of clinics, doctors and specialists



FACT

26%

of people in Asia are not confident that their insurance meets their needs because their needs change¹.

MAXIMUM FLEXIBILITY

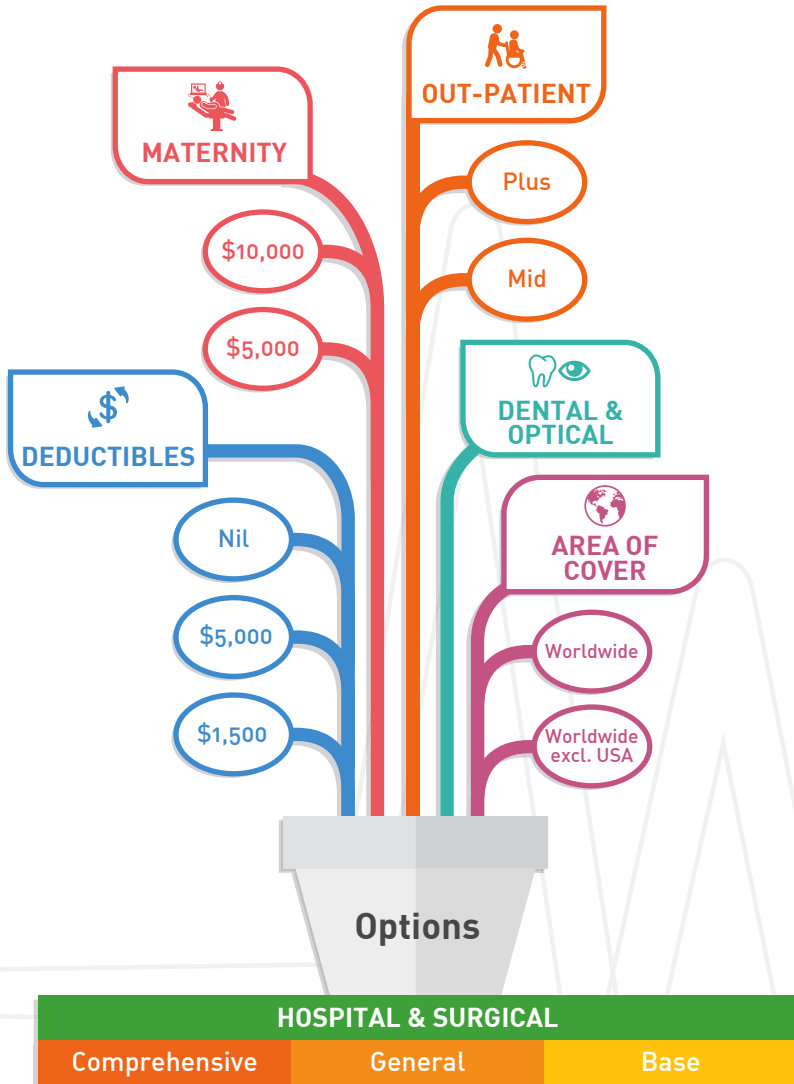
Add on any optional coverage at any time of your life

- ▶ Pick any combination of coverage to match your life stage, budget and needs
- ▶ Eliminate the hassle of choosing multiple plans across your lifetime
- ▶ Take your plan wherever you live and work²
- ▶ Each family member can have a different plan under the same policy
- ▶ Upgrades can be done at renewal and subject to underwriting³

1. Ernst & Young Global Consumer Insurance Survey 2012

2. With pre-approved loading / discounts applied

Your needs change over time. Why shouldn't your health plan adjust to your changing needs? with³ **Mega International Healthcare**, we allow you to choose the cover you want and easily upgrade to higher levels of cover.



Most people need between US\$10,000 and
US\$40,000

a year to provide adequate health insurance for their families in Asia by the time they turn 40. With high deductible cover, this can drop to between US\$4,000 and US\$22,000 per year.

MAXIMUM VALUE

Choose the plan that innovates cost savings for you

- ▶ Select from several affordable options and combinations
- ▶ Be fully covered against chronic conditions
- ▶ Choose from various payment modes



With **Mega International Healthcare**, you can choose a high deductible and reduce your premium by over 40% a year.



1. Provide a stable backing with reliable regulatory framework.



FACT

34%

**of people in Asia Pacific
are dissatisfied with their claims experience¹.**

MAXIMUM CONVENIENCE

**With customer and claims service based in Asia,
using your plan has never been easier**

- ▶ No originals required for out-patient claims
- ▶ Fast claims payments
- ▶ Excellent out-patient network. Simply show your card to enjoy direct billing²
- ▶ Direct settlement of eligible expenses for your hospitalisation.
- ▶ 24 x 7 emergency medical assistance anywhere in the world



US\$3 /day,

you will be covered when you need
it most¹.

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FACT

Even with Mega International Healthcare lowest Hospital and Surgical cover option starting at just

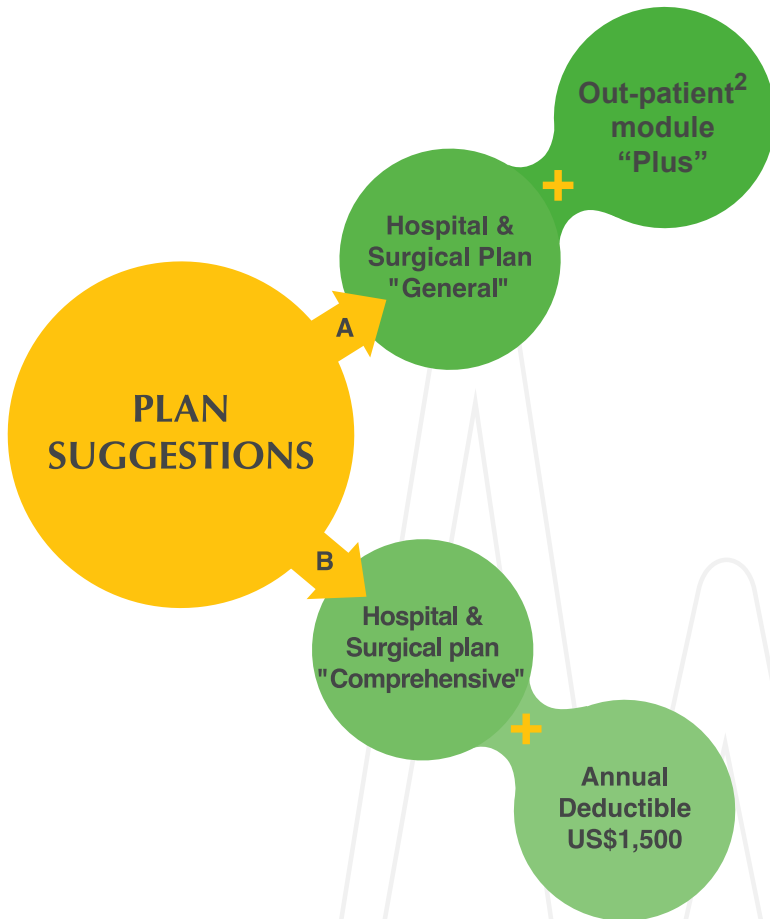
MAXIMUM ASSURANCE

- ▶ Full cover for private room, surgeons' fees and general hospital expenses
- ▶ Full coverage for chemotherapy
- ▶ Extensive evacuation and repatriation benefits

Rest assured with your Mega International Healthcare Hospital and Surgical cover

- ▶ Full cover for organ transplant
- ▶ Full cover for out-patient consultations and medicine for 90 days following a cover confinement
- ▶ Community Rated Plans

Health insurance is about protecting you and your family's future. Mega International Healthcare allows you to start out small and gives you extensive cover with just a Hospital & Surgical plan.



2. Refers to General Practitioners, Specialists & medication in general.

PERHATIAN

Untuk menghindari salah pengertian dikemudian hari, agar seluruh isi brosur ini dibaca dengan baik. BROSUR INI BUKAN KONTRAK ASURANSI. SYARAT, KONDISI DAN DEFINISI SELENGKAPNYA DIRINCI DALAM POLIS ASURANSI.

Informasi lebih lanjut dapat dibaca pada buku polis