

SmartCare Optimum Plus

Cashless Admission Plan / *Pelan Kemasukan Tanpa Tunai*

Age / Umur	Annual Premium (RM) (w.e.f. 1-7-2021) / <i>Premium Tahunan (RM) (berkuatkuasa dari 1-7-2021)</i>					
	Plan 1 / <i>Pelan 1</i>		Plan 2 / <i>Pelan 2</i>		Plan 3 / <i>Pelan 3</i>	
	M / L	F / P	M / L	F / P	M / L	F / P
1	2,134	1,930	1,776	1,607	1,518	1,373
2	2,119	1,811	1,619	1,465	1,386	1,253
3	2,119	1,655	1,480	1,337	1,267	1,145
4	1,624	1,373	1,355	1,225	1,161	1,050
5	1,481	1,191	1,228	1,077	1,046	945
6	1,406	1,109	1,133	937	965	872
7	1,220	986	1,051	820	896	804
8	1,044	920	945	765	836	714
9	959	876	837	720	788	649
10	958	876	767	688	751	610
11	913	818	733	662	718	596
12	913	822	734	646	709	609
13	923	834	766	662	702	633
14	941	852	825	710	704	637
15	1,012	872	842	758	719	651
16	1,137	895	858	775	733	662
17	1,127	917	878	789	748	674
18	1,118	930	897	803	763	686
19	1,143	962	915	817	778	698
20	1,163	995	934	832	795	711
21	1,182	1,029	951	846	809	724
22	1,202	1,064	969	862	822	737
23	1,218	1,100	986	878	836	749
24	1,235	1,118	1,002	896	850	763
25	1,253	1,174	1,036	929	880	792
26	1,283	1,212	1,070	964	908	819
27	1,322	1,228	1,102	998	936	847
28	1,362	1,240	1,134	1,032	964	875
29	1,401	1,283	1,167	1,068	991	902
30	1,441	1,326	1,201	1,104	1,021	933
31	1,478	1,369	1,231	1,139	1,046	960
32	1,514	1,418	1,261	1,175	1,072	987
33	1,550	1,471	1,291	1,210	1,097	1,015
34	1,586	1,528	1,320	1,245	1,123	1,042
35	1,625	1,587	1,358	1,290	1,160	1,081
36	1,662	1,646	1,390	1,326	1,186	1,109
37	1,701	1,695	1,421	1,364	1,212	1,138
38	1,740	1,745	1,455	1,404	1,240	1,168
39	1,778	1,797	1,492	1,445	1,271	1,201
40	1,817	1,849	1,544	1,501	1,320	1,249
41	1,857	1,903	1,589	1,550	1,357	1,286
42	1,966	2,004	1,639	1,603	1,399	1,328
43	2,084	2,113	1,697	1,661	1,445	1,375
44	2,211	2,228	1,762	1,727	1,500	1,426
45	2,347	2,336	1,849	1,810	1,575	1,496
46	2,492	2,434	1,936	1,893	1,646	1,563
47	2,593	2,536	2,036	1,987	1,727	1,638
48	2,792	2,644	2,151	2,093	1,821	1,725
49	2,987	2,813	2,283	2,213	1,929	1,822
50	3,156	2,994	2,442	2,357	2,064	1,943
51	3,383	3,073	2,613	2,511	2,205	2,071
52	3,594	3,289	2,811	2,687	2,365	2,214
53	3,818	3,506	3,033	2,884	2,549	2,378
54	4,056	3,731	3,285	3,106	2,756	2,562
55	4,309	4,041	3,586	3,371	3,011	2,789
56	4,578	4,280	3,905	3,652	3,275	3,023
57	4,865	4,521	4,263	3,966	3,570	3,285
58	5,169	4,776	4,650	4,296	3,901	3,579
59	5,493	5,045	4,941	4,538	4,270	3,906
60	5,838	5,352	5,250	4,794	4,741	4,323
61	6,401	5,854	5,579	5,065	5,196	4,727
62	7,033	6,409	5,929	5,351	5,699	5,175
63	7,729	7,021	6,434	5,843	6,163	5,530
64	8,495	7,695	7,065	6,398	6,550	5,842
65	9,306	8,410	7,755	7,007	6,961	6,173
66*	10,122	9,128	8,427	7,600	7,399	6,523
67*	10,962	9,868	9,120	8,210	7,865	6,901

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	Plan 1 / <i>Pelan 1</i>		Plan 2 / <i>Pelan 2</i>		Plan 3 / <i>Pelan 3</i>	
	M / L	F / P	M / L	F / P	M / L	F / P
68*	11,827	10,630	9,832	8,838	8,360	7,432
69*	12,715	11,414	10,564	9,484	8,887	7,979
70*	13,647	12,238	11,353	10,183	9,546	8,587
71*	14,581	13,065	12,124	10,865	10,193	9,165
72*	15,539	13,914	12,912	11,565	10,857	9,758
73*	16,518	14,785	13,719	12,283	11,537	10,367
74*	17,518	15,676	14,544	13,018	12,234	10,992
75*	18,564	16,612	15,434	13,815	13,010	11,689
76*	19,605	17,546	16,292	14,585	13,738	12,345
77*	20,672	18,504	17,172	15,375	14,501	13,017
78*	21,764	19,484	18,073	16,183	15,418	13,705
79*	22,882	20,488	18,995	17,011	16,393	14,409
80*	24,057	21,543	19,999	17,913	17,430	15,202
81*	25,226	22,593	20,963	18,779	18,125	15,939
82*	26,421	23,666	21,948	19,664	18,847	16,691
83*	27,641	24,762	22,954	20,568	19,598	17,460
84*	28,887	25,881	23,981	21,491	20,379	18,246
85*	30,197	27,059	25,106	22,502	21,281	19,139
86*	31,494	28,224	26,176	23,464	22,189	19,957
87*	32,817	29,413	27,266	24,444	23,114	20,790
88*	34,164	30,624	28,378	25,443	24,057	21,640
89*	35,538	31,859	29,511	26,461	25,018	22,506
90*	36,987	33,162	30,762	27,587	26,126	23,505
91*	38,412	34,442	31,936	28,643	27,123	24,404
92*	39,862	35,746	33,132	29,719	28,138	25,318
93*	41,337	37,073	34,349	30,813	29,171	26,249
94*	42,839	38,424	35,587	31,927	30,221	27,197
95*	44,429	39,854	36,969	33,171	31,453	28,307
96*	45,981	41,250	38,250	34,322	32,585	29,287
97*	47,559	42,670	39,551	35,493	33,886	30,282
98*	49,162	44,112	40,874	36,683	35,238	31,294
99*	50,792	45,578	42,217	37,892	36,645	32,323
100*	52,446	47,067	43,582	39,120	38,108	33,367

* For renewal only / *Untuk pembaharuan sahaja*

Note / Nota:

1. Calculation of the age is based on the age of next birthday. / *Pengiraan umur adalah berdasarkan umur pada tarikh lahir yang berikutnya.*
2. This rate is applicable to Standard Risk & Occupation Class I & II. / *Kadar ini terpakai kepada Risiko Standard dan Pekerjaan Kelas I & II.*
3. Class III: Additional of 15% loading. / *Kelas III: Penambahan sebanyak 15% ke atas premium.*
4. Class IV: Decline Risk. / *Kelas IV: Risiko yang ditolak.*
5. The premium shown does not include stamp duty. / *Premium yang tertera tidak termasuk duti setem.*
6. Cashless Plan: Medical card to facilitate admission to panel hospitals. / *Pelan Kemasukan Tanpa Tunai: Kad perubatan untuk memudahkan kemasukan ke hospital panel.*