



# GROUP MUTIARA PLUS

- Comprehensive
- Affordable Coverage



## ELIGIBILITY RULES

	MINIMUM	MAXIMUM
<b>MAXIMUM ENTRY AGE</b>		
Member/Employee	19	59
Spouse	19	59
Dependent	30 days	23
<b>COVERAGE</b>		
Member & Spouse	Up till 66	
Dependent	Up till 24	

Note:

1. Age is based on age next birthday (ANB)

## DETAILS BENEFITS TABLE

Number of Units	Death		TPD		Funeral Expenses			Critical Illness	Hospital Benefit (Daily)	PPD Normal Scale	Gross Contribution
	Natural	Accidental	Natural	Accidental	Member	Spouse	Child (4 Max)				
1	17000	34000	17000	34000	1000	1000	500	15000	15	10000	10
2	34000	68000	34000	68000	1000	1000	500	30000	30	20000	20
3	51000	102000	51000	102000	1000	1000	500	45000	45	30000	30
4	68000	136000	68000	136000	1000	1000	500	60000	60	40000	40
5	85000	170000	85000	170000	1000	1000	500	75000	75	50000	50
6	102000	204000	102000	204000	1000	1000	500	90000	90	60000	60
7	119000	238000	119000	238000	1000	1000	500	105000	105	70000	70
8	136000	272000	136000	272000	1000	1000	500	120000	120	80000	80
9	153000	306000	153000	306000	1000	1000	500	135000	135	90000	90
10	170000	340000	170000	340000	1000	1000	500	150000	150	100000	100

Note:

- Entry age between 18 - 59 years old, Age at policy maturity is at 65 years old.
- Free Cover Limit of maximum RM60,000 for 50 participants (member).
- Only member apply for more than 3 units are required to fill up Mutiara application form and their acceptance is subject to member's health condition.

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## LIST OF 36 CRITICAL ILLNESSES

<b>Alzheimer's Disease Irreversible Organism Degenerative Brain Disorders</b>	<b>Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease</b>
<b>Bacterial Meningitis</b>	<b>Benign Brain Tumor</b>
<b>Blindness/Total Loss Of Sight</b>	<b>Brain Surgery</b>
<b>Cancer</b>	<b>Chronic Aplastic Anaemia</b>
<b>Coma</b>	<b>Coronary Artery By-Pass Surgery</b>
<b>Deafness/Total Loss of Hearing</b>	<b>Encephalitis</b>
<b>End Stage Kidney Failure</b>	<b>End Stage Liver Failure</b>
<b>End Stage Lung Disease</b>	<b>Fulminant Viral Hepatitis</b>
<b>Heart Attack</b>	<b>Heart Valve Surgery</b>
<b>Loss Of Speech</b>	<b>Major Burns</b>
<b>Major Head Trauma</b>	<b>Major Organ/Bone Marrow Transplant</b>
<b>Medullary Cystic Disease</b>	<b>Motor Neuron Disease</b>
<b>Multiple Sclerosis</b>	<b>Muscular Dystrophy</b>
<b>Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection</b>	<b>Other Serious Coronary Artery Disease</b>
<b>Paralysis/Paraplegia</b>	<b>Parkinson's Disease</b>
<b>Primary Pulmonary Arterial Hypertension</b>	<b>Severe Cardiomyopathy</b>
<b>Stroke</b>	<b>Surgery to Aorta</b>
<b>Systemic Lupus Erythematosus with Lupus Nephritis</b>	<b>Terminal Illness</b>

## Authorised Agent



# KOPERASI KOPERKASA SARAWAK BERHAD

For internal purpose only. For more information, please call KOPERKASA during office hours (8:00am - 5:00pm) with the following contact numbers:

<b>KUCHING</b>	<b>Shafik</b>	<b>019-8172151</b>	<b>082-231004</b>
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<b>SARIKEI</b>	<b>Dorthy</b>	<b>019-8661771</b>	<b>084-656673</b>
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<b>BINTULU</b>	<b>Yenny</b>	<b>012-8966405</b>	<b>086-338199</b>
<b>MIRI</b>	<b>Jamaludin</b>	<b>016-8650657</b>	<b>085-410644</b>
<b>LIMBANG</b>	<b>Hajah Rose</b>	<b>019-4682083</b>	<b>085-216825</b>