

DOES YOUR
HEALTH COVER
TAKE YOU
BEYOND 70?



**CEYLINCO
LIFE®**

**Medical
Saver**

WHEN ALL OTHER MEDICAL COVERS CEASE AT 70 YEARS, ONLY CEYLINCO LIFE MEDICAL SAVER CONTINUES TO PROTECT YOU!

Ceylinco Life presents Medical Saver that is the most comprehensive medical insurance plan for today and tomorrow. It will help you reimburse your current medical-related expenses while offering protection for your life throughout the policy term and help you build a strong medical fund to cater for your future medical expenses after the policy maturity. This comprehensive Health and Life Insurance plan will take care of you and your family in medical emergencies today and will invest your money for medical needs tomorrow.

What does Ceylinco Life Medical Saver offer?



Backup Medical Fund for Long Term Medical & Nursing Care

Medical Saver ensures a growing Medical fund that will provide you with an attractive fund at the maturity. This fund can be utilised as a backup health insurance cover for medical needs and nursing care after the maturity, especially at the age of retirement, when you are unable to obtain a health cover due to old age. You can decide your own contribution (i.e., Basic, Premium) to the medical fund and start developing the fund monthly, quarterly, bi-annually, or annually for the agreed premium paying period.



Life Protection

You will receive a Life Insurance cover with an affordable premium that ensures a promising tomorrow for your loved ones in the case of your unfortunate demise. In the event of your death during the term of the policy, your beneficiaries will receive the agreed life cover and the available balance in the medical fund at the time of the demise.



Global Hospitalisation Cover for Medical / Surgical Expenses Reimbursement (Health Support Plus Benefit)

Ceylinco Life Health Support Plus rider benefit ensures that you are financially supported if you or a family member needs hospitalisation due to a sickness or an accident during the policy term. Health Support Plus Benefit offers you the following:

- 14 reimbursement packages covering both local and global hospitalisation, with the following basic annual sum assured limits to choose based on your requirement and affordability:

For hospitals in Sri Lanka. (Rs.)	For hospitals in Sri Lanka, India, Malaysia, Singapore, and Thailand. (Rs.)	For hospitals worldwide except USA and Canada. (Rs.)
200,000	1,000,000	15,000,000
400,000	2,500,000	20,000,000
600,000	5,000,000	30,000,000
800,000	7,500,000	40,000,000
	10,000,000	50,000,000

- Hospitalisation, daycare treatment, and surgery cover for your entire family including your spouse, children, and your parents aged 60 years or below subject to medical and financial underwriting

- Pre-hospitalisation and post-hospitalisation benefits

- Daily hospital cash benefit in case of hospitalisation in a non-paying ward in a government hospital

- Ambulance benefit
- Maternity benefit

- Health check-ups
- Auto re-fill benefit

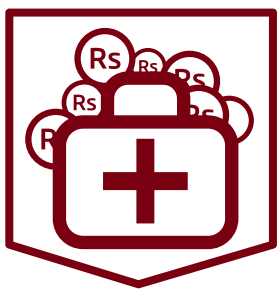
- No-claim bonus
- Organ donor expenses coverage

- Deductible sum insured options



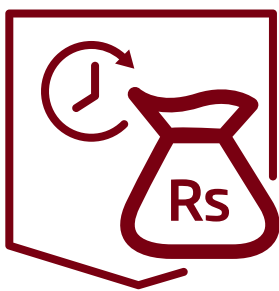
Medical Fund Partial Withdrawals at an emergency

If your policy is active and has completed 02 years, and all premiums are paid during this period, you are eligible to withdraw up to 20% of the medical fund during a given policy year and cover your medical-related costs. Withdrawals are limited to two times per year subject to a minimum of Rs. 25,000/-. In the event of a Critical Illness or a Major Surgery, you are entitled to withdraw 95% of the medical fund balance after providing proof.



Medical Fund Boosters

One annual premium for Medical Fund + one annual premium for Basic Life Cover will be credited to the medical fund for active policies every 04 years, if all the premiums were paid on due dates or at least revived within 365 days from their due dates and if no withdrawals were made during the most recent 04-year period. Medical Fund Boosters will increase the growth of the Medical Fund further and all you need to do is to pay all your premiums on time and avoid withdrawals from the fund.



Lifeline or Monthly Medical Payouts after Maturity

When your policy matures, instead of obtaining the maturity value, you have the option to choose the lifeline medical payout benefit and keep the Medical Fund growing for up to 20 years from the date of maturity with the privilege of having fund withdrawals at health emergencies. Ceylinco Life will credit the dividends to your fund during this extended period while allowing withdrawals to cover medical expenses. In addition to lifeline medical payouts, you can opt for monthly medical payouts as well for an agreed period, if you wish to receive a monthly allowance for your future medical expenses after the maturity.

Additional Benefits

Ability to add Supplementary Benefit Riders

Based on your discretion, the plan allows you to choose following supplementary benefit riders to multiply your protection benefit for life:

- Accidental Death Benefit
- Hospital Cash Benefit
- Critical Illness Benefit
- Total and Permanent Disability Benefit
- Partial and Permanent Disability Benefit
- Family Income Benefit
- Major Surgery Benefit
- Cancer Cover Benefit

Medical Fund Top-up Facility

There is an ability to top up the Medical Fund during the premium paying term to enhance the fund accumulation.

Special Rewards for Ceylinco Life Policyholders

You will be entitled to Ceylinco Life rewards such as Pranama Scholarships, Family Savari, and the Cancer Fund Benefit.

Illustration of Maturity Benefit:

- Policyholder’s Age - 45 years
- Policy Term / Premium Paying Term - 20 years
- Premium Paying Mode - Monthly
- Life Cover Benefit - Rs. 2,000,000
- Premium for Life Cover - Rs. 2,452
- Medical Hospitalisation Cover (Annual) - Rs. 1,000,000
- Premium for Medical Hospitalisation Cover - Rs. 5,543
- Maturity benefit at the end of 20 years for different fund contributions assuming there were no fund withdrawals during the policy term:

Monthly Contribution to the Medical Fund (Rs.)	Total Monthly Premium (Life Cover + Medical Cover +Medical Fund) (Rs.)	Total Investment for 20 years (Rs.)	Illustrated Return at the end of 20 years * (Rs.)		
			4%	8%	12%
15,000	22,995	5,518,800	6,304,952	9,564,753	14,879,721
35,000	42,995	10,318,800	14,452,716	21,945,957	34,171,378
75,000	82,995	19,918,800	30,748,245	46,708,364	72,754,692
100,000	107,995	25,918,800	40,932,950	62,184,868	96,869,264

Note:

- * This is only an example for the maturity benefit and the actual returns may vary as per the monthly declared dividend rates by the company, the dates of payment of premiums and any withdrawals made by the customer during the term of the policy.
- * The premium may differ according to the age and health of the insured.

Other product details :

- Age at entry - **Min - 18 years**
- **Max - 65 years**
- Policy term - **Min - 5 years**
- **Max - 40 years**
- Modes of payment - **Monthly / Quarterly / Bi-annually / Annually**
- Minimum contribution for Medical Fund - **Rs. 5,000 (Monthly)**

To find out more details on this plan,
call us on **011-2 461 461**
or contact your Ceylinco Life Insurance Advisor.

This brochure is for information only. This is not a contract of insurance.
The precise terms, conditions, and exclusions will be detailed in the policy document.

Conditions Apply

CEYLINCO LIFE®



A Relationship For Life™

Ceylinco Life Insurance Limited, Ceylinco Life Tower, 106, Havelock Road, Colombo 5.
Co. Reg. No. PB5183 Tel: (011) 2461461 E-mail: service@ceylife.lk Web: www.ceylincolife.com