

# About Medical Cards

- Why we Insure?
- Do we insure the small things, or the big things?

# My criteria of choosing Medical Card

- If I'm admitted to hospital, and the bill comes to an enormous amount (**say at RM 300,000**), how much must I need to pay ?

# How I compare medical plans

- How much premium I pay per dollar of “Bottleneck” claim.
- Example: If premium is RM 1,000 a year, and the bottleneck is RM 62.5k,
- If premium is RM 2,000 a year, the bottleneck is RM 1.125 Million

# Personal Accident (PA)

- If you buy only Life, TPD, Critical Illness and Medical Card only.
- If there's an accident, and you lose sight of one eye.
- If you're insuring RM 1,000,000 PA Policy, the premium will come to less than RM 1,000 a year.
- Premium for RM 500k PA in RHB cost ~ RM 400 a year.

# How does Housing Loan works

- If you have a loan of RM 100k, and you have cash idling of RM 20k.
- You can dump in RM 20k into the housing loan, thereby reducing your principal to RM 80k.
- Generally, full flexi's interest rate is higher by 0.1% a year.