



# **SMARTMEDIC Shield +** **SMARTMEDIC Shield Plus**

Extensive medical coverage for your healthcare needs

# SmartMedic Shield + SmartMedic Shield Extender

## Extensive medical coverage for your healthcare needs

Medical costs and health setbacks are prevailing issues that often stand the test of time. Which is why you should always ensure that you are well protected with the right medical coverage should a hospitalisation event occur.

With SmartMedic Shield, an investment-linked medical insurance rider that offers you three varying Hospital Room and Board, you will have access to an extensive medical and hospitalisation benefits to aid you towards your great recovery. Additionally, you can choose between a coverage term of up to 80 years or 100 years next birthday, allowing you to plan your medical coverage according to your personal needs.

To top these all off, your protection can be further enhanced with an optional rider, SmartMedic Shield Extender that extends your yearly medical coverage, strengthening your personal safety net when times get tough.



## Benefits at a glance



**Comprehensive medical benefits  
with minimal deductible per any  
one disability**



**Post-hospitalisation support for  
your full recovery**



**High Overall Annual Limit with  
no Overall Lifetime Limit**



**Regular increments to the  
Hospital Room and Board Limit**



**2 coverage term options to suit  
your protection needs**



**Optional rider to further extend  
your Overall Annual Limit**



### **Comprehensive medical benefits with minimal deductible per any one disability**

Smart**Medic** Shield reimburses you for the total eligible expenses incurred, in excess of any deductible and up to the limits stated in the Summary Table of Coverage & Benefits. The deductible amount is RM300 per any one disability, which is the amount that you are required to pay before the rider takes care of the rest of your applicable insured benefits.

Key benefits under this plan include pre- and post-hospitalisation treatments; outpatient treatment for cancer, kidney dialysis, treatment for dengue fever and Zika virus; as well as covering the costs of your Intensive Care Unit expenses and surgical fees. Benefits for emergency accidental outpatient treatment and accidental death also further safeguard you and your loved ones against the unexpected.

*Note: Terms and conditions apply.*



### **Post-hospitalisation support for your full recovery**

The appropriate medical care after your hospital discharge is incredibly important in your journey towards a full recovery which is why Smart**Medic** Shield covers you for follow-up treatment and home nursing care that you need, in relation to treatments for wound, respiratory, diabetes care, and more; as prescribed by the treating physician.

Other than that, Smart**Medic** Shield plan with Room and Board RM400 further reimburses you for post-hospitalisation chiropractic, speech therapy, or occupational therapy by a specialist or physician; alongside treatments by a registered traditional Chinese medicine practitioner up to the limits stated in the Summary Table of Coverage & Benefits.

*Note: Terms and conditions apply.*



### **High Overall Annual Limit with no Overall Lifetime Limit**

Smart**Medic** Shield offers a vital financial buffer to foot your medical bills, with a high Overall Annual Limit and no Overall Lifetime Limit. The Overall Annual Limit, which refreshes every year, goes up to RM2,000,000, depending on your selected plan.

*Note: Terms and conditions apply.*



### **Regular increments to the Hospital Room and Board Limit**

To further enhance your financial cushion in times of medical need, you are entitled to a 10% increase to your Hospital Room and Board Limit at the end of every 3 policy years calculated from Smart**Medic** Shield's Risk Effective Date, up to a cumulative total of 100% of the initial Hospital Room and Board limit.

*Note: Terms and conditions apply.*



## 2 coverage term options to suit your protection needs

Smart**Medic** Shield provides you the medical coverage term options of up to age 80 or 100 years next birthday, allowing you to plan your life ahead, based on your personal protection needs.

*Note: Terms and conditions apply.*



## Optional rider to further extend your Overall Annual Limit

To strengthen your financial certainty in times of medical difficulties, you can also choose to attach Smart**Medic** Shield Extender, an optional rider that extends the Overall Annual Limit of your selected Smart**Medic** Shield plan by an additional RM2,000,000.

*Note: Terms and conditions apply.*

## Summary Table of Coverage & Benefits

You have the flexibility to choose the plan that best meets your medical needs, depending on your budget and requirements. Smart**Medic** Shield offers 3 different plans with comprehensive medical benefits:

| No. | Insured Benefits   | Plan Type  |                |                |
|-----|--|--|----------------|----------------|
|     |  | SMS-150-D (RM)   | SMS-250-D (RM) | SMS-400-D (RM) |
| 1   | <b>Deductible Amount (per disability)<sup>1</sup></b>  | 300  |                |                |
| 2   | <b>Hospital Room and Board</b><br>(Limit per day, no limit on the number of days)  | 150  | 250            | 400            |
|     |  | As charged, subject to the limit stated above.   |                |                |
| 3   | <b>Intensive Care Unit</b><br>(Subject to a maximum of 200 days per policy year)   | As charged.  |                |                |
| 4   | <b>Increase to the Hospital Room and Board Limit</b>   | 10% of the Hospital Room and Board limit every 3 policy years; up to a cumulative total of 100% Hospital Room and Board limit. |                |                |
| 5   | <b>Hospital Supplies and Services</b>  | As charged. <sup>2</sup>   |                |                |
| 6   | <b>Surgical Fees</b>   |  |                |                |
| 7   | <b>Operating Theatre</b>   |  |                |                |
| 8   | <b>Anaesthetist Fees</b>   |  |                |                |
| 9   | <b>In Hospital Physician Visit</b><br>(2 visits per day)   |  |                |                |
| 10  | <b>Pre-Hospital Diagnostic Tests</b><br>(Within 90 days before hospitalisation)  |  |                |                |
| 11  | <b>Pre-Hospital Specialist Consultation, Treatment, Prescribed Medicines and Second Medical Opinion</b><br>(Within 90 days before hospitalisation) |  |                |                |
| 12  | <b>Post-Hospitalisation Treatment</b><br>(Within 90 days after hospital discharge)   |  |                |                |
| 13  | <b>Organ Transplant</b>  |  |                |                |
| 14  | <b>Ambulance Fees</b>  |  |                |                |
| 15  | <b>Day Surgery</b>   |  |                |                |
| 16  | <b>Post-Hospitalisation Home Nursing Care</b><br>(Within 200 days after discharge)   | As charged, up to RM8,000 per disability and 200 days per lifetime.  |                |                |

## SmartMedic Shield's Summary Table of Coverage & Benefits (Con't)

| No. | Insured Benefits   | Plan Type  |                |   |
|-----|--|--|----------------|---|
|     |  | SMS-150-D (RM)   | SMS-250-D (RM) | SMS-400-D (RM)  |
| 17  | <b>Post-Hospitalisation Chiropractor, Speech Therapist or Occupational Therapist</b><br>(Within 200 days after discharge)                                    | Not Applicable.  |                | As charged, up to RM300 per visit and 10 follow up visits per disability. |
| 18  | <b>Post-Hospitalisation Traditional Chinese Medicine Practitioner</b><br>(Within 200 days after discharge)   | Not Applicable.  |                | As charged, up to RM300 per visit and 10 follow up visits per disability. |
| 19  | <b>Medical Appliances</b><br>- Pacemaker and implantable cardio-defibrillator<br>- Other items – Prosthetic devices such as hearing aid and artificial limbs | Not Applicable.  |                | As charged.<br><br>As charged, up to RM20,000 per disability.             |
| 20  | <b>Outpatient Cancer Treatment</b><br>(including consultation, examination tests and prescribed take home drugs)   | As charged. <sup>3</sup>   |                |   |
| 21  | <b>Outpatient Kidney Dialysis Treatment</b><br>(including consultation, examination tests and prescribed take home drugs)                                    |  |                |   |
| 22  | <b>Outpatient Treatment for Dengue Fever and Zika Virus</b>  |  |                |   |
| 23  | <b>Emergency Accidental Outpatient Treatment</b><br>(Subject to a maximum of 30 days from the date of accident)  |  |                |   |
| 24  | <b>Outpatient Imaging (MRI/PET)</b><br>(Subject to a maximum of 30 days from the date of MRI/PET)  | Up to 5,000 per policy year.   |                |   |
| 25  | <b>Daily Cash Allowance at Malaysian Government Hospital</b><br>(Per day, subject to a maximum of 120 days per policy year)                                  | 50   |                |   |
| 26  | <b>Intraocular Lens</b>  | Maximum of 8,000 per lifetime.   |                |   |
| 27  | <b>Medical Report</b>  | As charged, up to a maximum of RM200 per admission for inpatient treatment or per disability for outpatient treatment. |                |   |
| 28  | <b>Overall Annual Limit for Items (2) to (27)</b>  | 1,000,000  | 1,650,000      | 2,000,000   |
| 29  | <b>Overall Lifetime Limit for Items (2) to (27)</b>  | No limit.  |                |   |

## SmartMedic Shield's Summary Table of Coverage & Benefits (Con't)

| No.  | Insured Benefits   | Plan Type  |                |                |
|--|--|--|----------------|----------------|
|  |  | SMS-150-D (RM)   | SMS-250-D (RM) | SMS-400-D (RM) |
| 30   | <b>Accidental Death Benefit</b>                                  | 10,000   | 15,000         | 20,000         |
| 31   | <b>Supreme Assist</b><br>(Emergency Medical Assistance Services) | In accordance with the benefit provisions in the Supreme Assist agreement.                 |                |                |
| 32   | <b>Car Assistance Programme</b>                                  | In accordance with the benefit provisions in the Car Assistance Programme agreement.       |                |                |
| <b>SmartMedic Shield Extender</b> (Optional rider) |  |  |                |                |
| 33   | <b>Overall Annual Limit</b>                                      | Extend the Overall Annual Limit of Smart <b>Medic</b> Shield by an additional RM2,000,000. |                |                |

Notes:

- <sup>1</sup> The Company will reimburse the total eligible expenses incurred for insured benefits (2) to (15) accumulated per any one disability, in excess of the deductible amount.
- <sup>2</sup> Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan insured.
- <sup>3</sup> Subject to Reasonable and Customary Charges.  
Terms and conditions apply.



# Annual Insurance Charge Table

## Male

| Attained Age<br>Next Birthday | SmartMedic Shield |                   |                   | SmartMedic Shield<br>Extender |
|-------------------------------|-------------------|-------------------|-------------------|-------------------------------|
|                               | SMS-150-D<br>(RM) | SMS-250-D<br>(RM) | SMS-400-D<br>(RM) | SMSE<br>(RM)                  |
| 0 - 5                         | 669               | 894               | 1,427             | 16                            |
| 6 - 10                        | 519               | 691               | 1,101             | 12                            |
| 11 - 15                       | 517               | 642               | 981               | 12                            |
| 16 - 20                       | 752               | 937               | 1,430             | 18                            |
| 21 - 25                       | 783               | 974               | 1,486             | 19                            |
| 26 - 30                       | 784               | 975               | 1,487             | 19                            |
| 31 - 35                       | 787               | 976               | 1,488             | 20                            |
| 36 - 40                       | 825               | 1,024             | 1,559             | 21                            |
| 41 - 45                       | 978               | 1,216             | 1,853             | 25                            |
| 46 - 50                       | 1,144             | 1,422             | 2,165             | 30                            |
| 51 - 55                       | 1,877             | 2,340             | 3,561             | 50                            |
| 56 - 60                       | 2,254             | 2,812             | 4,275             | 61                            |
| 61 - 65                       | 3,151             | 3,936             | 5,982             | 85                            |
| 66 - 70                       | 4,412             | 5,513             | 8,374             | 121                           |
| 71 - 75*                      | 6,624             | 8,274             | 12,566            | 184                           |
| 76 - 80*                      | 9,938             | 12,416            | 18,849            | 277                           |
| 81 - 85*                      | 12,644            | 15,808            | 23,960            | 358                           |
| 86 - 90*                      | 15,882            | 19,671            | 29,516            | 463                           |
| 91 - 95*                      | 19,549            | 24,175            | 35,549            | 585                           |
| 96 - 99*                      | 23,997            | 29,424            | 42,764            | 727                           |

<sup>^</sup> On renewal basis for all plans.

# Annual Insurance Charge Table (Con't)

## Female

| Attained Age<br>Next Birthday | SmartMedic Shield |                   |                   | SmartMedic Shield<br>Extender |
|-------------------------------|-------------------|-------------------|-------------------|-------------------------------|
|                               | SMS-150-D<br>(RM) | SMS-250-D<br>(RM) | SMS-400-D<br>(RM) | SMSE<br>(RM)                  |
| 0 - 5                         | 642               | 862               | 1,376             | 15                            |
| 6 - 10                        | 504               | 672               | 1,072             | 11                            |
| 11 - 15                       | 502               | 624               | 992               | 11                            |
| 16 - 20                       | 633               | 792               | 1,262             | 14                            |
| 21 - 25                       | 762               | 953               | 1,515             | 17                            |
| 26 - 30                       | 763               | 953               | 1,516             | 17                            |
| 31 - 35                       | 800               | 1,000             | 1,591             | 18                            |
| 36 - 40                       | 897               | 1,123             | 1,787             | 21                            |
| 41 - 45                       | 1,054             | 1,317             | 2,094             | 26                            |
| 46 - 50                       | 1,253             | 1,569             | 2,490             | 31                            |
| 51 - 55                       | 1,551             | 1,943             | 3,083             | 38                            |
| 56 - 60                       | 1,802             | 2,259             | 3,583             | 45                            |
| 61 - 65                       | 2,572             | 3,227             | 5,117             | 66                            |
| 66 - 70                       | 3,670             | 4,609             | 7,301             | 94                            |
| 71 - 75*                      | 5,508             | 6,917             | 10,953            | 144                           |
| 76 - 80*                      | 8,267             | 10,380            | 16,433            | 218                           |
| 81 - 85*                      | 10,617            | 13,280            | 20,994            | 298                           |
| 86 - 90*                      | 13,404            | 16,581            | 25,859            | 398                           |
| 91 - 95*                      | 16,583            | 20,445            | 31,210            | 518                           |
| 96 - 99*                      | 20,419            | 24,938            | 37,596            | 655                           |

\* On renewal basis for all plans.

The insurance charges above are only applicable to occupational class 1 & 2. The insurance charges of occupational class 3 & 4 will be provided by your servicing agent, if applicable. The insurance charges (brochure: on the previous pages) above will be charged according to your attained age next birthday, sex, smoker status, occupation, health condition, and the plan selected (where applicable). The insurance charges are not guaranteed and may be revised from time to time. Upward revision of insurance charges, if any, will be done on your policy anniversary and we will notify you in writing at least three months before the revision takes place.

## Frequently asked questions

### Q: Who can apply?

A:

| Category                       | Entry age |                                |
|--------------------------------|-----------|--------------------------------|
| Life Assured<br>(Unborn Child) | Minimum   | 13 weeks of gestational period |
|                                | Maximum   | 36 weeks of gestational period |
| Life Assured                   | Minimum   | 14 days attained age           |
|                                | Maximum   | 70 years age next birthday     |

*Note: Terms and conditions apply.*

### Q: How much premium do I have to pay?

A: These are unit deduction riders, which means that the insurance charges will be deducted from the total investment value of your policy on a monthly basis. However, you may be required to pay additional premium to ensure policy sustainability, if the total investment value of your policy becomes insufficient.

*Note: Terms and conditions apply.*

### Q: What are the normal circumstances under which SmartMedic Shield and/or SmartMedic Shield Extender will be terminated?

A: The normal circumstances include:

- Death of the life assured.
- On the policy anniversary on which the life assured's age is 80 or 100 years next birthday, depending on the selected coverage term.
- When the attached basic policy has lapsed, is surrendered, or is terminated.

*Note: Terms and conditions apply.*

### Q: Am I covered for medical treatment received outside Malaysia?

A: You are covered for medical treatment received outside Malaysia but subject to a maximum of 90 consecutive days if you reside or travel outside Malaysia (except for Singapore and Brunei), and the Reasonable and Customary Charges for the equivalent local treatment in Malaysia.

*Note: Terms and conditions apply.*

### Q: Will I be entitled to tax benefits?

A: Benefits received from SmartMedic Shield and SmartMedic Shield Extender are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

# SmartMedic Shield Plus

There's no certainty what may happen in times of unexpected medical emergencies. As such, it is always better to strengthen your medical protection for a better peace of mind.

By attaching Smart**Medic** Shield Plus – an optional add-on rider to your Smart**Medic** Shield plan, you will be able to waive your deductible and receive additional financial support in the event of hospitalisation or accidental death. This financial support comes in the form of prolonged post-hospitalisation coverage, daily guardian benefit of RM150 per day, and more – so you can focus on your recovery, while your medical coverage does the rest.



## Benefits at a glance



**Waiver of deductible for your SmartMedic Shield plan**



**Prolonged coverage for Post-Hospitalisation Treatment of SmartMedic Shield**



**Daily Guardian Benefit**



**Higher Daily Cash Allowance**



**Additional protection for accidental death**



### Waiver of deductible for your SmartMedic Shield plan

SmartMedic Shield Plus waives the RM300 deductible under your selected SmartMedic Shield plan. With your deductible taken care of, you can have one less thing to worry about should illnesses or medical emergencies arise.

*Note: Terms and conditions apply.*



### Prolonged coverage for Post-Hospitalisation Treatment of SmartMedic Shield

To assist with your full recovery, this optional add-on rider prolongs the coverage for your post-hospitalisation treatment as offered by SmartMedic Shield. Protecting your peace of mind during recovery, this feature allows you to have access to the medical attention you need beyond 90 days, from 91st day to 200th day after your discharge from the hospital.

*Note: Terms and conditions apply.*



### Daily Guardian Benefit

Support from your loved ones are crucial in the unfortunate event of hospitalisation. To lighten the financial burden, SmartMedic Shield Plus offers a daily guardian benefit of RM150 per day, for meals and lodging incurred by the guardian when accompanying you in the hospital, subject to a maximum of 180 days per policy year.

*Note: Terms and conditions apply.*



### Higher Daily Cash Allowance

In the event of hospitalisation at a Malaysian government hospital, you will be entitled to an additional Daily Cash Allowance of RM150 per day on top of the existing Daily Cash Allowance benefit of SmartMedic Shield, up to a maximum of 120 days per policy year. With this additional financial support, you can rest in ease throughout your hospitalisation and fully focus on your recovery.

*Note: Terms and conditions apply.*



### Additional protection for accidental death

Even the most carefully laid plans can be derailed when unexpected medical emergencies occur. With this in mind, SmartMedic Shield Plus provides your loved ones with additional payout of RM20,000 on top of the existing accidental death benefit of SmartMedic Shield – to support them financially should the unexpected were to happen.

*Note: Terms and conditions apply.*

## Summary Table of Coverage & Benefits

| No. | Insured Benefits  | Plan Type  |               |               |
|-----|---|--|---------------|---------------|
|     |   | SMSP-150 (RM)  | SMSP-250 (RM) | SMSP-400 (RM) |
| 1   | <b>Waiver of Deductible</b>   | Deductible of RM300 under Smart <b>Medic</b> Shield will be waived.      |               |               |
| 2   | <b>Post-Hospitalisation Treatment</b>   | As charged, from the 91st day to the 200th day after hospital discharge. |               |               |
| 3   | <b>Daily Guardian Benefit</b><br>(Limit per day, subject to a maximum of 180 days per policy year)                          | 150  |               |               |
| 4   | <b>Daily Cash Allowance at Malaysian Government Hospital</b><br>(Per day, subject to a maximum of 120 days per policy year) | 150  |               |               |
| 5   | <b>Accidental Death Benefit</b>   | 20,000   |               |               |

Notes:

- <sup>1</sup> Items (2) to (4) set out in the table above shall be subject to the Overall Annual Limit of Smart**Medic** Shield, as may be extended by any other riders.
- <sup>2</sup> Each Smart**Medic** Shield plan only allows one corresponding Smart**Medic** Shield Plus plan for optional attachment – i.e. SMSP-150 for SMS-150-D, SMSP-250 for SMS-250-D, and SMSP-400 for SMS-400-D.
- <sup>3</sup> Terms and conditions apply.

# Annual Insurance Charge Table for SmartMedic Shield Plus

## Male

| Attained Age Next Birthday | SMSP-150 (RM) | SMSP-250 (RM) | SMSP-400 (RM) |
|----------------------------|---------------|---------------|---------------|
| 0 - 5                      | 201           | 286           | 419           |
| 6 - 10                     | 135           | 190           | 273           |
| 11 - 15                    | 130           | 169           | 234           |
| 16 - 20                    | 181           | 233           | 324           |
| 21 - 25                    | 186           | 239           | 329           |
| 26 - 30                    | 176           | 226           | 311           |
| 31 - 35                    | 175           | 222           | 303           |
| 36 - 40                    | 185           | 235           | 320           |
| 41 - 45                    | 222           | 281           | 382           |
| 46 - 50                    | 260           | 331           | 451           |
| 51 - 55                    | 412           | 524           | 720           |
| 56 - 60                    | 518           | 660           | 908           |
| 61 - 65                    | 717           | 914           | 1,260         |
| 66 - 70                    | 1,002         | 1,276         | 1,761         |
| 71 - 75*                   | 1,482         | 1,884         | 2,597         |
| 76 - 80*                   | 2,192         | 2,784         | 3,835         |
| 81 - 85*                   | 2,791         | 3,546         | 4,878         |
| 86 - 90*                   | 3,504         | 4,410         | 6,003         |
| 91 - 95*                   | 4,310         | 5,417         | 7,226         |
| 96 - 99*                   | 5,291         | 6,591         | 8,690         |

<sup>^</sup> On renewal basis for all plans.



# Annual Insurance Charge Table for SmartMedic Shield Plus (Con't)

## Female

| Attained Age Next Birthday | SMSP-150 (RM) | SMSP-250 (RM) | SMSP-400 (RM) |
|----------------------------|---------------|---------------|---------------|
| 0 - 5                      | 183           | 261           | 380           |
| 6 - 10                     | 127           | 178           | 255           |
| 11 - 15                    | 118           | 152           | 216           |
| 16 - 20                    | 151           | 197           | 282           |
| 21 - 25                    | 175           | 225           | 319           |
| 26 - 30                    | 170           | 217           | 307           |
| 31 - 35                    | 175           | 223           | 314           |
| 36 - 40                    | 202           | 259           | 362           |
| 41 - 45                    | 242           | 308           | 432           |
| 46 - 50                    | 285           | 364           | 513           |
| 51 - 55                    | 367           | 469           | 661           |
| 56 - 60                    | 434           | 557           | 791           |
| 61 - 65                    | 607           | 779           | 1,108         |
| 66 - 70                    | 855           | 1,095         | 1,556         |
| 71 - 75*                   | 1,255         | 1,602         | 2,276         |
| 76 - 80*                   | 1,846         | 2,351         | 3,336         |
| 81 - 85*                   | 2,368         | 3,006         | 4,260         |
| 86 - 90*                   | 2,986         | 3,750         | 5,244         |
| 91 - 95*                   | 3,689         | 4,618         | 6,323         |
| 96 - 99*                   | 4,539         | 5,629         | 7,612         |

<sup>^</sup> On renewal basis for all plans.

The insurance charges above are only applicable to occupational class 1 & 2. The insurance charges of occupational class 3 & 4 will be provided by your servicing agent, if applicable. The insurance charges (brochure: on the previous pages) above will be charged according to your attained age next birthday, sex, smoker status, occupation, health condition, and the plan selected (where applicable). The insurance charges are not guaranteed and may be revised from time to time. Upward revision of insurance charges, if any, will be done on your policy anniversary and we will notify you in writing at least three months before the revision takes place.

## Frequently asked questions

### Q: Who can apply?

A:

| Category                    | Entry age |                                |
|-----------------------------|-----------|--------------------------------|
| Life Assured (Unborn Child) | Minimum   | 13 weeks of gestational period |
|                             | Maximum   | 36 weeks of gestational period |
| Life Assured                | Minimum   | 14 days attained age           |
|                             | Maximum   | 70 years age next birthday     |

*Note: Terms and conditions apply.*

### Q: How much premium do I have to pay?

A: This is a unit deduction rider, which means that the insurance charges will be deducted from the total investment value of your policy on a monthly basis. However, you may be required to pay additional premium to ensure policy sustainability, if the total investment value of your policy becomes insufficient.

*Note: Terms and conditions apply.*

### Q: What are the normal circumstances under which SmartMedic Shield Plus will be terminated?

A: The normal circumstances include:

- Death of the life assured.
- On the policy anniversary on which the life assured's age is 80 or 100 years next birthday, depending on the selected coverage term of SmartMedic Shield.
- Upon termination of SmartMedic Shield.
- When the attached basic policy has lapsed, is surrendered, or is terminated.

*Note: Terms and conditions apply.*

### Q: Am I covered for medical treatment received outside Malaysia?

A: You are covered for medical treatment received outside Malaysia but subject to a maximum of 90 consecutive days if you reside or travel outside Malaysia (except for Singapore and Brunei), and the Reasonable and Customary Charges for the equivalent local treatment in Malaysia.

*Note: Terms and conditions apply.*

### Q: Will I be entitled to tax benefits?

A: Benefits received from SmartMedic Shield Plus are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

## Exclusions and limitations

*(Applicable to Smart**Medic** Shield, Smart**Medic** Shield Extender, and Smart**Medic** Shield Plus)*

The Company will not pay **any** benefit under these riders as a result of, including any of the following whether directly or indirectly:

1. Pre-existing Illness;
2. Specified Illnesses occurring within the first 120 days from the Risk Effective Dates of Smart**Medic** Shield, Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus respectively;
3. Any medical or physical conditions arising within the first 30 days from the Risk Effective Dates of Smart**Medic** Shield, Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus respectively except for Injury;
4. Plastic/cosmetic Surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices (except for pacemakers, implantable cardio-defibrillator, prosthetic devices such as hearing aid and artificial limbs as provided under Medical Appliances, if applicable) and prescriptions thereof;
5. Dental conditions including dental treatment or oral Surgery, except as necessitated by Injury to sound natural teeth occurring in any Policy Year and performed by Dentist;
6. Private nursing (except as provided under Post-Hospitalisation Home Nursing Care), rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal Disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related Diseases, and any communicable Diseases which require quarantine by law; except for COVID-19 disease for life assured who is fully vaccinated or ineligible unvaccinated;
7. Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions;
8. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation;
9. Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain;
10. Suicide, attempted suicide or intentionally self-inflicted Injury, while sane or insane;
11. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
12. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
13. Expenses incurred for donation of any body organ by the life assured, and the cost of acquisition of any body organ donated to the life assured including all costs incurred by the donor during organ transplant and its complications;
14. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy, and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment (except as provided under Post-Hospitalisation Chiropractor, Speech Therapist or Occupational Therapist or Post-Hospitalisation Traditional Chinese Medicine Practitioner, if applicable);

15. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the life assured and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract;
16. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
17. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
18. Sickness or Injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
19. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
20. Expenses incurred for sex change;
21. Any Outpatient treatment not related to Inpatient treatment, except as provided under Insured Benefits; or
22. Charges which are not Reasonable and Customary Charges, or any Surgery or treatment which is not Medically Necessary, or charges in excess of Reasonable and Customary Charges, or charges which are incurred for hospitalisation, pre-hospitalisation and/or post-hospitalisation after the Expiry Date;

*Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under these riders.*

## Important notices

Smart**Medic** Shield, Smart**Medic** Shield Extender and Smart**Medic** Shield Plus are unit deduction medical riders attachable to selected regular premium investment-linked insurance plans. **These plans are insurance products that are tied to the performance of the underlying assets, and are not pure investment products such as unit trusts.** The insurance charge to be imposed will be deducted from the total investment value of your policy on a monthly basis. You may stop paying premiums under the policy and still enjoy protection as long as there is sufficient total investment value to pay for the insurance charge. However, there is a possibility of the policy lapsing when the required charges, including rider charges exceed the total investment value of the fund units available. Purchasing too many unit deduction riders may deplete the fund units.

You have the option to include Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus to your investment-linked insurance plan; however, they must be attached together with Smart**Medic** Shield. If Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus are subsequently included to your investment-linked insurance plan after your coverage under Smart**Medic** Shield becomes effective, then the first policy year of Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus will be adjusted accordingly and will be shorter than a year. For subsequent years, the policy anniversary of Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus will coincide with Smart**Medic** Shield's policy anniversary.

You should satisfy yourself that these riders will best serve your needs and that the premium payable under the policy is an amount you can afford. A free-look period of 15 days is given for you to review the suitability of the Medical and Health Insurance (MHI) product. If a rider is cancelled during this period, the policy owner is entitled to the reinstatement of the units deducted for the payment of insurance charge after net of expenses incurred for the medical examination, if any. If you switch your Medical Policy/Rider from one company to another or if you exchange your current Medical Policy/Rider with another Medical Policy/Rider within the same company, you may be required to submit an application where acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of Policy/Rider switching or replacement.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plans before purchasing the plans. The exclusions and limitations of benefits highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life.

If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

*The terms "Great Eastern Life" and "the Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad.*

**For more information, please contact your friendly Great Eastern Agent or Customer Service Careline at 1300-1300 88.**

## BRANCH OFFICES

### **Alor Setar**

66 & 68, Jalan Teluk Wan Jah  
05200 Alor Setar, Kedah

### **Batu Pahat**

109, Jalan Rahmat  
83000 Batu Pahat, Johor

### **Bintulu**

No.313, Lot 3956, Phase 4  
Bintulu Parkcity Commerce Square  
Jalan Tun Ahmad Zaidi/  
Jalan Tanjung Batu  
97000 Bintulu, Sarawak

### **Ipoh**

Wisma GREAT Eastern  
16, Persiaran Tugu  
Greentown Ave  
30450 Ipoh, Perak

### **Johor Bahru**

Wisma GREAT Eastern  
02-01, Blok A  
Komersil Southkey Mozek  
Persiaran Southkey 1  
Kota Southkey  
80150 Johor Bahru

### **Klang**

No. 8 & 10, Jalan Tiara 2A  
Bandar Baru Klang  
41150 Klang, Selangor

### **Kluang**

No. 22 & 24  
Jalan Md Lazim Saim  
86000 Kluang, Johor

### **Kota Bharu**

No. S25/5252-T & U  
Jalan Sultan Yahya Petra  
15200 Kota Bharu, Kelantan

### **Kota Kinabalu**

Wisma GREAT Eastern  
Level 4 & 5, No. 65 Jalan Gaya  
88000 Kota Kinabalu, Sabah

### **Kuala Terengganu**

2nd Floor, 6F  
Bangunan Persatuan Hin Ann  
Jalan Air Jernih,  
20300 Kuala Terengganu,  
Terengganu

### **Kuantan**

A25, Jalan Dato Lim Hoe Lek  
25200 Kuantan, Pahang

### **Kuching**

House No. 51, Lot 435  
Section 54, KTLD  
Travilion Commercial Centre  
Jalan Padungan  
93100 Kuching, Sarawak

### **Lahad Datu**

Ground & 1st Floor  
MDLD 3804, Lot 66  
Fajar Centre, Jalan Segama  
91100 Lahad Datu, Sabah  
Fax: 089-884 226

### **Melaka**

No. 23, Jalan PM 15  
Plaza Mahkota  
75000 Melaka

### **Miri**

Lots 1260 & 1261  
Block 10, M.C.L.D,  
Jalan Melayu  
98000 Miri, Sarawak

### **Penang**

25, Light Street  
10200 Penang

### **Sandakan**

Lot 5 & 6, Block 40  
Lorong Indah 15  
Bandar Indah, Phase 7  
Mile 4, North Road  
90000 Sandakan, Sabah

### **Seremban**

101 & 103, Jalan Yam Tuan  
70000 Seremban,  
Negeri Sembilan

### **Sibu**

No. 10 A-F  
Wisma GREAT Eastern  
Persiaran Brooke  
96000 Sibu, Sarawak

### **Taiping**

133A, Jalan Barrack  
34000 Taiping, Perak

### **Tawau**

Ground Floor  
Wisma GREAT Eastern  
Jalan Billian  
91000 Tawau, Sabah

# Reach for Great

## HEAD OFFICE

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Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For the latest contact details, please refer to the Company's website.