

Product Disclosure Sheet

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")

Name of Product : Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit

Name of Customer : [Redacted]

Date : [Redacted]

1. What is this product about?

This is a yearly renewable group policy purchased by the employer to provide coverage for hospitalisation and surgical expenses incurred due to illness or accidental injury, covered under the plan for full-time actively-at-work employees with the option to extend coverage to their spouse and dependant. This is a non-participating protection plan.

2. What are the covers / benefits provided?

The plan reimburses reasonable and customary inpatient hospitalisation and surgical expenses and incurred by the Life Assured for the treatment of illness, sickness, disease or accidental cause in accordance with the limits specified in the Schedule of Benefits which is appended below.

There are five plans available for selection with a daily room and board rate of RM400, RM300, RM250, RM200 and RM150 respectively.

SCHEDULE OF BENEFITS		PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
		(RM)	(RM)	(RM)	(RM)	(RM)
(A)	Hospital Room And Board (up to 180 days)	400	300	250	200	150
(B)	Intensive Care Unit (up to 30 days)	As Charged				
(C)	Hospital Supplies and Services					
(D)	Surgical Fees					
(E)	Anaesthetist Fees					
(F)	Operating Theatre					
(G)	In-Hospital Physician Visit (up to 180 days)					
(H)	Daily Cash Allowance at Malaysian Government Hospital (up to 180 days)	100	100	100	80	60
(I)	Pre-Hospitalisation Diagnostic Tests (within 60 days before hospitalisation)	As Charged				
(J)	Pre-Hospital Specialist Consultation (within 60 days before hospitalisation)					
(K)	Second Surgical Opinion					
(L)	Post-Hospitalisation Treatment (within 60 days after discharge)					
(M)	Emergency Accidental Outpatient Treatment (within 24 hours after the accident and follow-up treatment up to 60 days)					
(N)	Emergency Accidental Dental Treatment (within 24 hours after the accident and follow-up treatment up to 14 days)					
(O)	Day Surgery					
(P)	Ambulance Fee					
(Q)	Medical Report Fee Reimbursement	100	100	100	100	100
(R)	Emergency Sickness Outpatient Treatment (10:00pm to 8:00am)	100	100	100	100	100
(S)	Outpatient Cancer Treatment	As Charged				
(T)	Outpatient Kidney Dialysis Treatment					
(U)	Outpatient Physiotherapy Treatment (per Period of Insurance)	5,000	5,000	5,000	5,000	5,000

Product Disclosure Sheet

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")

Name of Product : Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit

Name of Customer : [Redacted]

Date : [Redacted]

(V)	Overall Maximum Limit for Malaysian Government Hospital Admission	150,000	60,000	50,000	40,000	30,000
(W)	Overall Annual Limit (per Period of Insurance)	150,000	60,000	50,000	40,000	30,000
(X)	Compassionate Allowance (all causes)	5,000	5,000	5,000	5,000	5,000
	Emergency Medical Evacuation (Supreme Assist Emergency Medical Assistance Services)	In accordance with the benefit provisions in the Policy				

Life Assured's Benefits:
Eligibility of the Life Assured

- Employee
 - (a) Full-time actively-at-work employee,
 - (b) Minimum entry age of seventeen (17) years next birthday up to age sixty-four (64) years next birthday.
- Spouse
 - (a) Legally married spouse of the employee,
 - (b) Minimum entry age of seventeen (17) years next birthday up to age sixty-four (64) years next birthday.
- Dependant
 - (a) Unmarried children of the employee,
 - (b) Minimum entry age of fourteen (14) days old but below nineteen (19) years next birthday. However, if the dependant is still in full-time higher education and is not gainfully employed, the minimum entry age shall be extended to age twenty-three (23) years next birthday.
 - (c) The coverage can be continued up to age twenty-four (24) years next birthday if still in full-time higher education and is not gainfully employed.

3. How much premium do we have to pay?

The Schedule of Premiums is appended below. The premium rates applicable are in accordance with the Plan and coverage option selected from the Schedule of Benefits for the employees concerned.

Schedule of Premiums (Annual Premium)

Plan / coverage option	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Employee only	1,195.00	987.00	847.00	739.00	641.00
Employee + Spouse	2,980.00	2,460.00	2,110.00	1,840.00	1,595.00
Employee + Dependant	2,995.00	2,475.00	2,125.00	1,855.00	1,610.00
Employee + Spouse + Dependant	4,780.00	3,948.00	3,388.00	2,956.00	2,564.00

Premium Summary	RM
Total Premium	1,195.00
Sales and Service Tax	95.60
Stamp Duty	10.00
Grand Total	1,300.60

**Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.*

Product Disclosure Sheet

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")

Name of Product : Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit

Name of Customer :

Date :

- Premium in respect of each employee's assurance shall be calculated with reference to the above premium rates. These rates are subject to the prevailing Malaysia Sales and Service Tax.
- Annual Premiums must be paid yearly prior to the commencement of the Period of Insurance for continued protection, unless otherwise specified by the Company in writing.
- Premium rates are not guaranteed and subject to review by the Company upon renewal. The Company reserves the right to revise the premium by giving you at least ninety (90) days' advance notification before the policy expiry. The revision, if any, will aim to reflect our claim experience, cost of medical treatment, advancement in medical technology or other justified circumstances.
- This is a yearly renewable term protection plan, and unless renewed, the coverage will cease on the expiry date and the Company shall strictly not be liable for any claims, expenses or losses that take place after the expiry date.
- The Company will invite for renewal at least thirty (30) days before the expiry of the Policy, subject to the renewal terms and conditions.
- Premium rates are based on the target group size of minimum five (5) employees and maximum one hundred and fifty (150) employees. The premium rate quoted is subject to change if the target group size is not achieved upon policy inception.

4. What are the fees and charges that we have to pay?

<u>Type</u>	<u>Amount</u>
Stamp duty	RM10.00
Sales and Service Tax	8% of premium
Commission paid to intermediary	10%, excluded from the premium (A commission of RM10 is paid for every RM100 premium paid)

5. What are some of the key terms and conditions that we should be aware of?

- **Importance of Disclosure** – You must disclose all material facts such as type of business, nature of occupations, any information that could affect the risk profile, state the ages of employees correctly and declare to ensure that all employees truthfully declare their medical conditions (where applicable) and details, otherwise effective cover will be void at inception.
- **Free-look Period** – you may cancel your policy by returning your insurance policy within fifteen (15) days after you have received it, provided no claim has been admitted under the policy. The premium that you have paid will be refunded to you.
- **Period of Insurance** – refers to the one-year period which starts on the Policy Commencement Date or any Policy Anniversary and ends on the day before the first Policy Anniversary or the following Policy Anniversary, as the case may be.
- **Waiting period (applicable for new joiners only)** – the eligibility for Insured Benefits due to Illness, Sickness and Disease will only start thirty (30) days after the Effective Date of the Life Assured. However, if there is a break in coverage in any Period of Insurance, the Waiting Period shall apply again.

Product Disclosure Sheet

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")

Name of Product : Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit

Name of Customer : [Redacted]

Date : [Redacted]

- **Specified Illness (applicable for new joiners only)** – means the following disabilities and its related complications, occurring within the first one hundred and twenty (120) days from the Effective Date. However, if there is a break in coverage prior to the expiry of the said one hundred and twenty (120) days, a fresh period of one hundred and twenty (120) days shall apply again from the date of reinstatement:
 - (a) hypertension, diabetes mellitus and Cardiovascular disease;
 - (b) all tumours, cancers, cysts, nodules, polyps;
 - (c) stones of the urinary system and biliary system;
 - (d) all ear, nose (including sinuses) and throat conditions;
 - (e) hernias, haemorrhoids, fistulae, hydrocele, varicocele;
 - (f) diseases of the reproduction system including endometriosis;
 - (g) vertebro-spinal disorders (including disc) and knee conditions.
- **Medically Necessary** – means a medical service which is:-
 - (a) consistent with the diagnosis and customary medical treatment for a covered Disability, and
 - (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits, and
 - (c) not for the convenience of the Life Assured or the Physician, and unable to be reasonably rendered out of hospital (if admitted as an inpatient), and
 - (d) not of an experimental, investigational or research nature, preventive or screening nature, and
 - (e) for which the charges are fair and reasonable and customary for the Disability.
- Unless renewed, the coverage will cease on the expiry date and the Company shall strictly not be liable for any expenses that incurred after the expiry date.
- Underwriting of this plan will vary based on the target group size of either five (5) to ten (10) employees or eleven (11) to one hundred and fifty (150) employees. The underwriting of this plan is subject to change if the target group size is not achieved upon policy inception or upon renewal.
- The Company reserves the right to discontinue the underwriting of this insurance product by giving you thirty (30) days advance written notice.
- Changes to the benefits can be made by the policyholder or the Company on Policy Anniversary or upon renewal only.
- Save for the revision of premium above, the Company reserves the right to vary all other policy conditions subject to the terms and conditions of the Policy, by giving you thirty (30) days advance written notice, and any such amendment shall take effect after the expiry of the written notice.
- **Overseas Treatment** - If the Life Assured elects to be treated outside Malaysia or is referred to be treated outside Malaysia by the attending Physician, benefits in respect of the treatment shall be limited to the Reasonable and Customary Charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment.
- **Claims notification** – Within thirty (30) days from date on which a claim event occurs.
- **Claims Procedure** - Please visit greateasternlife.com/my for further information on the Company's claims procedure.
- **Co-insurance** – not applicable for this plan.

Important Note: The above is non-exhaustive. Please refer to the the terms and conditions under the Policy Contract and Supplementary Contracts.

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")

Name of Product : Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit

Name of Customer :

Date :

6. What are the major exclusions under this plan?

The Company will not pay any benefit under this plan as a result of any of the following whether directly or indirectly due to:

- a. Specified Illnesses occurring within the first hundred and twenty (120) days from the Effective Date.
- b. any medical or physical conditions arising within the Waiting Period except for Injury;
- c. plastic/cosmetic Surgery, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances (including dental bridges, implants, and crowns) or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- d. dental conditions including dental treatment or oral Surgery, except as necessitated by Injury to sound natural teeth occurring in any Period of Insurance and performed by Dentist;
- e. private nursing, 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 required to be quarantined by law;
- f. any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions;
- g. 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 treatments related to impotence or sterilisation;
- h. 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;
- i. suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;
- j. 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;
- k. ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from the process of nuclear fission or from any nuclear weapons material;
- l. expenses incurred for donation of any body organ by the Life Assured and cost of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- m. 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;
- n. 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;
- o. psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
- p. costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack, any other government tax that may be imposed by the Hospital and other ineligible non-medical items;
- q. 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;
- r. as a result of the Life Assured committing, attempting or provoking an assault or a felony or from any violation of the law by the Life Assured or resistance to arrest;
- s. private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;

Product Disclosure Sheet

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")

Name of Product : Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit

Name of Customer : [Redacted]

Date : [Redacted]

- t. expenses incurred for sex change;
- u. any Outpatient treatment not related to Inpatient treatment, except as provided under this Policy; or
- v. 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 expiry of a Period of Insurance.

Important Note: This list is non-exhaustive. Please refer to the Policy Contract and Supplementary Contracts for the full list of exclusions under this plan.

7. Can we cancel our plan?

You may cancel your plan at anytime by giving thirty (30) days written notice to the Company, provided that no claims have been made in the Period of Insurance, in which the cancellation notice is given to the Company. This Policy does not contain any cash values. The coverage shall terminate on the date of cancellation and the Company shall strictly not be liable for any claims, expenses or losses that take place from the cancellation date. You shall be entitled to a refund of annual premium as follows:

Period Not Exceeding	Proportionate Refund of the Last Annual Premium Paid
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
> 11 months	No refund

8. What do we need to do if there are changes to our contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can we get further information?

Should you require additional information about medical and health insurance, please refer to www.mycoverage.my.

If you have any enquiries, please contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (198201013982 (93745 – A))

Head Office : Menara Great Eastern
 303, Jalan Ampang
 50450 Kuala Lumpur

Tel : (603) 4259 8888

Fax : (603) 4259 8899

E-mail : grouplife@greateasternlife.com

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")

Name of Product : Great BizCare - Group Yearly Renewable Hospitalisation and Surgical Benefit

Name of Customer :

Date :

10. Other similar types of cover available

You may check with your intermediary or contact the Company directly for similar types of cover available currently.

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

IMPORTANT NOTE:

BUYING AN INSURANCE POLICY IS A FINANCIAL COMMITMENT. YOU SHOULD BE SATISFIED THAT THIS PLAN WILL BEST SERVE YOUR NEEDS AND THAT THE PREMIUM PAYABLE UNDER THE POLICY IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INTERMEDIARY OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's TIPS Brochure or contact GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at

If there is any discrepancy between the English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

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

PDS Version: GBC/PDS/V07/05-2025