

**Frequently asked questions – SHPE & GMVE**  
**Campaign Overview**

**1. What is Medic Guard Campaign 2.0?**

Medic Guard Campaign 2.0 (“Campaign”) offers Selected Customer (refer to Question 7 below) who currently has an active medical policy as per the listed medical plan(s)/rider(s) (“Existing Medical Plan(s)/Rider(s)”) (refer to Question 8 below) the opportunity to apply for a new policy with SmartProtect You Exclusive (SPYE) as the basic plan and attach with **ANY ONE** of the following latest unit deducting medical riders:

New Basic Plan	SmartProtect You Exclusive (SPYE)	
<b>New Unit Deducting Medical Rider</b>	Smart Health Protector Exclusive with RM20,000 deductible per policy year (SHPE)	GREAT MediValue Exclusive with RM20,000 deductible per policy year that comes with The Great Journey pathway (GMVE)

Through this Campaign, the new medical riders offer enhanced medical benefits **without requiring medical underwriting and the waiting period will be waived\***, while allowing you to maintain your existing medical plan.

\*Waiting period will continue to be applicable in the new medical rider if the waiting period has not yet passed in your existing medical plan.

The Company reserves the right, at its sole and absolute discretion, to amend these terms and conditions at any time without prior notice, provided such changes fall within the Company's risk appetite, and such decisions shall be final and binding.

**Key Benefits at a Glance:**

New Coverage/ Benefits	Details	
	SPYE + SHPE	SPYE + GMVE
Additional Life Coverage	<ul style="list-style-type: none"> <li>In the event of death or Total and Permanent Disability (TPD), the basic sum assured, additional sum assured and total investment value will be payable to you.</li> </ul>	
Overall Annual Limit of RM500,000	<ul style="list-style-type: none"> <li>Enjoy an overall annual limit of RM500,000 that refreshes yearly to meet your evolving needs.</li> </ul>	
No Overall Lifetime Limit	<ul style="list-style-type: none"> <li>With an annual limit that resets yearly, secure the protection you deserve with no overall lifetime limit.</li> </ul>	
Enhanced Benefits for Inpatient and Outpatient Treatment	<ul style="list-style-type: none"> <li>SHPE and GMVE provide coverage for follow-up treatments and home nursing care for wounds, respiration, diabetes care and more, as prescribed by your treating physician.</li> <li>Coverage of up to RM150 per visit for post-hospitalisation chiropractic, speech therapist or occupational therapist by a specialist or physician and post-hospitalisation treatments by the registered traditional Chinese medicine practitioner.</li> </ul>	

	<ul style="list-style-type: none"> <li>Extended outpatient treatment, such as but not limited to, dengue fever, zika virus, chikungunya fever, influenza A and B, hand, foot and mouth diseases, bronchitis and pneumonia.</li> </ul>
Coverage on Communicable Diseases	<ul style="list-style-type: none"> <li>SHPE and GMVE cover communicable diseases that require quarantine by law, such as but not limited to, Covid-19, etc., providing you with the financial protection you need against the costs of hospitalisation and medical treatment.</li> </ul>
Enjoy Wellness Bonus every two years by staying healthy	<ul style="list-style-type: none"> <li>Not applicable</li> <li>GMVE rewards you for staying healthy and for not making any claims on your medical insurance. If you stay claim-free within every two-year period, 10% of the insurance charges charged in the year before each refund will be refunded and credited into the total investment value of your policy at the end of the two-year period ("Wellness Bonus").</li> </ul>
The Great Journey pathway	<ul style="list-style-type: none"> <li>Not applicable</li> <li>A designated medical pathway that provides you with quality care and exclusive healthcare experience at clinics and hospitals nationwide under The Great Journey. <b>An additional 20% co-insurance (up to RM20,000 per policy year) will apply on top of the RM20,000 deductible amount if the conditions under The Great Journey pathway are not fulfilled.</b></li> </ul>

Notes:

- i. Coverage for TPD is only applicable for TPD that occurs prior to the policy anniversary on which the life assured attains age 75 years next birthday.

- ii. Any health loadings and/or exclusions applied to your Existing Medical Plan(s)/Rider(s) will be applied to your new SHPE and GMVE.
- iii. Pre-existing illness – disabilities or conditions related to 50 critical illnesses (refer to table (vi) below), spinal disorders, or diabetes and its complications that have been diagnosed, disclosed, or claimed prior to the risk effective date of the new policy will **not** be covered.
- iv. For other pre-existing conditions (not listed in (iii) above), coverage will be **excluded**:
- if the conditions have been diagnosed, disclosed, or claimed prior to the risk effective date of the Existing Medical Plan(s)/Rider(s); and
  - for the first 3 policy years commencing from the risk effective date of the new policy where such conditions have been diagnosed, disclosed or claimed at any time from the risk effective date of the Existing Medical Plan(s)/Rider(s) up to the risk effective date of the new policy. Coverage for these conditions shall commence from the 4<sup>th</sup> policy year onwards.
- v. If there is a break in coverage after the risk effective date of SHPE / GMVE, the same terms and conditions for pre-existing conditions as stated in (iii) and (iv) above will apply again from the reinstatement date, which shall be deemed the risk effective date of the new policy for this purpose.
- vi. List of 50 critical illnesses:

No.	Critical Illness	No.	Critical Illness
1	Alzheimer's Disease / Severe Dementia	26	Kidney Failure – requiring dialysis or kidney transplant
2	Angioplasty and other invasive treatments for coronary artery disease	27	Loss of Independent Existence
3	Apallic syndrome (ie. Persistent Vegetative State (PVS))	28	Loss of Speech
4	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	29	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
5	Benign Brain Tumor – of specified severity	30	Major Organ / Bone Marrow Transplant
6	Blindness – Permanent and Irreversible	31	Medullary Cystic Disease
7	Brain Surgery	32	Meningeal Tuberculosis
8	Cancer – of specified severity and does not cover very early cancers	33	Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
9	Cardiomyopathy – of specified severity	34	Multiple Sclerosis
10	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	35	Muscular Dystrophy
11	Chronic Relapsing Pancreatitis	36	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection

<b>12</b>	Coma – resulting in permanent neurological deficit with persisting clinical symptoms	<b>37</b>	Paralysis of limbs
<b>13</b>	Coronary Artery By-Pass Surgery	<b>38</b>	Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
<b>14</b>	Creutzfeldt-Jakob Disease (Mad Cow Disease)	<b>39</b>	Poliomyelitis
<b>15</b>	Deafness – Permanent and Irreversible	<b>40</b>	Primary Pulmonary Arterial Hypertension – of specified severity
<b>16</b>	Ebola Haemorrhagic Fever	<b>41</b>	Progressive scleroderma
<b>17</b>	Elephantiasis	<b>42</b>	Rabies
<b>18</b>	Encephalitis – resulting in permanent inability to perform Activities of Daily Living	<b>43</b>	Serious Coronary Artery Disease
<b>19</b>	End-Stage Liver Failure	<b>44</b>	Severe Eisenmenger's Syndrome
<b>20</b>	End-Stage Lung Disease	<b>45</b>	Severe Haemophilia
<b>21</b>	Full-blown AIDS	<b>46</b>	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
<b>22</b>	Fulminant Viral Hepatitis	<b>47</b>	Surgery to Aorta
<b>23</b>	Heart Attack – of specified severity	<b>48</b>	Systemic Lupus Erythematosus With Severe Kidney Complications
<b>24</b>	Heart Valve Surgery	<b>49</b>	Terminal Illness
<b>25</b>	HIV Infection Due To Blood Transfusion	<b>50</b>	Third Degree Burns – of specified severity

vii. *Terms and conditions apply. Please refer Appendix below for sample claims scenarios. For full details on the benefits, exclusions and terms and conditions, please refer to the policy documents of SPYE and SHPE / GMVE.*

## **2. What is the offer period of the Campaign?**

The Campaign is available for a limited period from 1 June 2026 to 30 June 2026 (both days inclusive). Application must be submitted within the stipulated period and the Company will not accept any application submitted outside of the stipulated period. Each Selected Customer is entitled to submit only one (1) application under this Campaign. If multiple applications are received from the same Selected Customer, all additional applications will be rejected. For assistance with the enrolment process, kindly contact your servicing agent or the Company, if you do not have a servicing agent.

## **3. Should I maintain my Existing Medical Plan(s)/Rider(s)?**

This Campaign is designed to provide you an affordable and hassle-free solution to enhance your medical protection. As the new policy comes with a high-deductible feature and excludes certain pre-existing conditions (refer to Question 1 above), maintaining your Existing Medical Plan(s)/Rider(s) will ensure continuous and comprehensive protection.

By having both the policies, your Existing Medical Plan(s)/Rider(s) will continue to cover medical expenses as usual. Once its benefits are exhausted (or not available under the Existing Medical Plan(s)/Rider(s)) and the deductible and/or co-insurance under the new policy is considered fulfilled by the Existing Medical Plan(s)/Rider(s), provided that

the admitting disability(ies) or condition(s) are eligible under both the Existing Medical Plan(s)/Rider(s) and the new SHPE / GMVE. The new policy will step in to cover remaining eligible costs up to the applicable limits of SHPE / GMVE, subject to the terms and conditions of The Great Journey pathway (applicable to GMVE). Please note that claims under the new SHPE / GMVE will be subject to standard review process. **You may refer to Question 38 and Appendix below for some claims scenarios.**

In this respect, you may consult your servicing agent to review your insurance coverage and benefits in accordance with your needs and select the best option that suits you.

**4. What happens if my Existing Medical Plan(s)/Rider(s) has been terminated due to the lifetime limit is fully exhausted? How will the subsequent admissions be covered under SHPE / GMVE?**

If your Existing Medical Plan(s)/Rider(s) is terminated due to the lifetime limit is fully exhausted, you will need to pay up to RM20,000 deductible under SHPE/GMVE for any future hospital admissions. SHPE/GMVE will only start paying the remaining eligible expenses after the deductible is met, and all claims are still subject to the benefit's limits, terms and conditions of The Great Journey pathway and exclusions on the pre-existing coverage.

**5. What will happen to my Existing Medical Plan(s)/Rider(s) after I have applied for the SPYE + SHPE / SPYE + GMVE under this Campaign?**

Your Existing Medical Plan(s)/Rider(s) including all secondary medical riders, will remain in force. There will be no impact on the benefits of the Existing Medical Plan(s) /Rider(s). The new policy will serve as an additional layer of protection, enhancing your current medical coverage and helping to cover medical expenses that may exceed your current coverage limit.

**6. I applied for SPYE + SHPE / SPYE + GMVE under this Campaign but later terminated the policy. Will this affect my Existing Medical Plan(s)/Rider(s)?**

No, terminating SPYE + SHPE / SPYE + GMVE will not affect your Existing Medical Plan(s) / Rider(s).

**Campaign Eligibility**

**7. Who is eligible for this Campaign?**

Only customers who received the offer letter ("Selected Customer") are eligible for this Campaign.

**8. Which medical plan/riders are eligible for this Campaign?**

This Campaign is available for the selected withdrawn medical plans/riders listed below:

Plan Type	Plan Name	Plan Type	Plan Name
Traditional medical plan / rider*	Great Medic Shield	Unit deducting medical rider^	SmartMedic Xtra
	Great Medic Xtra		SmartMedic
	Great MediCare 2		Smart Premier Health
	Great MediCare		IL HealthCare Benefit
	Great HealthCare Plan		IL Health Protector
	Health Protector		
	Great MediCare Rider 2		
	Great MediCare Rider		

\*The benefit(s) payable under eligible policy/product is(are) protected by PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") up to limits.

^PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS.

\*\*Please refer to [PIDM's TIPS Brochure](#) or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**9. How do I know if I am selected for the offer in this Campaign?**

You will receive an SMS/WhatsApp/email notification regarding this offer. If you are an e-Connect user, you may view/download the offer letter in e-Connect under **My Document >> Important Notification**. Your servicing agent will have a copy of your offer letter too, which outlines the products you are eligible for and the validity period. Alternatively, you may check your eligibility at <https://www.greatasteasternlife.com/my/en/personal-insurance/rewards-and-promotions/promotions-and-events/2026/medic-guard-eligibility-check.html>

If you are not an e-Connect user, please sign up at <https://econnect-my.greatasteasternlife.com>. You are strongly encouraged to sign up for an e-Connect account as e-Connect is a dedicated portal for our customers to view their insurance portfolio, perform selected transactions online and check the status of their claims.

**10. If I am not a Selected Customer, can I apply to the Company for SPYE + SHPE / SPYE + GMVE under this Campaign?**

No, the offer in this Campaign is offered to the Selected Customers only. However, if you were not selected or if you were selected but did not apply for the new policy within the offer period of the Campaign, you can enrol to Smart Health Protector or GREAT MediValue via the usual enrolment process through your servicing agent. Medical underwriting will be required, and standard waiting period shall apply.

**11. If I do not accept the offer under this Campaign within the offer period, will my eligibility for this Campaign or the medical rider offering under it change in any subsequent offer under the same Campaign?**

Yes, both your eligibility for the Campaign and your medical rider offering under this Campaign may change based on your claim history, in any subsequent offer under the same Campaign if you did not accept the offer within the offer period. The Company reserves the right to review your eligibility for this Campaign to adjust the medical rider offering from time to time, in accordance with the Company's acceptable risk parameters. This means that you may no longer be eligible for the Campaign after the offer period ends, or your medical rider offering could be different from what was initially offered. For the latest information on your Campaign eligibility and medical rider offering, please consult your servicing agent or the Company. Alternatively, you may check your eligibility at <https://www.greatasteasternlife.com/my/en/personal-insurance/rewards-and-promotions/promotions-and-events/2026/medic-guard-eligibility-check.html>

**12. I received the offer letter for this Campaign, but my husband did not. Why is he not eligible?**

This Campaign is only offered to Selected Customers who fulfil the Company's pre-determined criteria. However, customers who were not selected may enrol to Smart Health Protector or GREAT MediValue via the usual enrolment process through your servicing agent. Medical underwriting will be required, and standard waiting period shall apply.

**13. I have received the offer letter for this Campaign. However, my Existing Medical Plan(s)/Rider(s) is currently under premium waived status. Am I still eligible for this Campaign?**

No, this Campaign is only available to policies under non-premium waived status. If your policy status changes between the data extraction date and the mailing date of the offer letter, it no longer fulfils the pre-determined selection criteria and your eligibility for this Campaign will be voided.

**Campaign Offer**

**14. What is the minimum and maximum entry age of SPYE + SHPE / SPYE + GMVE?**

The minimum entry age is 14 days attained age and the maximum entry age is 70 years next birthday.

**15. What are the deductible options available for the new unit deducting medical riders under this Campaign?**

There is only one (1) deductible option of RM20,000 per policy year available for SHPE / GMVE in this Campaign.

**16. What is the Overall Annual Limit for the new unit deducting medical riders under this Campaign?**

SHPE / GMVE offer an Overall Annual Limit of RM500,000 in this Campaign.

**17. What is the Room & Board (R&B) options available for the new unit deducting medical riders in this Campaign?**

There is only one (1) R&B option of RM200 available for SHPE / GMVE, regardless of the Existing Medical Plan(s)/Rider(s) R&B option, as shown in the table below:

<b>R&amp;B of Existing Medical Plan(s)/Rider(s)</b>	<b>R&amp;B of SHPE / GMVE</b>
RM100	RM200
RM150	
RM180	
RM200	
RM250	
RM280	
RM300	
RM380	
RM400	
RM600	

**18. What is The Great Journey pathway under SPYE + GMVE? How does it work?**

The Great Journey pathway is a redefined healthcare journey designed to deliver high-quality and cost-effective care through a trusted network of healthcare providers, comprising of The Great Journey Clinics and The Great Journey Hospitals. Customers will begin their care at The Great Journey Clinics and when necessary, be seamlessly connected to The Great Journey Hospitals for further treatment. Customers who seek treatment within The Great Journey network may receive additional support and value-added services to enhance their experience.

**Notes:**

1. Please refer to The Great Journey webpage at [my.gelife.co/tgjoverview](http://my.gelife.co/tgjoverview) for further details.
2. You may search for your nearest The Great Journey Clinic and/or The Great Journey Hospital on our Panel Locator at [my.gelife.co/tgjlocatorsearch](http://my.gelife.co/tgjlocatorsearch).

**3. Co-insurance of 20% (up to RM20,000 per policy year) is applicable on top of the RM20,000 deductible if the life assured does not completely follow the designated medical pathway under The Great Journey.** Please refer to The Great Journey webpage, Product Disclosure Sheet and policy contract for further details.

**19. Is medical underwriting required to apply for SPYE + SHPE / SPYE + GMVE offered under this Campaign? Is there any waiting period?**

No, this Campaign offers guaranteed acceptance with no medical underwriting for Selected Customers. Furthermore, waiting periods are waived provided your Existing Medical Plan(s)/Rider(s) have passed their waiting periods. Otherwise, waiting period will continue to be applicable in the new medical rider for the remaining term if the waiting period has not yet passed in your Existing Medical Plan(s)/Rider(s).

**Proposal Application**

**20. How do I apply for SPYE + SHPE / SPYE + GMVE under this Campaign?**

Please contact your servicing agent or the Company for a detailed quotation and information on the new policy application and to assist you through the enrolment process.

**21. When will the SPYE + SHPE / SPYE + GMVE coverage take effect?**

The coverage will take effect once your application is accepted and in force.

**22. Does the application for SPYE + SHPE / SPYE + GMVE through this Campaign require an additional premium?**

Yes, you will need to pay the new premium amount for the new policy as specified in the Sales Illustration provided by your servicing agent. Please note that the loadings applied on your Existing Medical Plan(s)/Rider(s) will also be applied to your new SHPE / GMVE rider. The additional premium as a result of loadings (Great Saver Rider (GSR)) will be notified via Letter of Conditional Acceptance after your policy submission.

**23. If my occupation class was Class 2 under Existing Medical Plan(s)/Rider(s) and the occupation class is changed to Class 4 upon purchase of SPYE + SHPE / SPYE + GMVE through this Campaign, will SPYE + SHPE / SPYE + GMVE premiums be charged based on latest occupation class (i.e.: Class 4)?**

Yes, SPYE + SHPE / SPYE + GMVE premiums will be charged based on latest occupation class upon purchase of the new policy.

**24. How are insurance charges applied to my policy?**

Insurance charges are deducted monthly from the value of your units. These charges typically increase as you grow older. Please note that insurance charges are non-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 30 days before the revision takes place. Any revision will aim to reflect factors such as our claim experience, cost of medical treatment, advancements in medical technology, or other justified circumstances. These changes will apply to all policies, regardless of individual claim history.

**25. How are health loadings and/or exclusions applied to SHPE / GMVE?**

Any latest health loadings and/or exclusions imposed on your Existing Medical Plan(s)/Rider(s) will be applied to your new SHPE / GMVE rider.

Example 1:

Active medical plans	Rider's Risk Commencement Date	Underwriting Decision Imposed on medical plans	Underwriting Decision Imposed on SHPE / GMVE
SmartMedic – Existing Medical Plan(s)/Rider(s)	26 August 2019	Standard	Standard (based on Existing Medical Plan/Rider(s))
IL Hospitalisation Benefits Rider	26 February 2022	Substandard with extra loadings	

Example 2:

Active medical plans	Rider's Risk Commencement Date	Underwriting Decision Imposed on medical plans	Underwriting Decision Imposed on SHPE / GMVE
SmartMedic – Existing Medical Plan(s)/Rider(s)	26 August 2019	Standard	Standard (as IL Critical Illness Benefit Rider is not a medical plan/rider)
IL Critical Illness Benefit Rider	26 February 2022	Substandard with extra loadings	

**26. Can I appeal on the health loadings and/or exclusions applied in SPYE + SHPE / SPYE + GMVE under this Campaign?**

No, appeals cannot be made under this Campaign. Any request for review can be submitted after the new SPYE + SHPE / SPYE + GMVE has been in force.

**27. Can the Proposer of the Existing Medical Plan(s)/Rider(s) and the new SPYE + SHPE / SPYE + GMVE be different persons?**

Yes, the proposer for the new SPYE + SHPE / SPYE + GMVE can be different from the proposer of the Existing Medical Plan(s)/Rider(s).

**28. If my Existing Medical Plan(s)/Rider(s) has lapsed during the Campaign period, can I still proceed with the application?**

Yes, you may proceed to apply for the new policy as long as your Existing Medical Plan(s)/Rider(s) is reinstated during the Campaign period before you proceed with the application request. However, this Campaign offer will be voided if the underwriting decision upon reinstatement reveals any substandard conditions that fall outside the Company's acceptable risk parameters.

**29. I have received the offer letter for this Campaign. However, the Existing Medical Plan(s)/Rider(s) has been upgraded / converted to another medical plan. Can I still proceed with the application?**

Yes, you can still proceed with the application for the new SPYE + SHPE / SPYE + GMVE, provided the upgraded / converted medical plan is in force.

However, please note that if the Existing Medical Plan(s)/Rider(s) has been upgraded / converted to Smart Health Protector (SHP) or GREAT MediValue (GMV), the application for SPYE + SHPE / SPYE + GMVE will be declined. This is because only one (1) SHP / SHPE or GMV / GMVE policy per life is allowed.

To proceed with the application for SPYE + SHPE / SPYE + GMVE, the existing SHP / GMV policy must be terminated, and the Existing Medical Plan(s)/Rider(s) is successfully reinstated.

**30. I have been selected for this Campaign but discovered a new medical condition before applying for SPYE + SHPE / SPYE + GMVE under this Campaign during the offer period, can I still proceed with the application?**

Yes, you can proceed to apply for the new policy under this Campaign during the offer period as long as you fulfill the terms and conditions of the Campaign. Please refer to the terms and conditions in the policy documents of SPYE and SHPE / GMVE for detailed exclusions regarding pre-existing coverage under the policy.

**31. How do I know if my application has been successfully processed?**

The Company will issue an endorsement and policy documents of the new policy once it is in force.

**32. Can I cancel my application after it has been processed?**

Yes, you may cancel your new policy within the free look period, which is 15 calendar days after the new policy has been delivered to you. The Company will refund to you the unallocated premiums, the value of the units that have been allocated (if any) at unit price at the next valuation date and any insurance charge and policy fee that have been deducted.

**Policy Servicing**

**33. Can I opt for different medical rider or choose a different deductible or higher annual limit option which is different from what is offered?**

No, you can only apply for the new plan as advised by your servicing agent or the Company (refer to Question 1 above). If you wish to opt for a different medical rider, deductible option or higher annual limit, you may apply for your preferred option during the proposal stage (New Business stage). Alternatively, if you have already proceeded with the plan offered under this Campaign and later decide to make changes, you may amend the benefits after the new policy is in force (Customer Service stage).

New Business stage:

To purchase Smart Health Protector or GREAT MediValue via the usual enrolment process through your servicing agent. Medical underwriting will be required, and standard waiting period shall apply.

Customer Service stage:

To switch to a different medical rider / other deductible option / higher annual limit after the new SPYE + SHPE / SPYE + GMVE plan is in force, you need to complete and submit "Request for Contractual Changes With Health Declaration Form (PSF02)" along with the "ILP Request for Alteration" form. Full medical underwriting is required if the alteration is to upgrade the benefits, such as reducing deductible from RM20,000 to RM500 and so on. Standard waiting period shall apply. Please contact your servicing agent or the Company for assistance.

**34. Can I increase the basic sum assured of SPYE to a higher amount?**

No, as this is a guaranteed issuance offer Campaign, the basic sum assured for SPYE is fixed at RM6,000 and cannot be increased or decreased.

**35. Can I add on other riders to the new policy?**

No, as this is a guaranteed issuance offer Campaign, Selected Customers can only apply for SPYE + SHPE / SPYE + GMVE (whichever is applicable). If you are interested in adding other rider(s), you can contact your servicing agent or the Company for assistance. Please note that any changes will be subject to the standard underwriting process and standard waiting period for other newly added riders shall apply.

**36. Can I reinstate my SPYE + SHPE / SPYE + GMVE?**

Yes, you can reinstate your SPYE + SHPE / SPYE + GMVE and will be subject to the standard underwriting process. Please note that the waiting period and exclusions on pre-existing coverage shall be applied again from the reinstatement date if there is a break in coverage subsequent to the risk commencement date of SHPE / GMVE.

**Medical Claims**

**37. Once the new SPYE + SHPE / SPYE + GMVE is in force, how do I utilise both the Existing Medical Plan(s)/Rider(s) and the new policy in a single medical claim event?**

You may utilise either the Existing Medical Plan(s)/rider(s) or the new policy for admission provided the disability is eligible to both plans/riders.

**Utilising Existing Medical Plan(s)/Rider(s) first**

Once the limit under the Existing Medical Plan(s)/Rider(s) has been fully utilised, you may continue claiming any remaining eligible expenses under the new SPYE + SHPE / SPYE + GMVE without the need to pay and later request reimbursement for the deductible and/or co-insurance (if applicable) upon discharge. SHPE / GMVE's coverage will be subject to the benefit's limits, terms and conditions of The Great Journey pathway (applicable to GMVE) and exclusions on the pre-existing coverage.

Items claimed under the Existing Medical Plan(s)/Rider(s) will be automatically deemed as fulfilling the deductible and/or co-insurance (if applicable) of the new SPYE + SHPE / SPYE + GMVE, if those items are eligible for such deductible and/or co-insurance under SHPE / GMVE.

Please note that claims under the new SPYE + SHPE / SPYE + GMVE will be subject to standard review process. Letter of Guarantee will be rejected if investigation is required to rule out pre-existing illness or if the admitting disability is not eligible under SHPE / GMVE.

**Utilising new SHPE / GMVE first**

If you wish to utilise the benefit under the new SPYE + SHPE / SPYE + GMVE first, the deductible and co-insurance (if applicable) will be automatically claimed under the Existing Medical Plan(s)/Riders(s). SHPE / GMVE's coverage will be subject to the SHPE or GMVE deductible amount, the applicable benefit limits, the terms and conditions of The Great Journey pathway (for GMVE) and the exclusions relating to pre-existing conditions.

However, please note that the claim and discharge process may take longer, as we need to review and process your claim across both your Existing Medical Plan(s)/Rider(s) and the new SPYE + SHPE / SPYE + GMVE. If you do not wish for the deductible and/co-insurance (if applicable) to be claimed under the Existing Medical Plan(s)/Rider(s), please inform the hospital/our Medical Claims department so that your claim can be processed without using both plans together.

**You may refer to Question 38 and Appendix below for some claims scenarios.**

**38. I have an existing medical plan(s)/rider(s) or medical plan from other companies. How can that be used to offset the deductible amount of this new SHPE / GMVE?**

If you utilise your existing medical plan(s)/rider(s) or medical plan from other companies for admission first, and subsequently wishes to claim under SHPE / GMVE, the hospital must be able to provide the bills submitted to the other companies, the diagnosis and the relevant medical evidence to our Medical Claims Department when applying for Letter of Guarantee (GL).



Processing GL issuance may take longer time, as the Company will need to conduct additional assessment to ensure that the items claimed under other companies are eligible under the new SHPE / GMVE.

Once the deductible and/or co-insurance is considered fulfilled, eligible items claimed under SHPE / GMVE will not be subject to deductible and/or co-insurance. This process requires cooperation from the hospital and will be arranged on a best effort basis.

You may choose to pay first to proceed with treatment or discharge from the hospital and subsequently submit a reimbursement claim to the Company for eligible items.

**Here's how the claim process works for this Campaign:**

SmartMedic Xtra (SMX) – Plan 150 Benefits

Co-payment: Nil

Initial Overall Annual Limit: RM90,000

Overall Lifetime Limit: Nil

**Without SHPE / GMVE**

Scenario	Hospital Bill Amount	Payable under SmartMedic Xtra – Plan 150 (Existing Medical Plan(s)/Rider(s))	Self-Pay	Remarks
<b>1 July 2026:</b> Hospitalised for acute gastrointestinal bleeding; required endoscopic intervention and stabilisation.	RM50,000	Claimable amount = RM50,000  Remaining total Overall Annual Limit under SMX = RM90,000 – RM50,000 = RM40,000	-	-
<b>1 September 2026:</b> Hospitalised for acute coronary syndrome (unstable angina); managed with cardiac monitoring and medications.	RM50,000	Claimable amount = RM40,000  Remaining total Overall Annual Limit under SMX = RM40,000 – RM40,000 = RM0	Remaining claim balance = RM50,000 – RM40,000 = RM10,000	Customer needs to bear any claim amount that exceeds the total Overall Annual Limit of SMX.

**With SHPE /GMVE – Claimed using Existing Medical Plan(s)/Rider(s) first**

SHPE / GMVE in force on 25 April 2026

Scenario	Hospital Bill Amount	Payable under SmartMedic Xtra – Plan 150 (Existing Medical Plan(s)/Rider(s))	Payable under SHPE / GMVE	Self-Pay	Remarks
<b>1 July 2026:</b> Hospitalised for acute gastrointestinal bleeding; required	RM50,000	Claimable amount = RM50,000  Remaining total Overall Annual Limit under SMX =	Claimable amount = Bill Amount – Max (Deductible, Total claimed amount under SMX) = RM50,000 – Max (RM20,000, RM50,000) = 0	-	The deductible and/or co-insurance amount under SHPE / GMVE will be automatically considered fulfilled by SMX.

endoscopic intervention and stabilisation.		RM90,000 – RM50,000 = RM40,000			
<b>1 September 2026:</b> <b>Hospitalised for acute coronary syndrome (unstable angina); managed with cardiac monitoring and medications.</b>	RM50,000	Claimable amount = RM40,000  Remaining total Overall Annual Limit under SMX = RM40,000 – RM40,000 = RM0	Claimable amount = Bill Amount – Max (Deductible, Total claimed amount under SMX) = RM50,000 – Max (RM20,000, RM40,000) = RM10,000	-	Deductible amount is considered fulfilled under SHPE/GMVE by using claimable amount under SMX, and the remaining claim balance will be covered by SHPE / GMVE.  Customer does not need to bear any claim amount that exceeds the total Overall Annual Limit of SMX.

**With GMVE – Claimed using GMVE first**

GMVE in force on 25 April 2026

Scenario	Hospital Bill Amount	Payable under GMVE	Payable under SmartMedic Xtra – Plan 150 (Existing Medical Plan(s)/Rider(s))	Self-Pay	Remarks
<b>1 July 2026:</b> <b>Hospitalised for acute appendicitis with perforation; underwent emergency appendectomy.</b>  <b>Note:</b> <b>Assuming customer follows The Great Journey</b>	RM100,000	Claimable amount = Bill Amount – Deductible = RM100,000 – RM20,000 = RM80,000  Remaining total Overall Annual Limit under GMVE = RM500,000 – RM80,000 = RM420,000	Claimable amount under SMX = Bill Amount – Total amount claimed under GMVE = RM100,000 – RM80,000 = RM20,000  Remaining total Overall Annual Limit under SMX = RM90,000 – RM20,000 = RM70,000	-	Claims under GMVE will be subject to GMVE deductible amount, the applicable benefit limits, the terms and conditions of The Great Journey pathway (for GMVE) and the exclusions relating to pre-existing conditions.  The deductible and/or co-insurance amount under GMVE will be automatically considered fulfilled by SMX.

Pathway for GMVE					
<b>1 July 2026: Admitted for severe pneumonia with sepsis, required ICU care and intravenous antibiotics.</b>  <b>Note: Assuming customer does not follow The Great Journey Pathway for GMVE</b>	RM200,000	Claimable amount = Bill Amount – Min (20% Co-insurance, 20,000 Co-insurance cap.) = RM200,000 – Min (RM40,000, RM20,000) = RM200,000 – RM20,000 = RM180,000  Remaining total Overall Annual Limit under GMVE = RM420,000 – RM180,000 = RM240,000	Claimable amount under SMX = Bill Amount – Total amount claimed under GMVE = RM200,000 – RM180,000 = RM20,000  Remaining total Overall Annual Limit under SMX = RM70,000 – RM20,000 = RM50,000	-	Claims under GMVE will be subject to GMVE deductible amount, the applicable benefit limits, the terms and conditions of The Great Journey pathway (for GMVE) and the exclusions relating to pre-existing conditions.  No deductible for GMVE within same policy year.  The 20% co-insurance amount under GMVE will be automatically considered fulfilled by SMX.

**With SHPE / GMVE – Claim scenarios related to post-hospitalisation treatment benefit & claimed using Existing Medical Plan(s)/Rider(s) first**

SHPE / GMVE in force on 25 April 2026

Admitted for torn meniscus and underwent arthroscopic knee surgery on 1 May 2030

Scenario	Hospital Bill Amount	Payable under SmartMedic Xtra – Plan 150 (Existing Medical Plan(s)/Rider(s))	Payable under SHPE / GMVE	Self-Pay	Remarks
<b>1 May 2030 (Day 1 of hospitalisation): Discharged from post-hospitalisation) from hospital</b>	-	-	-	-	-

<b>31 July 2030 (Day 90 of post-hospitalisation): Follow up treatment</b>	RM10,000	Claimable amount = RM10,000  Remaining total Overall Annual Limit under SMX = RM90,000 – RM10,000 = RM80,000	Claimable amount = Bill Amount – Max (Deductible, Total claimed amount) = RM10,000 – Max (RM20,000, RM10,000) = 0	-	The deductible and/or co-insurance amount under SHPE / GMVE will be automatically considered fulfilled by SMX.
<b>1 August 2030 (Day 91 of post-hospitalisation): Follow up treatment</b>	RM10,000	Not claimable under SMX as the post-hospitalisation treatment benefit covers up to 90 days only.	Claimable amount = Bill Amount – Total claimable under SMX = RM10,000 – RM0 = RM10,000	-	No deductible for SHPE / GMVE within same policy year.
<b>19 November 2030 (Day 201 of post-hospitalisation): Follow up treatment</b>	RM10,000	Not claimable under SMX as the post-hospitalisation treatment benefit covers up to 90 days only.	Not claimable under SHPE / GMVE as the post-hospitalisation treatment benefit covers up to 200 days only.	Remaining claim balance = Bill amount – Claimable amount = RM10,000 – RM0 = RM10,000.	Customer needs to bear the post-hospitalisation treatment cost from day 201 onwards from the hospital discharge date.

**39. What happens if my Existing Medical Plan(s)/Rider(s) is undergoing a claim process? Can I still apply for the SPYE + SHPE / SPYE + GMVE under this Campaign during the offer period, and how will the claims be paid?**

If your Existing Medical Plan(s)/Rider(s) is eligible and fulfills all the terms and conditions of the Campaign during the offer period, you can proceed with the application for the new policy even if there is an ongoing claim process under the Existing Medical Plan(s)/Rider(s). You may continue to submit any claims under your Existing Medical Plan(s)/Rider(s) as usual. For the new policy, claims can only be submitted after the new policy has been issued and is in force. Claim submission will be subject to standard review process.

**40. Is cashless facility applicable for the new policy of SPYE + SHPE / SPYE + GMVE?**

Yes, cashless facility is applicable, subject to verification and terms and conditions of The Great Journey pathway (applicable to GMVE).

**41. If I was previously diagnosed with a disability or medical condition related to 50 critical illnesses, spinal disorders or diabetes and its complication or any other pre-existing conditions (refer to pre-existing illness or any other pre-existing conditions under Question 1 above) before the SHPE / GMVE risk commencement date, and is later diagnosed with a new disability or medical condition related to the pre-existing illness or any other pre-existing conditions after SHPE / GMVE's risk commencement date, can the new disability or medical condition be claimed under new SHPE / GMVE?**

If the newly diagnosed disability or medical condition related to the pre-existing illness or any other pre-existing conditions is a separate diagnosis and not a progression of the previous diagnosis, and is supported by medical evidence, it is claimable under new SHPE / GMVE.

**42. If I was first diagnosed with one of the twelve (12) covered outpatient disability conditions before the new policy's risk commencement date, and is diagnosed again after the policy is in force, can I claim within the 3-year coverage period?**

Yes, the twelve (12) covered outpatient disabilities is considered as minor conditions, you are eligible to claim for outpatient treatment immediately once the policy is in force.

### **Contact Information**

**43. Where can I get further information or assistance?**

Should you need any further information or assistance, please reach out to your servicing agent. Otherwise, you may email us at [wecare-my@greasternlife.com](mailto:wecare-my@greasternlife.com) or contact our Customer Service Careline at 03-4259 8333 or visit our branch office nearest to you.

**Appendix – Pre-existing illness coverage**

- (a) *Pre-existing illness – disabilities or conditions related to 50 critical illnesses (refer to Question 1 above), spinal disorders, or diabetes and its complications that have been diagnosed, disclosed, or claimed prior to the risk effective date of the new policy will **not** be covered.*
- (b) *For other pre-existing conditions (not listed in (a) above), coverage will be **excluded**:*
  - *if the conditions have been diagnosed, disclosed, or claimed prior to the risk effective date of the Existing Medical Plan(s)/Rider(s); and*
  - *for the first 3 policy years commencing from the risk effective date of the new policy where such conditions have been diagnosed, disclosed or claimed at any time from the risk effective date of the Existing Medical Plan(s)/Rider(s) up to the risk effective date of the new policy. Coverage for these conditions shall commence from the 4<sup>th</sup> policy year onwards.*
- (c) *If there is a break in coverage after the risk effective date of SHPE / GMVE, the same terms and conditions for pre-existing conditions as stated in (a) and (b) above will apply again from the reinstatement date, which shall be deemed the risk effective date of the new policy for this purpose.*

**Assuming the policy year for SHPE / GMVE for all the scenarios below starts from 1 May 2026**

- **Policy Year 1: 1 May 2026 - 30 April 2027**
- **Policy Year 2: 1 May 2027 - 30 April 2028**
- **Policy Year 3: 1 May 2028 - 30 April 2029**
- **Policy Year 4: 1 May 2029 - 30 April 2030**

**Scenario 1 – Other pre-existing conditions occurs before Existing Medical Plan(s)/Rider(s) in force**

<b>Year</b>	<b>Scenario</b>	<b>SmartMedic Xtra – Plan 150 (Existing Medical Plan(s)/Rider(s))</b>	<b>SHPE / GMVE</b>
<b>2001</b>	Breast lump	-	-
<b>2005</b>	Purchased SmartMedic Xtra (without disclosing the medical history of breast lump)	-	-
<b>1 May 2026</b>	Purchased SHPE / GMVE under this Campaign	-	-
<b>1 June 2030</b>	Breast lump	Not covered because the pre-existing conditions diagnosed	Not covered because the pre-existing conditions diagnosed

		<p>before the risk effective date of the Existing Medical Plan(s)/Rider(s)</p> <p>Note: Re-underwriting is required for the SmartMedic Xtra policy due to the non-disclosure of a breast lump.</p>	<p>before the risk effective date of the Existing Medical Plan(s)/Rider(s)</p>
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**Scenario 2 - Pre-existing illness (disabilities or conditions related to 50 critical illnesses, spinal disorders, or diabetes and its complications) occurs after Existing Medical Plan(s)/Rider(s) in force and within 3 years of the new SHPE/GMVE in force**

Year	Scenario	SmartMedic Xtra – Plan 150 (Existing Medical Plan(s)/Rider(s))	SHPE / GMVE
2005	Purchased SmartMedic Xtra	-	-
2024	Admitted to hospital due to Brain Surgery and has not made any claim before	-	-
1 May 2026	Purchased SHPE / GMVE under this Campaign	-	-
1 June 2027	Admitted to hospital due to Brain Surgery again and the Company has the knowledge of previous diagnosis	Covered	Not covered because it is under pre-existing illness related to 50 critical illnesses.

**Scenario 3 - Pre-existing illness (disabilities or conditions related to 50 critical illnesses, spinal disorders, or diabetes and its complications) occurs after Existing Medical Plan(s)/Rider(s) in force and after 3 years from the new SHPE/GMVE in force**

<b>Year</b>	<b>Scenario</b>	<b>SmartMedic Xtra – Plan 150 (Existing Medical Plan(s)/Rider(s))</b>	<b>SHPE / GMVE</b>
<b>2005</b>	Purchased SmartMedic Xtra	-	-
<b>2024</b>	Admitted to hospital due to Brain Surgery and has not made any claim before	-	-
<b>1 May 2026</b>	Purchased SHPE / GMVE under this Campaign	-	-
<b>1 May 2030</b>	Admitted to hospital due to Brain Surgery again and the Company has the knowledge of previous diagnosis	Covered	Not covered because it is under pre-existing illness related to 50 critical illnesses.

**Scenario 4 – Other pre-existing conditions occurs after Existing Medical Plan(s)/Rider(s) in force and within 3 years of the new SHPE/GMVE in force**

<b>Year</b>	<b>Scenario</b>	<b>SmartMedic Xtra – Plan 150 (Existing Medical Plan(s)/Rider(s))</b>	<b>SHPE / GMVE</b>
<b>2005</b>	Purchased SmartMedic Xtra	-	-
<b>2024</b>	Admitted to hospital due to Breast Lump and claimed under SmartMedic Xtra	Covered	-
<b>1 May 2026</b>	Purchased SHPE / GMVE under	-	-

	this Campaign		
<b>30 April 2029</b>	Admitted to hospital due to Breast Lump again	Covered	Not covered because it is under other pre-existing conditions but occurs within 3 years of SHPE / GMVE's risk effective date.