

<Name of Customer>

Great Eastern Life Assurance (Malaysia) Berhad 198201013982 (93745-A) (“the Company”)



Smart Health Protector Exclusive-200-20K

## PRODUCT DISCLOSURE SHEET

### FIND OUT MORE:

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meet your needs. You should read your insurance policy contract carefully for full details on your coverage.

Please refer to the Appendix for more details.

### Step 1 Is this rider right for you?

- This rider covers hospitalisation and surgical expenses (“H&S”) incurred due to illnesses covered under the rider until <80/100> years next birthday.
- Units will be deducted from your investment-linked total investment value into the insurance risk fund to pay for cost of insurance (COI). Your COI will be pooled with other policy owners’ COI to pay claims. If the total claims paid out from the pool of COI is high, the COI for all policy owners in the same pool may increase, including your COI **even if you did not make a claim.**

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Room & Board: RM200
  - Surgical expenses: As charged.
- Benefits payable are on cashless basis and subject to:
- Annual limit: RM5,000,000
  - Lifetime limit: No limit

#### What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness)
- Specified illnesses (e.g. hypertension, diabetes) occurring within the waiting period of 120 days
- Plastic or cosmetic surgery

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

### Step 3 Can you afford the increase in cost of insurance (COI) over time?

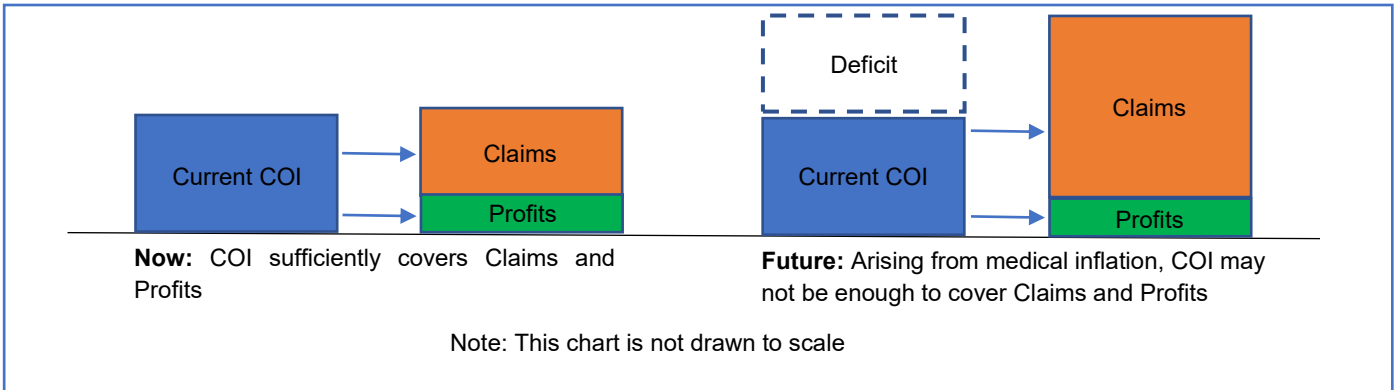
COI Projection Table

Age next birthday	Current COI upon attained age next birthday (RM)	Estimated COI		Over the long term, you can reduce COI payable by choosing plans with: (a) A higher deductible. (b) A higher co-insurance. (c) A lower annual/lifetime limit.
		Based on medical inflation of 7% <sup>1</sup> per annum (RM)	Based on medical inflation of 10% per annum (RM)	

- The projection above is for **illustration purposes only.**
- COI rates are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage COI increases over time.
- The actual COI you will have to pay depends on the actual medical inflation of the plan you purchased. **Arising from medical inflation, current COI level may not be enough to cover future claims.**

<sup>1</sup> This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

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### Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this rider within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your rider and the Company will reinstate the units that have been deducted for the payment of COI.
- Your coverage will start immediately from the risk effective date of this rider, provided an illness or a specified illness does not occur within the waiting period of 30 days or 120 days respectively from the risk effective date of the existing medical plan. However, the eligibility for insured benefits due to illness or specified illness will be subject to waiting period of 30 days or 120 days respectively from the reinstatement date of this plan, if applicable.
- The commissions paid to your insurance agent forms part of your premium for your base policy. Please refer to the Sales Illustration for more information.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

### Step 5 Have you considered other products that might suit your needs?

Medical Product Options Table

	Your Chosen Medical Product	Alternative Medical Product Options	
Name	Smart Health Protector Exclusive-200-20K	Option 1	Option 2
Annual Premium <sup>2</sup>	RM<annual premium> <i>This includes the annual premium for a basic life insurance policy with the medical rider(s) only, which is estimated based on the minimum basic sum assured of RM&lt;xxx&gt; and Lion Fixed Income Fund.</i>	Not applicable	Not applicable
Co-insurance/ Deductible	RM20,000 deductible per policy year  Outpatient treatment: 5% co-insurance up to RM500 per policy year	Not applicable	Not applicable
Annual Limit	RM5,000,000	Not applicable	Not applicable
Lifetime Limit	No limit	Not applicable	Not applicable
Type	Cashless facility <i>'We pay direct to hospitals'</i>	Not applicable	Not applicable
Coverage Term	Until <80/100> years next birthday <i>'Renewal is guaranteed but COI is not guaranteed'</i>	Not applicable	Not applicable
Hospital Room & Board	RM200 per day	Not applicable	Not applicable
Surgical Expenses	As charged	Not applicable	Not applicable

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- **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM300 deductible means you have to pay RM300 out of your own pocket and we will pay the balance (up to the relevant limits).
- **Co-insurance:** Fixed percentage of a medical charge that you have to pay. E.g. 20% co-insurance means you have to pay only 20% of each medical bill (up to the relevant limits), and we will cover 80%.
- **Annual limit:** Maximum amount you can claim in a year.
- **Lifetime limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your agent for more information on the differences in features of these products.

<sup>2</sup> The total premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company. The annual premium is payable up to age <70/75/80> years next birthday. Please refer to the Sales Illustration of the respective product for the amount of premiums to be paid subsequently.

Note: Cashless facility is only applicable to selected hospitals and subject to verification prior to admission.

**PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA (“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 the Company or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**

**For information on how we process your personal data and your rights over your personal data, kindly refer to our Personal Data Protection Notice posted at [greateasternlife.com](http://greateasternlife.com), or obtain a copy from our Customer Service Officers.**

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