



GREAT Medic Lite Secure¹

Only for existing policyholders of eligible medical plans/riders
No waiting period and medical underwriting required
Terms and conditions apply.

Reach for Great with the medical care that understands your changing needs



Great Eastern Life Assurance (Malaysia) Berhad is a member of PIDM.

¹The benefit(s) payable under eligible policy/product is(are) protected by 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).

Reach for Great with the medical care that understands your changing needs

In the grand journey of life, good health is our most treasured asset. But with how quickly our lives move today, we understand that financial situations may shift over time — posing a challenge to balance your existing medical care with other pressing needs that arise.

GREAT Medic Lite Secure* is a medical insurance plan specially designed to accommodate those evolving priorities, offering essential medical coverage that ensures you stay protected even in changing circumstances. Should you decide that your current medical plan is no longer right for you, you'll now have the option to easily switch to GREAT Medic Lite Secure with no waiting period and medical underwriting required.

Let us support your evolving healthcare needs, providing you the peace of mind you deserve. It's how we Reach for Great: ensuring you prioritise your well-being while confidently navigating your finances.

** GREAT Medic Lite Secure is only available to existing policyholders of eligible medical plans/riders. Please consult your Great Eastern Agent to check your eligibility and for further information. Terms and conditions apply.*



Benefits at a glance



**Easy application if you switch
from selected existing
medical plan**



**Essential medical benefits
with deductible per
policy year**



**Additional financial cushion
during your hospital stay
in government hospital**



**5 plan options to suit
your changing needs**



Easy application if you switch from selected existing medical plan

We understand that sometimes financial priorities can change, and you may need to make adjustments to your medical coverage to accommodate that. If you are an existing policyholder of the eligible medical plans/riders and would like to switch to GREAT Medic Lite Secure, you'll be able to do so with no medical underwriting required. Furthermore, this plan has no waiting period, allowing you to enjoy a seamless transition from your existing medical plan without worry.

Notes:

- Existing eligible medical plans/riders shall not co-exist with GREAT Medic Lite Secure. Should you opt for GREAT Medic Lite Secure, your existing medical plans/riders will be terminated.
- Terms and conditions apply.



Essential medical benefits with deductible per policy year

GREAT Medic Lite Secure takes care of your most vital medical needs, with a deductible that starts from RM2,500 per policy year.

Besides a room and board reimbursement of RM150 a day, these plans cover your surgical fees and intensive care unit charges for up to 180 days per policy year as well as pre- and post-hospitalisation treatments. These plans also cover emergency outpatient treatments for accidents, outpatient treatments for cancer and kidney dialysis to further complement your medical coverage, and accidental death.

Notes:

- The deductible amount is the amount of the eligible medical expenses that you need to settle first before GREAT Medic Lite Secure pays the excess following the plan you have purchased. The deductible amount will be reset every policy year.
- Terms and conditions apply.



Additional financial cushion during your hospital stay in government hospital

Hospitalisation can be a distressing experience, and we want to help alleviate any financial concerns that may arise during that time. With GREAT Medic Lite Secure, you'll receive a daily cash allowance of RM50 for your admission to a Malaysian government hospital, up to a maximum of 120 days per policy year.

Note: Terms and conditions apply.



5 plan options to suit your changing needs

Should you wish to change your existing medical plan/rider to GREAT Medic Lite Secure, you'll have the flexibility to choose between different deductible amounts and different plan limits, so that you can find a balance that meets both your coverage and affordability needs.

Notes:

- Plan options available may vary depending on your existing medical plan/rider. Please contact your Great Eastern Agent to confirm your eligibility.
- Terms and conditions apply.

Summary table of coverage and benefits

Choose the plan that best suits your budget and coverage requirements:

No.	Insured Benefits	Plan Type (RM)				
		GMLS1-2.5K	GMLS2-5K	GMLS2-2.5K	GMLS3-5K	GMLS3-2.5K
1	Overall Annual Limit for Items (4) to (17) (Based on Paid Amount)	25,000	60,000		100,000	
2	Overall Lifetime Limit for Items (4) to (20) (Based on Paid Amount)	125,000	300,000		500,000	
3	Deductible Amount¹ (per policy year)	2,500	5,000	2,500	5,000	2,500
4	Hospital Room and Board (Limit per day, subject to a maximum of 180 days per policy year ²)	100			150	
		As charged, subject to the limit stated above.				
5	Intensive Care Unit (Subject to a maximum of 180 days per policy year ²)	As charged.				
6	Hospital Supplies and Services	As charged. 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.				
7	Surgical Fees					
8	Operating Theatre					
9	Anaesthetist Fees					
10	In Hospital Physician Visit (Subject to a maximum of 2 visits per day)					
11	Pre-Hospital Diagnostic Tests (Within 60 days before hospitalisation)					
12	Pre-Hospital Specialist Consultation (Within 60 days before hospitalisation)					
13	Post-Hospitalisation Treatment (Within 90 days after hospital discharge)					
14	Organ Transplant					
15	Ambulance Fees					
16	Day Surgery					

Summary table of coverage and benefits (Con't)

No.	Insured Benefits	Plan Type (RM)				
		GMLS1-2.5K	GMLS2-5K	GMLS2-2.5K	GMLS3-5K	GMLS3-2.5K
17	Daily Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	50				
18	Outpatient Cancer Treatment (including consultation, examination tests and prescribed take home drugs)	10,000 (annual limit)				
19	Outpatient Kidney Dialysis Treatment (Including consultation, examination tests and prescribed take home drugs)	10,000 (annual limit)				
20	Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from the date of accident)	2,000 (annual limit)				
21	Accidental Death Benefit	10,000				
22	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in the Supreme Assist agreement.				
23	Car Assistance Programme	In accordance with the benefit provisions in the Car Assistance Programme agreement.				

Notes:

¹ The Company will reimburse the total eligible expenses incurred for insured benefits (4) to (16) accumulated per policy year, in excess of the deductible amount.

² For Hospital Room & Board and Intensive Care Unit in aggregate.
Terms and conditions apply.

Frequently asked questions

Q: Who can apply?

A: Existing policyholders of eligible medical plans/riders whose entry ages during application of GREAT Medic Lite Secure is below the expiry age of their existing medical plan/rider.

Example:

The expiry age of life assured's existing medical plan is 70 years next birthday. Hence, the maximum entry age to purchase GREAT Medic Lite Secure will be 69 years next birthday.

Q: What are the normal circumstances under which GREAT Medic Lite Secure will be terminated?

A: The normal circumstances include:

- Death of the life assured.
- On the policy anniversary upon which the life assured attains expiry age.
- On the policy expiry date.
- When the policy has lapsed, is surrendered, or is terminated.
- When the overall lifetime limit has been exceeded.

Q: How do I pay my premiums?

A: You can pay by internet banking, credit card, JomPay, ePAY, or cash/cheque payment via collecting bank (over-the-counter, ATM, and cheque deposit machines). You have the flexibility of paying your premiums annually, half-yearly, quarterly, or monthly. However, cash and cheque are not allowed for the monthly mode of payment.

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 reasonable and customary charges for the equivalent local treatment in Malaysia.

Note: Terms and conditions apply.

Q: How much will I get upon surrender of my policy?

A: GREAT Medic Lite Secure has no surrender value. However, upon cancellation of the policy by policyowner, you will be entitled for a proportionate refund (where applicable) of the last premium paid as below:

Policy purchased for a period less than or equivalent to	Refund of annual premium	Refund of half-yearly premium	Refund of quarterly premium	Refund of monthly premium
15 days	90%	80%	70%	No refund
1 month	80%	70%	50%	
2 months	70%	50%	20%	
3 months	60%	30%	No refund	
4 months	50%	20%	50%	
5 months	40%	10%	20%	
6 months	30%	No refund	No refund	
7 months	25%	70%	50%	
8 months	20%	50%	20%	
9 months	15%	30%	No refund	
10 months	10%	20%	50%	
11 months	5%	10%	20%	
Period exceeding 11 months	No refund	No refund	No refund	

Note: The above refunds are only applicable provided no claim was made during the policy year. Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Medic Lite Secure is 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.

Annual Premium Table

Once you've selected your plan type, refer to the tables below for the annual premiums. What you pay will differ depending on your age, gender, occupation and health status.

Attained Age Next Birthday	Male	Female
	GMLS1-2.5K	
1 - 5	648	659
6 - 10	648	659
11 - 15	648	659
16 - 19	648	659
20 - 25	738	809
26 - 30	812	914
31 - 35	882	1,019
36 - 40	1,082	1,152
41 - 45	1,190	1,228
46 - 50	1,401	1,499
51 - 55	2,228	2,010
56 - 60	2,721	2,360
61 - 65	3,401	3,147
66 - 70	5,138	4,928
71 - 75	7,707	7,392
76 - 80	11,561	11,088
81 - 85	14,452	13,860
86 - 90	18,065	17,325
91 - 95	22,582	21,657
96 - 99	28,228	27,072

Note: The premium is payable until the preceding year of the expiry age of your existing medical plan/rider.

The above premium rates are exclusive of RM10 stamp duty. Stamp duty will be charged upon policy inception and at each policy anniversary. The above premium rates are applicable to all occupational classes. Premiums will be charged according to your attained age next birthday at renewal and may vary according to your age, sex, occupation, health condition and the plan selected. The premium rates are not guaranteed and may be revised from time to time. Upward revision of premiums, 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.

Attained Age Next Birthday	Male		Female	
	GMLS2-5K	GMLS2-2.5K	GMLS2-5K	GMLS2-2.5K
1 - 5	1,309	1,571	961	1,154
6 - 10	937	1,125	828	994
11 - 15	797	957	702	843
16 - 20	854	1,025	702	843
21 - 25	841	1,010	806	968
26 - 30	841	1,010	806	968
31 - 35	841	1,010	865	1,038
36 - 40	1,133	1,360	1,075	1,290
41 - 45	1,488	1,786	1,309	1,571
46 - 50	1,878	2,254	1,707	2,049
51 - 55	2,101	2,522	2,267	2,721
56 - 60	2,862	3,435	2,771	3,326
61 - 65	4,546	5,456	4,553	5,464
66 - 70	5,416	6,500	6,636	7,964
71 - 75	8,124	9,750	9,954	11,946
76 - 80	12,186	14,625	14,931	17,919
81 - 85	15,233	18,282	18,664	22,399
86 - 90	19,042	22,853	23,330	27,999
91 - 95	23,803	28,567	29,163	34,999
96 - 99	29,754	35,709	36,454	43,749

Note: The premium is payable until the preceding year of the expiry age of your existing medical plan/rider.

Attained Age Next Birthday	Male		Female	
	GMLS3-5K	GMLS3-2.5K	GMLS3-5K	GMLS3-2.5K
1 - 5	1,776	2,131	1,293	1,552
6 - 10	1,280	1,536	1,119	1,343
11 - 15	1,082	1,298	945	1,134
16 - 20	1,104	1,325	966	1,159
21 - 25	1,094	1,313	1,125	1,350
26 - 30	1,094	1,313	1,133	1,360
31 - 35	1,098	1,318	1,136	1,363
36 - 40	1,380	1,656	1,424	1,709
41 - 45	1,784	2,141	1,769	2,123
46 - 50	2,268	2,722	2,319	2,783
51 - 55	2,552	3,062	2,871	3,445
56 - 60	3,518	4,222	3,548	4,258
61 - 65	5,277	6,332	5,322	6,386
66 - 70	7,917	9,500	7,982	9,578
71 - 75	11,876	14,251	11,975	14,370
76 - 80	17,814	21,377	17,961	21,553
81 - 85	22,268	26,722	22,451	26,941
86 - 90	27,835	33,402	28,064	33,677
91 - 95	34,794	41,753	35,080	42,096
96 - 99	43,493	52,192	43,850	52,620

Note: The premium is payable until the preceding year of the expiry age of your existing medical plan/rider.

The above premium rates are exclusive of RM10 stamp duty. Stamp duty will be charged upon policy inception and at each policy anniversary. The above premium rates are only applicable to occupational classes 1 & 2. The premium rates of occupational classes 3 & 4 will be provided by your Great Eastern Agent if applicable. Premiums will be charged according to your attained age next birthday at renewal and may vary according to your age, sex, occupation, health condition and the plan selected. The premium rates are not guaranteed and may be revised from time to time. Upward revision of premiums, 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.

Exclusions and limitations

The Company will not pay any benefit under GREAT Medic Lite Secure 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 Commencement Date of this plan (if applicable);
3. Any medical or physical conditions arising within the first 30 days from the Risk Commencement Date of this plan except for Injury (if applicable);
4. Plastic/cosmetic treatment, ritual circumcision (for religious purpose), eye examination, glasses, contact lens and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik), farsightedness, astigmatism and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus/implant, implantable pacemakers, implantable cardiac defibrillator, or any form of implantable cardiac devices, replacement of battery-depleted devices, neurostimulators, implantable electrodes/leads and prescriptions thereof;
5. Dental conditions including dental treatment or oral Surgery for which the expenses incurred, except as necessitated by Injury to sound natural teeth occurring in any Policy Year and performed by Dentist. For the avoidance of doubt, irrespective of whether it is necessitated by Injury to sound natural teeth occurring in any Policy Year, placement of denture, prosthetic services, and devices or appliances such as but not limited to bridges, crowns and implants or the replacement shall all be excluded;
6. Private nursing, rest cures or sanatoria care, hospice care and care or treatment that do not lead to recovery, conservation or restoration, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases that 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, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to perimenopause or menopause, fertility or subfertility or 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, organ transportation and organ/tissue storage;

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;
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, any government tax that may be imposed by the Hospital 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 or crew member 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 this plan;
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 this plan.

Important notices

GREAT Medic Lite Secure is a non-participating yearly renewable standalone medical plan that provides coverage until the Life Assured reaches the expiry age of their existing medical plan/rider..

You should satisfy yourself that GREAT Medic Lite Secure 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 the policy is returned to the Company during this period, the full premium would be refunded to the policy owner, less any indebtedness to the Company. Meanwhile, existing medical plan/rider may be restored back. To reinstate the existing medical plan/rider, please submit the Company an appeal letter and it is subject to approval.

Upon cancellation of the policy, the policy owner is entitled for a proportionate refund (where applicable) of the last premium paid, provided no claims have been made during the policy year.

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 the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy switching or replacement.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan(s) before purchasing the plan(s). 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.

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Reach for Great

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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.