



# SMART Health Protector<sup>1</sup>

Reach for Greater Medical Protection,  
Attain Better Peace of Mind



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

<sup>1</sup>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)).

# Reach for Greater Medical Protection, Attain Better Peace of Mind

As you assume more responsibilities in life, from building a family to purchasing a house, protecting your health becomes increasingly important. With many more life milestones ahead, the last thing you want is to encounter unexpected medical expenses that could disrupt your financial stability, especially when you are your family's sole breadwinner and require long-term care.

This is where **Smart Health Protector** can make a difference. By offering extensive coverage and cost-effective deductible options, this investment-linked medical rider provides a comprehensive range of medical benefits. These include pre- and post-hospitalisation treatments, outpatient support, Intensive Care Unit expenses and surgery fees, ensuring you have access to quality healthcare without compromising your personal finances and family security.

Reach for greater medical protection and peace of mind today with Smart Health Protector.

## Benefits at a glance



**Comprehensive medical coverage with various choices of deductible options tailored for different affordability and protection needs**



**High overall annual limit with no overall lifetime limit provides financial peace of mind**



**Expanded outpatient coverage to ease access to necessary medical treatment**

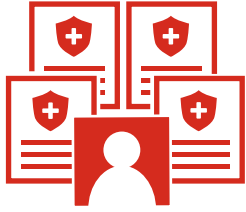


**Extended post-hospitalisation coverage to 200 days for recovery needs**



**Extensive cancer coverage to support cancer healing journey**

Note: Terms and conditions apply.



## Comprehensive medical coverage with various choices of deductible options tailored for different affordability and protection needs

As a comprehensive medical rider, Smart Health Protector looks after your medical financial needs by covering the medical expenses incurred, up to the limits stated in the Summary Table of Coverage & Benefits.

Smart Health Protector's extensive coverage includes both the pre- and post-hospitalisation treatments, Intensive Care Unit expenses and surgical fees. Emergency accidental outpatient treatment and accidental death are also covered to financially protect you and your loved ones against the unexpected.

Smart Health Protector comes with a range of deductible options starting from RM500 per policy year, which is the amount you are required to pay before we take care of the rest of your medical bill in accordance with the terms and conditions of your policy. You have the flexibility to choose the amount you want to pay out of pocket from a range of available options below, allowing you to tailor your medical coverage to suit your specific needs:

### Deductible Option - RM500

Choose this if you want lower out-of-pocket expenses during claims, at the expense of higher insurance charges

### Deductible Option - RM2,500 or RM5,000

Choose this if you want higher cost savings

### Deductible Option - RM20,000

Choose this if you want extra medical protection on top of your existing medical plan or employee benefits

### Deductible Option - RM20,000 with Retirement Option<sup>1</sup>

Choose this if you want to pay lesser out-of-pocket expenses during claims, after you retire at age 60 years next birthday

The option you choose can make a difference to your insurance charges. The higher the deductible amount you choose, the lower the insurance charges you will have to pay.

Deductible Amount Per Policy Year	Insurance Charges Compared to Plans with Deductible RM500
RM2,500	Lower by 10% to 13%
RM5,000	Lower by 25% to 31%
RM20,000	Lower by 41% to 50%
RM20,000 with Retirement Option <sup>1</sup>	Lower by 28% to 49%

<sup>1</sup> Retirement option allows the policy owner to convert the RM20,000 deductible plan to a RM5,000 deductible plan when the Life Assured attains age 60 years next birthday on the Policy Anniversary without further underwriting.

Note: Terms and conditions apply.



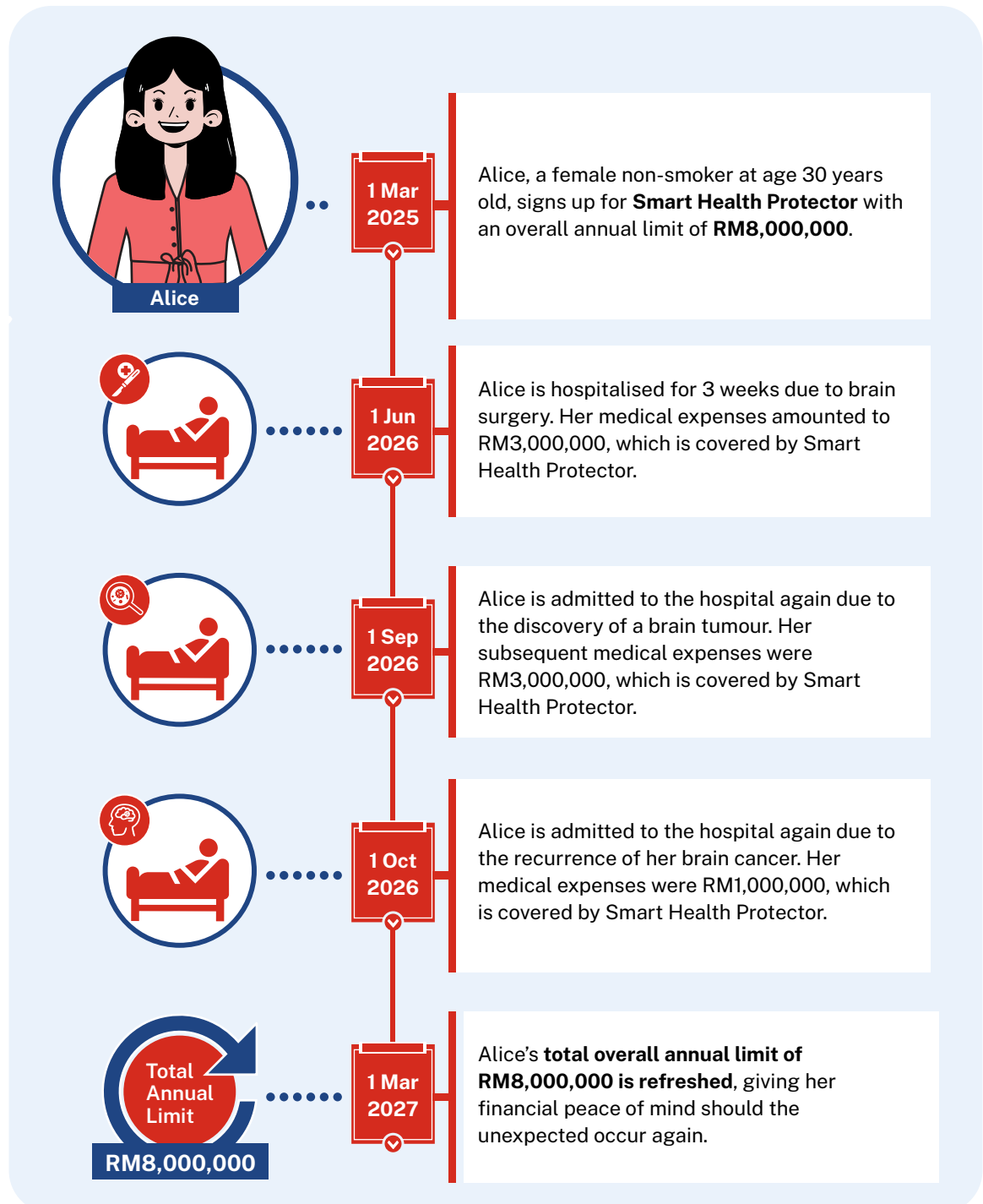
## High overall annual limit with no overall lifetime limit provides financial peace of mind

With the rising cost of private healthcare, it is reassuring to know there is a medical plan with a high financial buffer to protect you from any unexpected health setback.

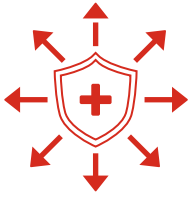
Smart Health Protector provides you with a high overall annual limit of RM5,000,000 or RM8,000,000 (depending on the plan you select), which will refresh every policy year. There is also no overall lifetime limit, ensuring your medical needs will be looked after as you age.

*Note: Terms and conditions apply.*

## How Smart Health Protector works



*Note: Terms and conditions apply.*



### Expanded outpatient coverage to ease access to necessary medical treatment

Get coverage that goes beyond the common illnesses with Smart Health Protector's outpatient treatments for the following conditions:

- Dengue fever
- Zika virus
- Chikungunya fever
- Influenza A and B
- Hand, foot and mouth disease
- Bronchitis
- Pneumonia

*Notes:*

- *The diagnosed conditions listed above are not exhaustive and the Company may extend the list of eligible conditions above, from time to time. Please refer to the corporate website for more details.*
- *Terms and conditions apply.*



### Extended post-hospitalisation coverage to 200 days for recovery needs

It is important that you continue to be medically cared for after you are discharged from the hospital to make a full recovery. Smart Health Protector covers you with follow-up treatments and home nursing care for wounds, respiration, diabetes care and more as prescribed by your treating physician, for an extended period of 200 days.

In addition, Smart Health Protector gives you access to post-hospitalisation chiropractic, speech and occupational therapies by a specialist or physician. This is offered alongside treatments by a registered traditional Chinese medicine practitioner.

*Note: Terms and conditions apply.*



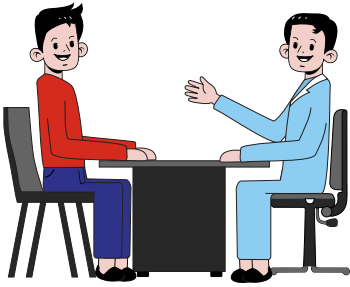
### Extensive cancer coverage to support cancer healing journey

Being diagnosed with cancer usually requires intensive medical treatment or major surgery. With genomic testing covered under Smart Health Protector, your doctor would be able to learn more about the cancer and recommend the most suitable treatment plan for you.

*Note: Terms and conditions apply.*

# How Smart Health Protector protects you on your cancer journey

Policy starts



## 1 Cancer Diagnosis

Undergoing multiple diagnostic tests for cancer can be a long and costly journey. Let Smart Health Protector take care of the costs while you look for the most optimal treatment plan.



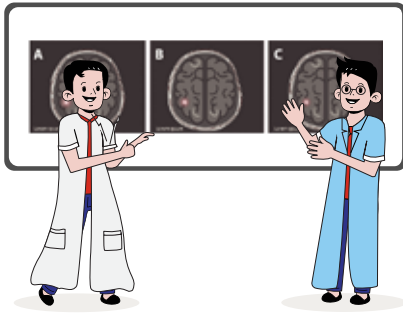
## 2 Genomic Testing

To find the treatment that will work best for you, Smart Health Protector will cover the cost of genomic testing.



## 3 Advanced Medical Treatment

Smart Health Protector covers personalised advanced medical treatment that suits your condition based on the diagnostic outcome and prognosis.



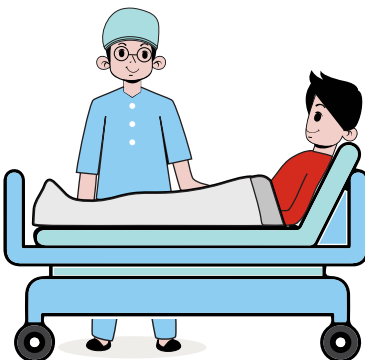
## 4 Outpatient Cancer Treatments

Smart Health Protector provides extensive outpatient cancer coverage that includes chemotherapy, radiotherapy, targeted therapy, hormonal therapy and immunotherapy.



## 5 Palliative Care

Should life take an unfortunate turn for the worse, palliative treatment will be covered under Smart Health Protector to support quality of life during the end-of-life stage.



## Summary table of coverage and benefits of Smart Health Protector

You have the flexibility to choose the plan type that best meets your medical needs, depending on your budget and requirements. There are 2 different plan types under Smart Health Protector with the following medical benefits:

No.	Insured Benefits	Plan Type	
		Plan 200	Plan 300
1	<b>Overall Annual Limit for Items (4) to (32)</b> (Based on paid amount)	RM5,000,000	RM8,000,000
2	<b>Overall Lifetime Limit for Items (4) to (32)</b> (Based on paid amount)	No Limit	
3	<b>Deductible Amount<sup>1&amp;3</sup></b> (Per policy year)	RM500 RM2,500 RM5,000 RM20,000 RM20,000 with Retirement Option <sup>2</sup>	
4	<b>Hospital Room and Board<sup>6</sup></b> (Limit per day, no limit on the no. of days)	RM200	RM300
		As charged, subject to the limit stated above	
5	<b>Intensive Care Unit<sup>6</sup></b> (Subject to a maximum of 200 days per policy year)	As charged	
6	<b>Increase to the Hospital Room and Board Limit</b>	RM50 every 5 policy years; up to a cumulative total of 100% Hospital Room and Board limit	

No.	Insured Benefits	Plan Type	
		Plan 200	Plan 300
7	<b>Hospital Supplies and Services<sup>6</sup></b>	As charged <sup>5</sup>	
8	<b>Surgical Fees<sup>6</sup></b>		
9	<b>Operating Theatre<sup>6</sup></b>		
10	<b>Anaesthetist Fees<sup>6</sup></b>		
11	<b>In Hospital Physician Visit<sup>6</sup></b> (2 visits per day)		
12	<b>Organ Transplant<sup>6</sup></b>		
13	<b>Ambulance Fees<sup>6</sup></b>		
14	<b>Day Surgery<sup>6</sup></b>		
15	<b>Pre-Hospital Diagnostic Tests<sup>6</sup></b> (Within 90 days before hospitalisation)		
16	<b>Pre-Hospital Specialist Consultation, Treatment and Prescribed Medicines<sup>6</sup></b> (Within 90 days before hospitalisation)		
17	<b>Pre-Hospital Specialist Second Medical Opinion<sup>6</sup></b> (Within 90 days before hospitalisation)		

No.	Insured Benefits	Plan Type	
		Plan 200	Plan 300
18	<b>Post-Hospitalisation Treatment<sup>6</sup></b> (Within 200 days after discharge)	As charged.	
19	<b>Outpatient Imaging (MRI/PET)<sup>6</sup></b> (Subject to a maximum of 30 days from the date of MRI/PET)	Up to RM5,000 per policy year.	
20	<b>Genomic Testing for Cancer<sup>6</sup></b>	As charged.	
21	<b>Post-Hospitalisation Home Nursing Care<sup>6</sup></b> (Within 200 days after discharge)	As charged, up to RM8,000 per disability and 200 days per lifetime	
22	<b>Post-Hospitalisation Chiropractor, Speech Therapist or Occupational Therapist<sup>6</sup></b> (Within 200 days after discharge)	As charged, up to RM150 per visit and 10 follow-up visits per disability	As charged, up to RM300 per visit and 10 follow-up visits per disability
23	<b>Post-Hospitalisation Traditional Chinese Medicine Practitioner<sup>6</sup></b> (Within 200 days after discharge)	As charged, up to RM150 per visit and 10 follow-up visits per disability	As charged, up to RM300 per visit and 10 follow-up visits per disability
24	<b>Medical Appliances<sup>6</sup></b> a. Pacemaker and implantable cardio-defibrillator  b. Prosthetic devices – hearing aid and artificial limbs	Nil	Maximum of RM65,000 per lifetime  As charged, up to RM20,000 per disability

No.	Insured Benefits	Smart Health Protector	
		Plan 200	Plan 300
25	<b>Outpatient Cancer Treatment<sup>6</sup></b> (Including consultation, examination tests and prescribed take home drugs)	As charged.	
26	<b>Outpatient Kidney Dialysis Treatment<sup>6</sup></b> (Including consultation, examination tests and prescribed take home drugs)		
27	<b>Emergency Accidental Outpatient Treatment<sup>6</sup></b> (Subject to a maximum of 30 days from the date of accident)		
28	<b>Outpatient Treatment<sup>4&amp;6</sup></b> <ul style="list-style-type: none"> <li>• Dengue Fever</li> <li>• Zika Virus</li> <li>• Chikungunya Fever</li> <li>• Influenza A</li> <li>• Influenza B</li> <li>• Hand, Foot and Mouth Disease</li> <li>• Bronchitis</li> <li>• Pneumonia</li> </ul>	As charged. Subject to 5% co-insurance <sup>3</sup> per policy year, up to a maximum of RM500 per policy year.	
29	<b>Daily Cash Allowance at Malaysian Government Hospital</b> (Per day, subject to a maximum of 120 days per policy year)	RM200	
30	<b>Daily Guardian Benefit<sup>6</sup></b> (Per day, subject to a maximum of 180 days per policy year)	RM150	

No.	Insured Benefits	Smart Health Protector	
	Plan Type	Plan 200	Plan 300
31	<b>Intraocular Lens<sup>6</sup></b>	Maximum of RM8,000 per lifetime	
32	<b>Medical Report Fees<sup>6</sup></b>	As charged, up to a maximum of RM200 per admission for inpatient treatment or per disability for outpatient treatment	
33	<b>Accidental Death Benefit</b>	RM20,000	RM30,000
34	<b>Supreme Assist</b> (Emergency Medical Assistance Services)	In accordance with the benefit provisions in the Supreme Assist agreement	
35	<b>Car Assistance Programme</b>	In accordance with the benefit provisions in the Car Assistance Programme agreement	

Notes:

<sup>1</sup> The Company will reimburse the total eligible expenses incurred for insured benefits (4) to (14) accumulated per policy year, in excess of the deductible amount.

<sup>2</sup> Retirement option allows the policy owner to convert the RM20,000 deductible plan to a RM5,000 deductible plan when the Life Assured attains age 60 years next birthday on the Policy Anniversary without further underwriting.

<sup>3</sup> Deductible and Co-insurance shall not apply on the following circumstances, if applicable:

- Emergency treatment;
- Outpatient treatment for follow-up treatment arising from cancer or kidney dialysis; and
- Treatment sought at a government healthcare facility.

<sup>4</sup> The list of conditions is subject to the Company's review and may be extended to include additional condition(s) from time to time.

<sup>5</sup> Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan insured.

<sup>6</sup> Subject to Reasonable and Customary Charges.

Terms and conditions apply.

## Frequently asked questions

### Q: Who can apply?

A:

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

\* For deductible option of RM20,000 with Retirement Option, the maximum entry age is 59 years age next birthday.

Note: Terms and conditions apply.

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

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

Note: Terms and conditions apply.

### Q: What are the circumstances under which Smart Health Protector will be terminated?

A: The circumstances include:

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

Note: Terms and conditions apply.

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

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

Note: Terms and conditions apply.

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

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

# Annual Insurance Charge Table for Smart Health Protector

Male

Attained Age Next Birthday	Plan 200				Plan 300			
	Deductible (RM)							
	500	2,500	5,000	20,000	500	2,500	5,000	20,000
0 - 5	1,556	1,353	1,110	838	2,390	2,083	1,674	1,219
6 - 10	755	673	567	448	1,125	991	813	615
11 - 15	654	585	492	388	929	821	676	515
16 - 20	904	803	667	517	1,303	1,145	934	699
21 - 25	935	829	688	532	1,346	1,182	963	719
26 - 30	936	830	689	533	1,347	1,183	964	720
31 - 35	937	831	690	534	1,360	1,189	965	721
36 - 40	966	854	706	541	1,394	1,221	990	734
41 - 45	1,134	1,002	826	631	1,641	1,436	1,163	859
46 - 50	1,306	1,152	946	717	1,908	1,669	1,349	994
51 - 55	2,067	1,813	1,476	1,100	3,065	2,671	2,146	1,563
56 - 60	2,496	2,191	1,786	1,335	3,702	3,229	2,598	1,897
61 - 65	3,437	3,012	2,445	1,814	5,136	4,474	3,592	2,611
66 - 70	4,765	4,169	3,375	2,493	7,158	6,232	4,996	3,623
71 - 75*	7,093	6,198	5,006	3,681	10,666	9,276	7,423	5,363
76 - 80*	10,556	9,214	7,425	5,438	15,913	13,827	11,047	7,957
81 - 85*	13,408	11,701	9,425	6,896	20,251	17,595	14,055	10,120
86 - 90*	16,826	14,682	11,823	8,646	25,382	22,053	17,615	12,684
91 - 95*	20,697	18,058	14,539	10,630	31,180	27,091	21,640	15,584
96 - 99*	25,391	22,151	17,832	13,032	38,234	33,220	26,535	19,107

\* On renewal basis for all plans.

## Annual Insurance Charge Table for Smart Health Protector (Con't)

Male (Con't)

Attained Age Next Birthday	Plan 200	Plan 300
	Deductible (RM)	
	20,000 with Retirement Option	20,000 with Retirement Option
0 - 5	838	1,219
6 - 10	448	615
11 - 15	388	515
16 - 20	517	699
21 - 25	532	719
26 - 30	533	720
31 - 35	534	721
36 - 40	541	734
41 - 45	631	859
46 - 50	717	994
51 - 55	1,100	1,563
56 - 59	1,335	1,897
60*	1,786	2,598
61 - 65*	2,445	3,592
66 - 70*	3,375	4,996
71 - 75*	5,006	7,423
76 - 80*	7,425	11,047
81 - 85*	9,425	14,055
86 - 90*	11,823	17,615
91 - 95*	14,539	21,640
96 - 99*	17,832	26,535

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

## Annual Insurance Charge Table for Smart Health Protector (Con't)

Female

Attained Age Next Birthday	Plan 200				Plan 300			
	Deductible (RM)							
	500	2,500	5,000	20,000	500	2,500	5,000	20,000
0 - 5	1,489	1,297	1,063	802	2,295	1,999	1,604	1,165
6 - 10	732	652	549	434	1,092	961	787	595
11 - 15	630	562	472	371	892	786	645	488
16 - 20	774	689	575	448	1,114	980	801	602
21 - 25	906	803	666	513	1,310	1,149	934	695
26 - 30	907	804	667	514	1,311	1,150	935	696
31 - 35	933	825	681	521	1,355	1,185	960	709
36 - 40	1,040	919	758	578	1,520	1,330	1,077	796
41 - 45	1,216	1,073	884	673	1,775	1,552	1,256	926
46 - 50	1,421	1,251	1,026	775	2,096	1,831	1,478	1,086
51 - 55	1,749	1,540	1,261	950	2,595	2,267	1,830	1,344
56 - 60	2,032	1,789	1,465	1,104	3,020	2,639	2,131	1,567
61 - 65	2,844	2,497	2,034	1,520	4,260	3,716	2,991	2,186
66 - 70	3,995	3,500	2,839	2,105	6,027	5,251	4,216	3,067
71 - 75*	5,931	5,187	4,196	3,094	8,958	7,794	6,242	4,517
76 - 80*	8,810	7,694	6,206	4,553	13,340	11,593	9,265	6,678
81 - 85*	11,298	9,865	7,954	5,830	17,051	14,820	11,844	8,539
86 - 90*	14,253	12,444	10,031	7,350	21,445	18,640	14,901	10,745
91 - 95*	17,628	15,389	12,404	9,088	26,432	22,977	18,371	13,252
96 - 99*	21,695	18,938	15,263	11,179	32,480	28,236	22,576	16,288

\* On renewal basis for all plans.

## Annual Insurance Charge Table for Smart Health Protector (Con't)

Female (Con't)

Attained Age Next Birthday	Plan 200	Plan 300
	Deductible (RM)	
	20,000 with Retirement Option	20,000 with Retirement Option
0 - 5	802	1,165
6 - 10	434	595
11 - 15	371	488
16 - 20	448	602
21 - 25	513	695
26 - 30	514	696
31 - 35	521	709
36 - 40	578	796
41 - 45	673	926
46 - 50	775	1,086
51 - 55	950	1,344
56 - 59	1,104	1,567
60*	1,465	2,131
61 - 65*	2,034	2,991
66 - 70*	2,839	4,216
71 - 75*	4,196	6,242
76 - 80*	6,206	9,265
81 - 85*	7,954	11,844
86 - 90*	10,031	14,901
91 - 95*	12,404	18,371
96 - 99*	15,263	22,576

^ On renewal basis for all plans.

The insurance charges above are only applicable to occupational class 1 & 2. The insurance charges of occupational class 3 & 4 will be provided by your servicing agent, if applicable. The insurance charges above (or on the previous pages) will be charged according to your attained age next birthday, sex, smoker status, occupation, health condition, and the plan selected (where applicable). The insurance charges are not guaranteed and may be revised from time to time. Upward revision of insurance charges, if any, will be done on your policy anniversary and we will notify you in writing at least 30 days before the revision takes place.

## Exclusions and Limitations

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

1. Pre-existing Illness;
2. Specified Illnesses occurring within the first 120 days from the Risk Effective Dates;
3. Any medical or physical conditions arising within the first 30 days from the Risk Effective Dates except for injury;
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 (except as provided under Medical Appliances, if applicable) 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 be all excluded;
6. Private nursing (except as provided under Post-Hospitalisation Home Nursing Care), rest cures or sanatoria care, hospice care and care or treatment that do not lead to a 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 related Diseases;
7. Any treatment or surgical operation for Congenital Conditions or deformities, including hereditary conditions which has manifested or was diagnosed before the Life Assured attains the age of 17 years next birthday;
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 (except as provided under Post-Hospitalisation Chiropractor, Speech Therapist or Occupational Therapist or Post-Hospitalisation Traditional Chinese Medicine Practitioner);
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 tax that may be imposed by the Hospital outside of Malaysia 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, mountain climbing 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 Insured Benefits; or
22. Charges which are not Reasonable and Customary Charges, or any Surgery or treatment which is not Medically Necessary, or charges in excess of Reasonable and Customary Charges, or charges which are incurred for Hospitalisation, pre-hospitalisation and/or post-hospitalisation after the Expiry Date.

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

## Important notices

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

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

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

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

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

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

## BRANCH OFFICES

### **Alor Setar**

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

### **Batu Pahat**

109, Jalan Rahmat  
83000 Batu Pahat, Johor

### **Bintulu**

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

### **Ipoh**

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

### **Johor Bahru**

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

### **Klang**

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

### **Kluang**

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

### **Kota Bharu**

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

### **Kota Kinabalu**

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

### **Kuala Terengganu**

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

### **Kuantan**

A25, Jalan Dato Lim Hoe Lek  
25200 Kuantan, Pahang

### **Kuching**

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

### **Lahad Datu**

Ground & 1st Floor  
MDLD 3804, Lot 66  
Fajar Centre, Jalan Segama  
91100 Lahad Datu, Sabah

### **Melaka**

No. 23, Jalan PM 15  
Plaza Mahkota  
75000 Melaka

### **Miri**

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

### **Penang**

25, Light Street  
10200 Penang

### **Sandakan**

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

### **Seremban**

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

### **Sibu**

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

### **Taiping**

133A, Jalan Barrack  
34000 Taiping, Perak

### **Tawau**

Ground Floor  
Wisma GREAT Eastern  
Jalan Billian  
91000 Tawau, Sabah

# Reach for Great

## HEAD OFFICE

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Great Eastern Life Assurance (Malaysia) Berhad 198201013982 (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.