

<Name of Customer>

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company")



GREAT Medic Lite Secure-<1/2/3>-<2,500/5,000>

## 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 policy right for you?

- This policy covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the policy until <Expiry Age> years next birthday.
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim**.

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Room & Board: RM<100/150>
  - Surgical expenses: As charged.
- Benefits payable are on cashless basis and subject to:
- Annual limit: RM<25,000/60,000/100,000>
  - Lifetime limit: RM<125,000/300,000/500,000>

#### 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 premiums over time?

Premium Projection Table

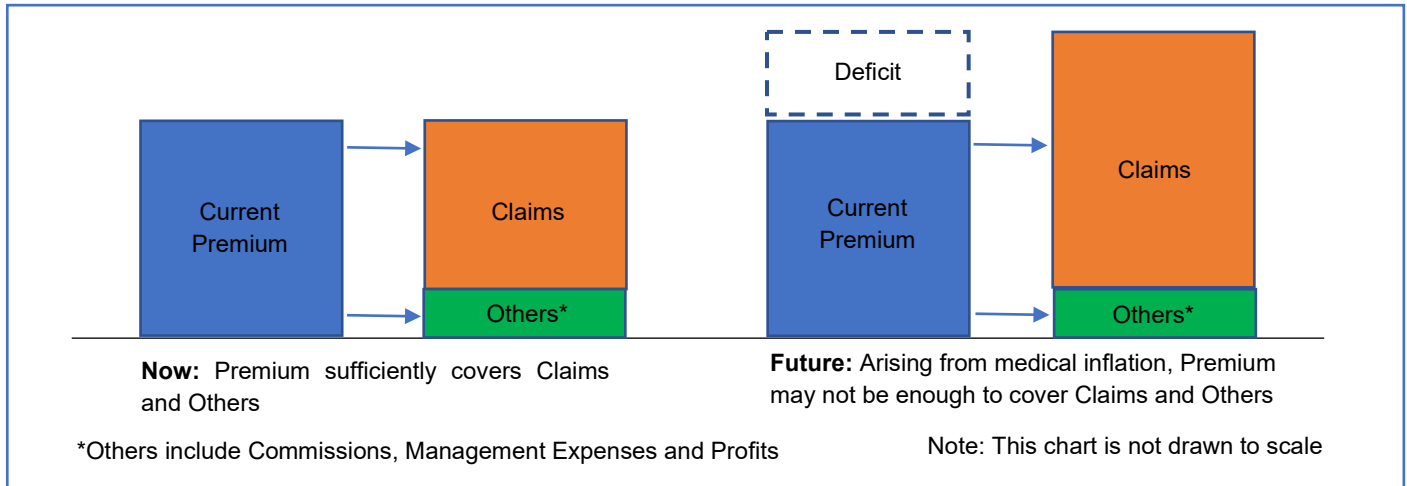
Age next birthday	Current premium upon attained age next birthday (RM)	Estimated premium		Over the long term, you can reduce premiums payable by choosing plans with: (a) A higher deductible. (b) A higher co-insurance. (c) A lower annual/lifetime limit.
		Based on medical inflation of 7% <sup>1</sup>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

- The projection above is for **illustration purposes only**.
- Premiums 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 premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72<sup>2</sup> is allocated to pay claims. The remainder goes to pay commissions to insurance agent, management expenses and profits of the insurers.

<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.

<sup>2</sup> This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.

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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 policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a full refund.
- Your coverage will start immediately from the replacement date of this plan, provided an illness or a specified illness does not occur within waiting period of 30 days or 120 days respectively from the effective date of the existing medical plan. However, the eligibility for insured benefits due to illness or specified illness will subject to waiting period of 30 days or 120 days respectively from the reinstatement date of this plan, if applicable.
- The commissions<sup>3</sup> paid to your insurance agent is RM<xxx> or <xxx>% of the annual premium.
- All premium payable by a Business Organisation other than the Company, are subject to the prevailing government service tax.
- Premium of your chosen medical product under Step 5 is not inclusive of stamp duty of RM10. Stamp duty will be charged upon policy inception and at each policy anniversary.

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

<sup>3</sup> These figures are based on the current premium upon attained age next birthday.

## 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	GREAT Medic Lite Secure- <1/2/3>-<2,500/5,000>	Option 1	Option 2
Annual Premium <sup>4</sup>	RM<annual premium>		
Co-insurance/ Deductible	RM<2,500/5,000> deductible per policy year		
Annual Limit	RM<25,000/60,000/100,000>		
Lifetime Limit	RM<125,000/300,000/500,000>		
Type	Cashless facility 'We pay direct to hospitals'		
Coverage Term	1 year and renewable until <Expiry Age -1> years next birthday 'Renewal is guaranteed but premium rates are not guaranteed'		
Hospital Room & Board	RM<100/150> per day		

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Surgical Expenses	As charged	As charged	As charged
<ul style="list-style-type: none"><li>• <b>Deductible:</b> 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).</li><li>• <b>Co-insurance:</b> 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%.</li><li>• <b>Annual limit:</b> Maximum amount you can claim in a year.</li><li>• <b>Lifetime limit:</b> Maximum amount you can claim throughout your lifetime.</li></ul>			

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>4</sup> The total premium that you have to pay and the policy terms may vary depending on the underwriting decisions imposed on existing medical plan, if any.

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

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's TIPS Brochure or contact 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.