

Note: Please read this Product Disclosure Sheet before you decide to take up Great Medic Million Extender 2. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company")

Name of Product : Great Medic Million Extender 2

Date : <dd/mm/yyyy>

1. What is this product about?

Great Medic Million Extender 2 ("GMME2") is an optional yearly renewable rider that waives the deductible amount, increases the Hospital Room and Board limit, extends post-hospitalisation treatment and extends the Overall Annual Limit of Great Medic Shield 2.

2. What are the covers / benefits provided?

The rider that you have selected is <GMME2-150/GMME2-200>.

Duration of the cover: 1 year or upon termination, whichever occurs first. This is a 1-year term plan where you will need to renew your cover annually until you reach the age of 99 years next birthday.

No.	Insured Benefits	Plan Type	
		GMME2-150	GMME2-200
1	Waiver of Deductible	Waive the deductible amount of Great Medic Shield 2.	
2	Increase to the Hospital Room and Board Limit	10% of the Hospital Room and Board limit of Great Medic Shield 2 every 3 policy years; up to a cumulative total of 100% Hospital Room and Board limit.	
3	Post-Hospitalisation Treatment	As charged, from 91 st day to the 200 th day after hospital discharge.	
4	Overall Annual Limit	Extend the Overall Annual Limit of Great Medic Shield 2 to RM1,000,000.	Extend the Overall Annual Limit of Great Medic Shield 2 to RM1,500,000.

Note: Terms and conditions apply.

3. How much premium do I have to pay?

- The estimated premium for this rider that you have to pay: RM<Rider Premium> <Premium Mode>
- Premium duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
- Premium varies by age band and is determined based on attained age next birthday, gender and occupation classification at each policy anniversary, please refer to the Appendix for the premium rates of Great Medic Million Extender 2.
- Premium is non-guaranteed and may increase upon renewal. The Company reserves the right to revise the premium by giving you at least 3 months' advance written notification. The revision, if any, will aim to reflect our claim experience, cost of medical treatment, advancement in medical technology, or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual claims experience. Save for the foregoing, the Company reserves the right to vary all other policy conditions subject to the terms and conditions in the policy contract, by giving you thirty (30) days' advance written notice, and any such amendment shall take effect upon renewal.

4. What are the fees and charges that I have to pay?

- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.
- Total direct commission is the amount received by the intermediary for the sale of this rider and services that the intermediary will provide to you for the duration of your rider.
- The total direct commission varies according to the premium amount (excluding any extra premium).
- The percentage of total direct commission for this plan is 15% of premium yearly which is RM<commission amount> for current age band.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as medical condition, your occupation and personal pursuits, which would affect your risk profile, and state your age correctly.
- Free-look period – you may cancel your rider within 15 days after you have received your insurance policy. The premiums that you have paid will be refunded to you.
- Grace period – this rider will lapse if you do not pay your premiums within the grace period of 30 days.
- Waiting period - the eligibility for insured benefits due to illness will only start 30 days after the risk effective date or reinstatement date of this rider, whichever is the later. For specified illness, 120 days waiting period shall apply.
- Co-insurance – not applicable for this rider.
- Coordination of benefits – the Company will provide compensation on a proportionate basis if you have any other hospitalisation coverage on reimbursement basis with our Company or others, or is receiving compensation from either sources for injury or illness or disease.
- Claims procedure – Please visit greateasternlife.com/my for further information on the Company's claims procedure.

- Unless renewed, the coverage will cease on the expiry date and the Company shall strictly not be liable for any expenses that take place after the expiry date.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this rider.

6. What are the major exclusion under this rider?

- Pre-existing illness.
- Specified illnesses occurring within first 120 days from the risk effective date.
- Plastic or cosmetic surgery.
- Dental conditions including dental treatment or oral surgery, except as necessitated by injury to sound natural teeth occurring in any policy year and performed by dentist.
- Private nursing (except as provided under Great Medic Shield 2's Post-Hospitalisation Home Nursing Care benefit), rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases which require quarantine by law except for COVID-19 disease for life assured who is fully vaccinated or ineligible unvaccinated.
- Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions.
- Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility.
- 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.
- Any medical treatment outside Malaysia apart from Singapore and Brunei, if you reside or travel outside Malaysia for more than 90 consecutive days.

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

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to the Company. Upon cancellation, you are entitled to a certain amount of refund of the last premium paid provided that you have not made a claim on the plan.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to www.mycoverage.my.

If you have any enquiries, please contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)
(Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia)

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10. Are there any other similar types of plan available?

You may check with your intermediary or contact the Company directly for other similar types of plans currently available.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR INTERMEDIARY OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

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).

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, or obtain a copy from our Customer Service Officers.

The term "policy year" wherever mentioned in this Product Disclosure Sheet shall refer to policy year of Great Medic Million Extender 2.

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

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.