

Note: Please read this Product Disclosure Sheet before you decide to take up Smart Health Protector. 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 : Smart Health Protector

Date : <dd/mm/yyyy>

1. What is this product about?

Smart Health Protector is an optional unit deduction rider that provides coverage for hospitalisation and surgical expenses incurred due to illness or accidental injury, in excess of the deductible amount. The deductible amount, wherever mentioned herein, is an amount that shall be borne by you.

2. What are the covers / benefits provided?

There are ten riders available for selection with a daily room and board rate of RM200 and RM300 and a deductible option of RM500, RM2,500, RM5,000, RM20,000 and RM20,000 with Retirement Option².

Duration of the cover: <Term of Rider> year(s) or upon termination, whichever occurs first.

No.	Insured Benefits	Plan Type	
		Plan 200 (RM)	Plan 300 (RM)
		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.	
1	Overall Annual Limit for Items (4) to (32)	5,000,000	8,000,000
2	Overall Lifetime Limit for Items (4) to (32)	No limit.	
3	Deductible Amount¹ (per policy year)	500, 2,500, 5,000, 20,000 or 20,000 with Retirement Option ²	
4	Hospital Room and Board (Limit per day, no limit on the number of days)	200	300
5	Intensive Care Unit (Subject to a maximum of 200 days per policy year)	As charged.	
6	Increase to the Hospital Room and Board Limit	RM50 every 5 policy years; up to a cumulative total of 100% Hospital Room and Board limit.	
7	Hospital Supplies and Services	As charged.	
8	Surgical Fees		
9	Operating Theatre		
10	Anaesthetist Fees		
11	In Hospital Physician Visit (2 visits per day)		
12	Organ Transplant		
13	Ambulance Fees		
14	Day Surgery		
15	Pre-Hospital Diagnostic Tests (Within 90 days before hospitalisation)		
16	Pre-Hospital Specialist Consultation, Treatment and Prescribed Medicines (Within 90 days before hospitalisation)		
17	Pre-Hospital Specialist Second Medical Opinion (Within 90 days before hospitalisation)		
18	Post-Hospitalisation Treatment (Within 200 days after hospital discharge)		
19	Outpatient Imaging (MRI/PET) (Subject to a maximum of 30 days from the date of MRI/PET)	Up to 5,000 per policy year.	
20	Genomic Testing for Cancer	As charged.	
21	Post-Hospitalisation Home Nursing Care (Within 200 days after discharge, subject to a maximum of 200 days per lifetime)	As charged, up to RM8,000 per disability.	
22	Post-Hospitalisation Chiropractor, Speech Therapist or Occupational Therapist (Within 200 days after discharge, subject to a maximum of 10 follow up visits per disability)	As charged, up to RM150 per visit.	As charged, up to RM300 per visit.

No.	Insured Benefits	Plan Type	
		Plan 200 (RM)	Plan 300 (RM)
		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.	
23	Post-Hospitalisation Traditional Chinese Medicine Practitioner (Within 200 days after discharge, subject to a maximum of 10 follow up visits per disability)	As charged, up to RM150 per visit.	As charged, up to RM300 per visit.
24	Medical Appliances a. Pacemaker and implantable cardio-defibrillator b. Other items – Prosthetic devices such as hearing aid and artificial limbs	Not Applicable. Not Applicable.	Maximum of RM65,000 per lifetime. As charged up to RM20,000 per disability.
25	Outpatient Cancer Treatment (including consultation, examination tests and prescribed take home drugs)	As charged.	
26	Outpatient Kidney Dialysis Treatment (including consultation, examination tests and prescribed take home drugs)		
27	Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from the date of accident)		
28	Outpatient Treatment a. Dengue Fever b. Zika Virus c. Chikungunya Fever d. Influenza A e. Influenza B f. Hand, Foot and Mouth Disease g. Bronchitis h. Pneumonia	As charged. Subject to 5% co-insurance per policy year, up to a maximum of RM500 per policy year.	
29	Daily-Cash Allowance at Malaysian Government Hospital (subject to a maximum of 120 days per policy year)	RM200 per day.	
30	Daily Guardian Benefit (subject to a maximum of 180 days per policy year)	RM150 per day.	
31	Intraocular Lens	Maximum of 8,000 per lifetime.	
32	Medical Report Fees	As charged, up to a maximum of RM200 per admission for inpatient treatment or per disability for outpatient treatment.	
33	Accidental Death Benefit	20,000	30,000
34	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement.	
35	Car Assistance Programme	In accordance with the benefit provisions in Car Assistance Programme agreement.	

Notes:

- ¹ Subject to the terms and conditions of the policy contract for Smart Health Protector, the Company will reimburse the balance of the eligible expenses incurred under Item (4) to Item (14) of the Insured Benefits, which are in excess of the deductible amount.
- ² Retirement option allows you to convert RM20,000 deductible plan to a RM5,000 deductible plan when the life assured attains age 60 next birthday without further underwriting.
- The above Insured Benefits are subject to the terms and conditions stated in the policy contract.

3. How much premium do I have to pay?

Not applicable because this is a unit deduction rider. Please refer to question 4 below for insurance charges.

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

- The insurance charges are deducted monthly from the value of your units. The insurance charge will increase as you grow older. Details of insurance charges and other charges for the investment-linked insurance plan ('ILP') are given in the sales illustration.
- The insurance charges are non-guaranteed and vary by attained age next birthday, gender, smoker status, health condition and occupation classification of the life assured at each policy anniversary.
- The Company reserves the right to revise the insurance charges on policy anniversary by giving you at least 30 days advance notice, where 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 regardless of their individual claim experience.

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 Company will reinstate the units that have been deducted for the payment of insurance charges less any medical fee incurred.
- Policy lapse – this rider will lapse when the value of investment units is insufficient to pay for the insurance charges.
- Waiting period – the eligibility for insured benefits due to illness will only start 30 days after the risk effective date of this rider. For specified illnesses, 120 days waiting period shall apply.
- 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 are 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.
- Outpatient Treatment Benefit – The diagnosed conditions under Outpatient Treatment are not exhaustive and the Company may extend the eligible conditions, from time to time.

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 exclusions under this rider?

- Pre-existing illness.
- Specified illnesses occurring within first 120 days from the risk effective date of this rider.
- Plastic or 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.
- 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.
- 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.
- 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.
- 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.
- Sickness or injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports, mountain climbing and illegal activities.
- Any medical treatment outside Malaysia apart from Singapore and Brunei, if you reside or travel outside Malaysia apart from Singapore and Brunei, for more than 90 consecutive days.
- 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 rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to the Company.

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)

Head Office	: Menara Great Eastern 303 Jalan Ampang, 50450 Kuala Lumpur
Tel	: +603 4259 8888
Fax	: +603 4259 8000
Customer Service Careline	: 1300-1300 88
E-mail	: wecare-my@greateasternlife.com

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

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

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).

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 Smart Health Protector.

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>.