

Note: Please read this Product Disclosure Sheet before you decide to take up SmartMedic Shield. 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 : SmartMedic Shield

Date : <dd/mm/yyyy>

1. What is this product about?

SmartMedic Shield 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 three riders available for selection with a daily room and board rate of RM150, RM250 and RM400 respectively.

The rider that you have selected is: <SMS-150-D/SMS-250-D/SMS-400-D>.

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

No.	Insured Benefits	Plan Type		
		SMS-150-D (RM)	SMS-250-D (RM)	SMS-400-D (RM)
1	Deductible Amount¹ (per disability)	300	300	300
2	Hospital Room and Board (Limit per day, no limit on the number of days)	150	250	400
3	Intensive Care Unit (Subject to a maximum of 200 days per policy year)	As charged, subject to the limit stated above.		
4	Increase to the Hospital Room and Board Limit	10% of the Hospital Room and Board limit every 3 policy years; up to a cumulative total of 100% Hospital Room and Board limit.		
5	Hospital Supplies and Services	As charged.		
6	Surgical Fees			
7	Operating Theatre			
8	Anaesthetist Fees			
9	In Hospital Physician Visit (2 visits per day)			
10	Pre-Hospital Diagnostic Tests (Within 90 days before hospitalisation)			
11	Pre-Hospital Specialist Consultation, Treatment, Prescribed Medicines and Second Medical Opinion (Within 90 days before hospitalisation)			
12	Post-Hospitalisation Treatment (Within 90 days after hospital discharge)			
13	Organ Transplant	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.		
14	Ambulance Fees			
15	Day Surgery			
16	Post-Hospitalisation Home Nursing Care (Within 200 days after hospital discharge)			
17	Post-Hospitalisation Chiropractor, Speech Therapist or Occupational Therapist (Within 200 days after discharge)	Not Applicable.		As charged, up to RM300 per visit and 10 follow up visits per disability.
18	Post-Hospitalisation Traditional Chinese Medicine Practitioner (Within 200 days after discharge)	Not Applicable.		As charged, up to RM300 per visit and 10 follow up visits per disability.
19	Medical Appliances a. Pacemaker and implantable cardio-defibrillator	Not Applicable.		As charged.
	b. Other items – Prosthetic devices such as hearing aid and artificial limbs	Not Applicable.		As charged up to RM20,000 per disability.

No.	Insured Benefits	Plan Type		
		SMS-150-D (RM)	SMS-250-D (RM)	SMS-400-D (RM)
20	Outpatient Cancer Treatment (including consultation, examination tests and prescribed take home drugs)	As charged, subject to Reasonable and Customary Charges.		
21	Outpatient Kidney Dialysis Treatment (including consultation, examination tests and prescribed take home drugs)			
22	Outpatient Treatment for Dengue Fever and Zika Virus			
23	Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from the date of accident)			
24	Outpatient Imaging (MRI/PET) (Subject to a maximum of 30 days from the date of MRI/PET)	Up to 5,000 per policy year.		
25	Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	50		
26	Intraocular Lens	Maximum of 8,000 per lifetime.		
27	Medical Report	As charged, up to a maximum of RM200 per admission for inpatient treatment or per disability for outpatient treatment.		
28	Overall Annual Limit for Items (2) to (27)	1,000,000	1,650,000	2,000,000
29	Overall Lifetime Limit for Items (2) to (27)	No limit		
30	Accidental Death Benefit	10,000	15,000	20,000
31	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement		
32	Car Assistance Programme	In accordance with the benefit provisions in Car Assistance Programme agreement		

Notes:

- 1) ¹ Subject to the terms and conditions of the policy contract for SmartMedic Shield, the Company will reimburse the balance of the eligible expenses incurred under Item (2) to Item (15) of the Insured Benefits, which are in excess of the deductible amount.
- 2) 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 three months 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.
- 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 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.

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 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 Post-Hospitalisation Home Nursing Care), 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 skydiving, 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 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 SmartMedic Shield.

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>.