

OPT-IN MEDICAL CAMPAIGN

ENHANCE YOUR MEDICAL PLAN

**WITH
GREATER
COVERAGE**

**NO MEDICAL
UNDERWRITING
REQUIRED!**

LIMITED TIME OFFER

18 JUL TO 31 OCT 2022

Boost your current medical plan by opting in at a minimal cost!

Opt in today and be covered with:



**Unlimited Days
for Hospital
Room & Board**



**Up to 200 Days
in ICU per
Policy Year**



**Post-Hospitalisation
Home Nursing Care**



**Medical
Report Fee**



**COVID-19
Coverage**

*Note: Check the next page to see if your current medical plan is eligible for the opt-in. No medical underwriting required. Terms and conditions apply.

Start a conversation with Great Eastern today.
1300-1300 88 | [greateasternlife.com](https://www.greateasternlife.com)

 **Great
Eastern**
A member of the OCBC Group

Frequently Asked Questions

1. Q: What does the Opt-In Medical Campaign offer?

A: “Opt-In Medical Campaign” offers the option to include the following new coverage/benefits to your main current medical plan/rider with no medical underwriting, with additional premium as stated below. By opting in, any secondary medical rider(s) attached to your main medical plan/rider will also be provided with COVID-19 medical coverage. An endorsement on the new coverage/benefits will be provided to customers who have chosen to opt in.

New Coverage/Benefits	Details
Unlimited Days for Hospital Room and Board	As charged, subject to the hospital room and board limit.
Intensive Care Unit (ICU)	As charged, up to a maximum of 200 days per policy year.
Post-Hospitalisation Home Nursing Care	As charged, up to RM8,000 per disability and 200 days per lifetime. Within 200 days after discharge.
Medical Report Fee	As charged, up to a maximum of RM200 per admission for inpatient treatment or per disability for outpatient treatment.
COVID-19 Medical Coverage	COVID-19 medical coverage for life assured who is fully vaccinated or ineligible unvaccinated.

Additional Premium:

Occupation Class	Additional Premium (per year)
1 & 2	RM30
3	RM38
4	RM45

Notes:

1. In cases where premium payments are made other than annual premium, premium modal factors are to be applied to determine the revised modal premium (including the additional premium for this Campaign).
2. The additional premium will also be subject to the health extra of the policy, if applicable.
3. For investment-linked policies under premium waived status, a Single Premium Top-Up (SPTU) will be required instead of the additional premium.

2. Q: When is the offer period?

A: The offer period for this “Opt-In Medical Campaign” is from 18 July 2022 to 31 October 2022.

3. Q: Who is eligible for this “Opt-In Medical Campaign”?

A: This “Opt-In Medical Campaign” is eligible to all existing life assureds where their medical plan/rider has the exclusion on communicable disease requiring quarantine by law.

The list of eligible medical plans are shown in the table below:

Eligible Medical Plans				
SmartMedic Million U191 – U194	Great Medic Shield U219 – U220	SmartMedic Xtra U158 – U161	SmartMedic U153 – U157	Smart Extender Max U171 – U174
Great Medic Xtra H213 – H215	SmartPremier Health U115 – U118	SmartPremier Health 99 V115 – V118	SmartMedic Xtra U119 – U122	SmartMedic Xtra 99 V119 – V122
SmartMedic U65 – U69	SmartMedic 99 V65 – V69	Smart Extender Max U123 – U126	Smart Extender Max 99 V123 – V126	Great MediCare 2 H209 – H212

Great MediCare 2 Rider H38 – H41	Great MediCare H24 – H27	Great MediCare Rider H29 –H32	Great MediCare H200 – H203	Great Health Care H20 – H23 H55 – H58
IL HealthCare Benefit U40 – U44	IL HealthCare Benefit U53 – U57	IL Health Protector* U35 – U38	Great Health Direct H216 (Direct)	MediLife Saver Plan** MM01 – MM04 MM08 – MM11
MaxPremier Medic HC24 - HC26 (Bancassurance)	Conversion GMC2 R101 – R104 R151 – R154 R202 – R204 R303 – R304			

*Only for policies with submission on or after 01 March 2005 which have the exclusion clause of communicable disease.

**The opt-in for MediLife Saver Plan will be available at a later stage.

The COVID-19 coverage will also apply to the secondary medical rider if you have opted-in for the coverage above under the primary medical plan. The secondary medical riders are listed below:

Eligible Secondary Medical Plans for COVID-19 Coverage				
SmartMedic Million Extender Special U195	SmartMedic Million Extender U196	SmartMedic Million Plus U197 – U200	Great Medic Million Extender H65 – H66	SmartMedic Enhancer U167 – U169
Smart Extender U130 – U139 U162 – U166	Smart Extender 99 V132 – V139	Great Extender H59 – H61	SmartMedic Enhancer U110 – U112	SmartMedic Enhancer 99 V110 – V112

4. Q: For COVID-19 coverage, the treatment is only for fully vaccinated and ineligible unvaccinated. What is the definition of “fully vaccinated” and “ineligible unvaccinated”?

A: “Fully Vaccinated” means the life assured has received the required COVID-19 vaccine and/or booster dose(s), where applicable, as determined by the Ministry of Health (MOH) of Malaysia at the time of hospitalisation.

“Ineligible Unvaccinated” means in relation to a COVID-19 vaccine, a life assured who is ineligible for vaccination due to medical reasons or a life assured who is outside the parameters for vaccination as determined by the MOH of Malaysia at the time of hospitalisation.

5. Q: What do I need to do if I want to accept this offer?

A: For policyholder who receives the invitation via electronic communication letter, you may accept the offer through our customer portal. Kindly refer to attached Appendix 1 for the step-by-step guide.

For policyholder who receives the invitation via hardcopy communication letter, kindly follow the quick steps as follows: -

1. Sign the Authorisation Form
2. Email the signed Authorisation Form to wecare-my@greateasternlife.com

6. Q: Why cannot I select multiple policies to include the new coverage/benefits in eConnect?

A: Please be advised that you can only transact ONE policy at a time due to different scenarios, e.g. difference in premiums, policy sustainability, option offered, etc.

7. Q: Will my premium amount change upon signing up for this offer?

A: Yes. To enjoy the new coverage/benefits, you are required to pay additional premium as stated above.

8. Q: When will this coverage/benefits be effective upon my acceptance of this offer?

A: For Investment-linked Plan

The new premium will take effect from next premium due date. The insurance charges for the new coverage/benefits inclusion will be charged from the next monthly insurance charge due date.

For Traditional Plan (Standalone Medical Plan/Rider)

The new premium and coverage/benefits will take effect from "Next Premium Due Date/Next Policy Anniversary", subject to the type of your medical plan.

Example 1 (Standalone – Yearly Renewable Term Plan):

Policyholder has a Great Healthcare medical plan with policy anniversary falling on 1st September of every year and accepts the offer on 15/08/2022 before the next policy anniversary date on 01/09/2022, and premium for year 2022 has not been paid.

The new premium and new coverage/benefits will be effective from **01/09/2022** ("Next Policy Anniversary Date") onwards.



Example 2 (Standalone – Yearly Renewable Term Plan):

Policyholder has Great Healthcare medical plan with policy anniversary falling on 1st May of every year and accepts the offer on 15/08/2022 after the policy anniversary in year 2022 (i.e. 01/05/2022), and premium for year 2022 has been paid.

The new premium and new coverage/benefits will be effective from **01/05/2023** ("Next Policy Anniversary Date") onwards.



Example 3 (Standalone – Non Yearly Renewable Term Plan):

Policyholder has a Great Medic Xtra medical plan with policy anniversary falling on 1st May of every year and on half yearly payment mode (i.e. premium due on 1st May and 1st November of every year). The Policyholder accepts the offer on 15/08/2022 before the next premium due date on 01/11/2022 and premium due on 01/11/2022 has not been paid.

The new premium and new coverage/benefits will be effective from **01/11/2022** ("Next Premium Due Date") onwards.



Example 4 (Standalone – Non Yearly Renewable Term Plan):

Policyholder has a Great Medic Xtra medical plan with policy anniversary falling on 1st July of every year and on half yearly payment mode (i.e. premium due on 1st July and 1st January of every year). The Policyholder accepts the offer on 15/08/2022 (i.e. after the premium due date on 01/07/2022) and premium due on 01/07/2022 has been paid.

The new premium and new coverage/benefits will be effective from **01/01/2023** ("Next Premium Due Date") onwards.



9. Q: If my policy is under premium holiday, am I required to clear all the overdue premiums before accepting this offer?

A: No. However, for your policy to sustain up to your Full Contractual Term/Maturity Term, we strongly encourage you to settle all overdue premiums before accepting this offer.

10. Q: My policy has been terminated, am I still eligible to sign up for this offer?

A: For policy that has been terminated, you are not eligible for this offer.

11. Q: How will this coverage/benefits inclusion affect my policy sustainability?

A: The additional premium quoted is sufficient to cover the insurance charges for this new coverage/benefits. However, it is also subject to any revision on the insurance charges, any change in occupation class and other policy changes that may affect your policy sustainability. You may refer to the Annual Sustainability Notice for your Investment Linked Policy sent to you every year to view your policy sustainability status.

12. Q: What can I do if I wish to sustain my policy till Full Contractual Term/Maturity Term?

A: You may complete the "Investment-Linked Plans: Application Form for Amendment" (PSF06A) to increase your regular premium or to perform Single Premium Top Up as suggested in the Sustainability Notice. Once completed, kindly return the completed form together with payment, if required.

13. Q: If I could not afford to increase the suggested amount in the sustainability notice, how would I know how long my policy may be sustained?

A: Please refer to the Annual Sustainability Notice for your Investment Linked Policy sent to you every year to view your policy sustainability status.

14. Q: Is there any waiting period for the new coverage/benefits upon my acceptance of this offer?

A: No, there is no waiting period applicable for the new coverage/benefits.

15. Q: What will happen if I do not respond before the end date of the offer period? Will I be able to accept this offer in the future?

A: This is a limited period offer. Any request to accept this offer after the end of offer period will not be accepted.

16. Q: Can I cancel the new coverage/benefits after my acceptance of this offer?

A: No. You are not allowed to cancel the new coverage/benefits after accepting this offer.

Appendix 1

Step-by-Step Guide for Accepting the Offer via Customer Portal

To sign up for this offer via eConnect , kindly follow the quick steps as follows:	
1	Log in to eConnect
2	Go to “My Service Request”
3	Click “Policy Benefit Alteration”
4	Select “Include Benefit” under Alteration Type and select “Opt-In Medical Campaign” under Benefit Name. Then, select your intended policy for the new coverage/benefits inclusion. <i>Note: One policy at one time</i>
5	Click “Continue, Step 1: Include Benefit”
6	Click “Agree” and “Continue”
7	Click “Confirm” to accept the new coverage/benefits inclusion
8	Enter the 6-digits OTP sent to your mobile number registered with the Company
9	Your request has been submitted Repeat Step 2, if there is more than one (1) medical policy

Important Note:

The answers provided to the FAQs herein set out how this Opt-In Medical Campaign will be administered by Great Eastern Life Assurance (Malaysia) Berhad.

The terms “Great Eastern” and “Company” shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

The information set out in this flyer is correct as at 18 July 2022.