



GREAT MEDIC Shield 2¹ + GREAT Medic Million Extender 2¹

Comprehensive medical benefits that you can count on



Great Eastern Life Assurance (Malaysia) Berhad is a member of PIDM.

¹The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS Brochure](#) or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

Comprehensive medical benefits that you can count on

There comes a time in life when everyone needs a guardian, even if it means being your own. Which is why you should ensure that you are well guarded with a comprehensive medical plan should illnesses were to occur. With GREAT Medic Shield 2, you can lessen your worries of medical and hospitalisation bills, with reimbursement of up to RM150,000 depending on your selected plan, and no overall lifetime limit.

Focus solely on your recovery journey with room and board limit up to RM200 per day, Intensive Care Unit reimbursement up to 200 days per policy year, and post-hospitalisation home nursing care within 200 days of your discharge from the hospital. These benefits are among the covered events in your GREAT Medic Shield 2 plan, providing you with a lifelong protection that you can count on.

Your medical protection may be enhanced further with the optional GREAT Medic Million Extender 2 rider that extends your overall annual limit up to RM1,500,000. The addition of this rider similarly waives the deductible amount under your GREAT Medic Shield 2 plan, and increases your room and board limit and post-hospitalisation treatment up to 200 days.

Guard your wellbeing with us and choose GREAT Medic Shield 2 + GREAT Medic Million Extender 2 for all your healthcare needs today.



Benefits at a glance



High overall annual limit,
no overall lifetime limit



Comprehensive medical benefits
with minimal deductible per
any one disability



Post-hospitalisation support
for your recovery



Protection you can count on
until 100 years next birthday



Optional rider to extend the annual
limit of GREAT Medic Shield 2

Note: Terms and conditions apply.



High overall annual limit, no overall lifetime limit

Your GREAT Medic Shield 2 plan comes with a high overall annual limit of up to RM150,000, with no overall lifetime limit. This coverage is renewable yearly, allowing you to put your financial worries aside should unforeseen medical emergencies were to occur.

Note: Terms and conditions apply.



Comprehensive medical benefits with minimal deductible per any one disability

GREAT Medic Shield 2 comes with a deductible of RM300 per any one disability; providing an extensive coverage with a required deductible amount from you before GREAT Medic Shield 2 takes care of the rest. There will be no co-insurance charge for your medical bill after the deductible, allowing you to focus on your recovery with no financial woes.

The medical plan covers pre- and post-hospitalisation treatments which include outpatient treatment for cancer, kidney dialysis, treatment for dengue fever and Zika virus; as well as covering the costs of your surgical fees. Other than that, GREAT Medic Shield 2 also provides you with a room and board reimbursement of up to RM200 a day, and Intensive Care Unit charges up to a maximum of 200 days per policy year, as per the limits stated in the Summary Table of Coverage & Benefits. Accidental death and emergency accidental outpatient treatment are also included to further safeguard you and your loved ones against the unexpected.

Note: Terms and conditions apply.



Post-hospitalisation support for your recovery

Let your post-hospitalisation experience be as remedial as it can be, with follow-up treatment and home nursing care included in your medical coverage after your discharge from the hospital. This post-hospitalisation support encompasses treatments for wound, respiratory, diabetes care, and more; as prescribed by the treating physician.

Note: Terms and conditions apply.



Protection you can count on until 100 years next birthday

With the hectic pace of life, this medical coverage is one that you can count on up to your golden years. With renewable coverage up to age 100 years next birthday, healthcare will remain a trusted constant in your list, as you live your best days ahead with your loved ones.

Note: Terms and conditions apply.



Optional rider to extend the annual limit of GREAT Medic Shield 2

Your overall annual limit can be extended up to RM1,500,000, depending on your selected plan, by attaching the optional rider GREAT Medic Million Extender 2. This helps in preparing you in times of medical difficulty with the assurance of a higher coverage.

Note: Terms and conditions apply.

GREAT Medic Shield 2’s Summary Table of Coverage & Benefits

Choose the plan that best suits your medical needs, depending on your budget and requirement.

| No. | Insured Benefits | Plan Type | |
|-----|---|--|----------------|
| | | GMS2D-150 (RM) | GMS2D-200 (RM) |
| 1 | Deductible Amount (per disability) ¹ | 300 | |
| 2 | Hospital Room and Board (Limit per day, no limit on the number of days) | 150 | 200 |
| | | As charged, subject to the limit stated above. | |
| 3 | Intensive Care Unit (Subject to a maximum of 200 days per policy year) | As charged. | |
| 4 | Hospital Supplies and Services | As charged. 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. | |
| 5 | Surgical Fees | | |
| 6 | Operating Theatre | | |
| 7 | Anaesthetist Fees | | |
| 8 | In Hospital Physician Visit (2 visits per day) | | |
| 9 | Pre-Hospital Diagnostic Tests (Within 90 days before hospitalisation) | | |
| 10 | Pre-Hospital Specialist Consultation, Treatment, Prescribed Medicines and Second Medical Opinion (Within 90 days before hospitalisation) | | |
| 11 | Post-Hospitalisation Treatment (Within 90 days after hospital discharge) | | |
| 12 | Organ Transplant | | |
| 13 | Ambulance Fees | | |
| 14 | Day Surgery | | |
| 15 | Post-Hospitalisation Home Nursing Care (Within 200 days after discharge) | As charged, up to RM8,000 per disability and 200 days per lifetime. | |
| 16 | Outpatient Cancer Treatment (including consultation, examination tests and prescribed take home drugs) | As charged. Subject to Reasonable and Customary Charges. | |
| 17 | Outpatient Kidney Dialysis Treatment (Including consultation, examination tests and prescribed take home drugs) | | |

GREAT Medic Shield 2’s Summary Table of Coverage & Benefits (Con’t)

| No. | Insured Benefits | Plan Type | |
|-----|---|--|----------------|
| | | GMS2D-150 (RM) | GMS2D-200 (RM) |
| 18 | Outpatient Treatment for Dengue Fever and Zika Virus | As charged. Subject to Reasonable and Customary Charges. | |
| 19 | Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from the date of accident) | | |
| 20 | Outpatient Imaging (MRI/PET) (Subject to a maximum of 30 days from the date of MRI/PET) | Up to 5,000 per policy year. | |
| 21 | Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year) | 50 | |
| 22 | Intraocular Lens | Maximum of 8,000 per lifetime. | |
| 23 | Medical Report | As charged, up to a maximum of RM200 per admission for inpatient treatment or per disability for outpatient treatment. | |
| 24 | Overall Annual Limit for Items (2) to (23) (Based on paid amount) | 100,000 | 150,000 |
| 25 | Overall Lifetime Limit for Items (2) to (23) (Based on paid amount) | No limit. | |
| 26 | Accidental Death Benefit | 10,000 | 15,000 |
| 27 | Supreme Assist (Emergency Medical Assistance Services) | In accordance with the benefit provisions in Supreme Assist agreement. | |
| 28 | Car Assistance Programme | In accordance with the benefit provisions in Car Assistance Programme agreement. | |

GREAT Medic Million Extender 2’s Summary Table of Coverage & Benefits (Con’t)

| No. | Insured Benefits | Plan Type | |
|-----|---|--|-------------------------|
| | | GMME2-150 | GMME2-200 |
| 18 | Waiver of Deductible | Deductible of RM300 under GREAT Medic Shield 2 will be waived. | |
| 19 | 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. | |
| 20 | Post-Hospitalisation Treatment | As charged, from 91 st day to the 200th day after hospital discharge. | |
| 21 | Overall Annual Limit | Extended to RM1,000,000 | Extended to RM1,500,000 |

Notes:

¹ The Company will reimburse the total eligible expenses incurred for insured benefits (2) to (14) accumulated per any one disability, in excess of the deductible amount.

Terms and conditions apply.

Frequently asked questions

Q: Who can apply?

A: The minimum entry age is 14 days attained age and the maximum entry age is 70 years next birthday for both GREAT Medic Shield 2 and GREAT Medic Million Extender 2.

Q: What are the normal circumstances under which GREAT Medic Shield 2 and/or GREAT Medic Million Extender 2 will be terminated?

A: The normal circumstances include:

- Death of the Life Assured.
- On the policy anniversary on which the Life Assured's age is 100 years next birthday.
- On the expiry date.
- When the policy has lapsed, is surrendered or terminated.

Q: How do I pay my premiums?

A: You can pay by internet banking, credit card, JomPAY, ePAY or cash/cheque payment via Collecting Bank (over-the-counter, ATM and cheque deposit machine). You have the flexibility to pay your premium annually, half-yearly, quarterly or monthly. However, cheque and cash are not allowed for the monthly mode of payment.

Q: Am I covered for medical treatment received outside Malaysia?

A: You are covered for medical treatment received outside Malaysia but subject to a maximum of 90 consecutive days if you reside or travel outside Malaysia (except for Singapore and Brunei), and the Reasonable and Customary Charge for the equivalent local treatment in Malaysia.

Note: Terms and conditions apply.

Q: How much will I get upon surrender of my policy?

A: This plan has no surrender value. However, upon cancellation of the policy by policyowner, you will be entitled for a proportionate refund (where applicable) of the last premium paid as below:

| Policy purchased for a period less than or equivalent to | Refund of Annual Premium | Refund of Half-yearly Premium | Refund of Quarterly Premium | Refund of Monthly Premium |
|--|--------------------------|-------------------------------|-----------------------------|---------------------------|
| 15 days | 90% | 80% | 70% | No refund |
| 1 month | 80% | 70% | 50% | |
| 2 months | 70% | 50% | 20% | |
| 3 months | 60% | 30% | No refund | |
| 4 months | 50% | 20% | 50% | |
| 5 months | 40% | 10% | 20% | |
| 6 months | 30% | No refund | No refund | |
| 7 months | 25% | 70% | 50% | |
| 8 months | 20% | 50% | 20% | |
| 9 months | 15% | 30% | No refund | |
| 10 months | 10% | 20% | 50% | |
| 11 months | 5% | 10% | 20% | |
| Period exceeding 11 months | No refund | No refund | No refund | |

Note: The above refunds are only applicable provided that no claims have been made during the policy year. Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Medic Shield 2 and GREAT Medic Million Extender 2 are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

Annual Premium Table

Once you’ve identified the plan(s) you like, refer to the tables below. What you pay depends on your age, gender, occupation and health status.

Male

| Attained Age Next Birthday | GREAT Medic Shield 2 | | GREAT Medic Million Extender 2 | |
|-------------------------------|----------------------|-------------------|--------------------------------|-------------------|
| | GMS2D-150 (RM) | GMS2D-200 (RM) | GMME2-150 (RM) | GMME2-200 (RM) |
| 1 - 5 | 1,276 | 1,525 | 274 | 253 |
| 6 - 10 | 882 | 1,052 | 219 | 202 |
| 11 - 15 | 788 | 938 | 194 | 180 |
| 16 - 20 | 804 | 958 | 199 | 183 |
| 21 - 25 | 843 | 1,005 | 209 | 193 |
| 26 - 30 | 843 | 1,005 | 209 | 193 |
| 31 - 35 | 883 | 1,054 | 220 | 202 |
| 36 - 40 | 997 | 1,190 | 248 | 230 |
| 41 - 45 | 1,279 | 1,529 | 321 | 297 |
| 46 - 50 | 1,619 | 1,936 | 408 | 378 |
| 51 - 55 | 1,818 | 2,175 | 459 | 424 |
| 56 - 60 | 2,494 | 2,986 | 633 | 584 |
| 61 - 65 | 3,727 | 4,466 | 950 | 876 |
| 66 - 70 | 5,575 | 6,684 | 1,424 | 1,315 |
| 71 - 75^ | 8,348 | 10,012 | 2,137 | 1,973 |
| 76 - 80^ | 12,507 | 15,002 | 3,204 | 2,958 |
| 81 - 85^ | 15,626 | 18,745 | 4,005 | 3,698 |
| 86 - 90^ | 19,525 | 23,425 | 5,007 | 4,622 |
| 91 - 95^ | 24,398 | 29,272 | 6,258 | 5,778 |
| 96 - 99^ | 30,490 | 36,582 | 7,821 | 7,221 |

^ On renewal basis only.

Annual Premium Table (Con't)

Female

| Attained Age Next Birthday | GREAT Medic Shield 2 | | GREAT Medic Million Extender 2 | |
|-------------------------------|----------------------|-------------------|--------------------------------|-------------------|
| | GMS2D-150 (RM) | GMS2D-200 (RM) | GMME2-150 (RM) | GMME2-200 (RM) |
| 1 - 5 | 1,038 | 1,239 | 221 | 205 |
| 6 - 10 | 775 | 924 | 191 | 177 |
| 11 - 15 | 692 | 824 | 170 | 157 |
| 16 - 20 | 706 | 842 | 174 | 161 |
| 21 - 25 | 866 | 1,034 | 216 | 199 |
| 26 - 30 | 871 | 1,038 | 216 | 199 |
| 31 - 35 | 913 | 1,089 | 227 | 210 |
| 36 - 40 | 1,027 | 1,227 | 257 | 237 |
| 41 - 45 | 1,269 | 1,517 | 318 | 294 |
| 46 - 50 | 1,654 | 1,980 | 418 | 385 |
| 51 - 55 | 2,041 | 2,443 | 516 | 477 |
| 56 - 60 | 2,515 | 3,012 | 639 | 590 |
| 61 - 65 | 3,689 | 4,421 | 940 | 867 |
| 66 - 70 | 5,519 | 6,617 | 1,410 | 1,302 |
| 71 - 75^ | 8,264 | 9,912 | 2,115 | 1,952 |
| 76 - 80^ | 12,383 | 14,853 | 3,173 | 2,929 |
| 81 - 85^ | 15,471 | 18,559 | 3,965 | 3,661 |
| 86 - 90^ | 19,330 | 23,190 | 4,955 | 4,577 |
| 91 - 95^ | 24,155 | 28,980 | 6,195 | 5,720 |
| 96 - 99^ | 30,186 | 36,216 | 7,743 | 7,150 |

^ On renewal basis only.

The above premium rates are not inclusive of stamp duty of RM10. Stamp duty will be charged upon policy inception and at each policy anniversary. The premium rates are only applicable to occupational class 1 & 2. The premium rates of occupational class 3 & 4 will be provided by your servicing agent if applicable. Premiums will be charged according to your attained age next birthday at renewal and may vary according to your age, sex, occupation, health condition and the plan selected. The premium rates are not guaranteed and may be revised from time to time. Upward revision of premiums, if any, will be done on your policy anniversary and we will notify you in writing at least three months before the revision takes place.

Exclusions and limitations

The Company will not pay any benefit under GREAT Medic Shield 2 and GREAT Medic Million Extender 2 as a result of, including any of the following whether directly or indirectly:

1. Pre-existing Illness;
2. Specified Illnesses occurring within the first 120 days from the Risk Commencement Date of GREAT Medic Shield 2 and Risk Effective Date of GREAT Medic Million Extender 2 (if applicable);
3. Any medical or physical conditions arising within the first 30 days from the Risk Commencement Date of GREAT Medic Shield 2 and Risk Effective Date of GREAT Medic Million Extender 2 (if applicable) except for Injury;
4. Plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
5. 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;
6. Private nursing (except as provided under Post-Hospitalisation Home Nursing Care), rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law except for COVID-19 disease for life assured who is fully vaccinated or ineligible unvaccinated;
7. Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions;
8. 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. Erectile dysfunction and tests or treatment related to impotence or sterilization;
9. Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain;
10. Suicide, attempted suicide or intentionally self-inflicted injury, while sane or insane;
11. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
12. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
13. Expenses incurred for donation of an body organ by a Life Assured and cost of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
14. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy, and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment;
15. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract;

16. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
17. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack, any government tax that may be imposed by the Hospital and other ineligible non-medical items;
18. 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;
19. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
20. Expenses incurred for sex change;
21. Any Outpatient treatment not related to Inpatient treatment, except as provided under Insured Benefits; or
22. 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 these plan(s).

Important notices

GREAT Medic Shield 2 is a non-participating yearly renewable stand-alone medical plan and GREAT Medic Million Extender 2 is an optional yearly renewable medical rider attachable to the GREAT Medic Shield 2. Both plans may be renewed until the Life Assured reaches age 100 years old next birthday.

You should satisfy yourself that the plan(s) will best serve your needs and that the premium payable under the policy is an amount you can afford. A free-look period of 15 days is given for you to review the suitability of the Medical and Health Insurance (MHI) product. If the policy is returned to the Company during this period, the full premium would be refunded to the policy owner minus the expenses incurred for medical examination, if any.

Upon cancellation of the policy, the policy owner is entitled for a proportionate refund (where applicable) of the last premium paid, provided no claims have been made during the policy year.

If you switch your medical policy/rider from one company to another or if you exchange your current medical policy/rider with another medical policy/rider within the same company, you may be required to submit an application where the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy switching or replacement.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan(s) before purchasing the plan(s). The exclusions and limitations of benefits highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life.

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

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

For more information, please contact your friendly Great Eastern Agent or Customer Service Careline at 1300-1300 88.

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Reach for Great

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Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For the latest contact details, please refer to the Company's website.