

SMARTMEDIC SHIELD + SMARTMEDIC SHIELD PLUS

Extensive medical coverage for your healthcare needs



Smart**Medic** Shield + Smart**Medic** Shield Extender

Extensive medical coverage for your healthcare needs

Medical costs and health setbacks are prevailing issues that often stand the test of time. Which is why you should always ensure that you are well protected with the right medical coverage should a hospitalisation event occur.

With Smart**Medic** Shield, an investment-linked medical insurance rider that offers you three varying Hospital Room and Board, you will have access to an extensive medical and hospitalisation benefits to aid you towards your great recovery. Additionally, you can choose between a coverage term of up to 80 years or 100 years next birthday, allowing you to plan your medical coverage according to your personal needs.

To top these all off, your protection can be further enhanced with an optional rider, Smart**Medic** Shield Extender that extends your yearly medical coverage, strengthening your personal safety net when times get tough.

Benefits at a glance



Comprehensive medical benefits with minimal deductible per any one disability



Post-hospitalisation support for your full recovery



High Overall Annual Limit with no Overall Lifetime Limit



Regular increments to the Hospital Room and Board Limit



2 coverage term options to suit your protection needs



Optional rider to further extend your Overall Annual Limit

Note: Terms and conditions apply.



Comprehensive medical benefits with minimal deductible per any one disability

Smart**Medic** Shield reimburses you for the total eligible expenses incurred, in excess of any deductible and up to the limits stated in the Summary Table of Coverage & Benefits. The deductible amount is RM300 per any one disability, which is the amount that you are required to pay before the rider takes care of the rest of your applicable insured benefits.

Key benefits under this plan include pre- and post-hospitalisation treatments; outpatient treatment for cancer, kidney dialysis, treatment for dengue fever and Zika virus; as well as covering the costs of your Intensive Care Unit expenses and surgical fees. Benefits for emergency accidental outpatient treatment and accidental death also further safeguard you and your loved ones against the unexpected.

Note: Terms and conditions apply.



Post-hospitalisation support for your full recovery

The appropriate medical care after your hospital discharge is incredibly important in your journey towards a full recovery which is why Smart**Medic** Shield covers you for follow-up treatment and home nursing care that you need, in relation to treatments for wound, respiratory, diabetes care, and more; as prescribed by the treating physician.

Other than that, Smart**Medic** Shield plan with Room and Board RM400 further reimburses you for post-hospitalisation chiropractic, speech therapy, or occupational therapy by a specialist or physician; alongside treatments by a registered traditional Chinese medicine practitioner up to the limits stated in the Summary Table of Coverage & Benefits.

Note: Terms and conditions apply.



High Overall Annual Limit with no Overall Lifetime Limit

Smart**Medic** Shield offers a vital financial buffer to foot your medical bills, with a high Overall Annual Limit and no Overall Lifetime Limit. The Overall Annual Limit, which refreshes every year, goes up to RM2,000,000, depending on your selected plan.

Note: Terms and conditions apply.



Regular increments to the Hospital Room and Board Limit

To further enhance your financial cushion in times of medical need, you are entitled to a 10% increase to your Hospital Room and Board Limit at the end of every 3 policy years calculated from Smart**Medic** Shield's Risk Effective Date, up to a cumulative total of 100% of the initial Hospital Room and Board limit.

Note: Terms and conditions apply.



2 coverage term options to suit your protection needs

Smart**Medic** Shield provides you the medical coverage term options of up to age 80 or 100 years next birthday, allowing you to plan your life ahead, based on your personal protection needs.

Note: Terms and conditions apply.



Optional rider to further extend your Overall Annual Limit

To strengthen your financial certainty in times of medical difficulties, you can also choose to attach Smart**Medic** Shield Extender, an optional rider that extends the Overall Annual Limit of your selected Smart**Medic** Shield plan by an additional RM2,000,000.

Note: Terms and conditions apply.

Summary Table of Coverage & Benefits

You have the flexibility to choose the plan that best meets your medical needs, depending on your budget and requirements. Smart**Medic** Shield offers 3 different plans with comprehensive medical benefits:

No.	Insured Benefits	Plan Type		
		SMS-150-D (RM)	SMS-250-D (RM)	SMS-400-D (RM)
1	Deductible Amount (per disability)¹	300		
2	Hospital Room and Board (Limit per day, no limit on the number of days)	150	250	400
		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	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. ²		
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			
14	Ambulance Fees			
15	Day Surgery			

SmartMedic Shield's Summary Table of Coverage & Benefits (Con't)

No.	Insured Benefits	Plan Type		
		SMS-150-D (RM)	SMS-250-D (RM)	SMS-400-D (RM)
16	Post-Hospitalisation Home Nursing Care (Within 200 days after discharge)	As charged, up to RM8,000 per disability and 200 days per lifetime.		
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 - Pacemaker and implantable cardio-defibrillator - Other items – Prosthetic devices such as hearing aid and artificial limbs	Not Applicable.		As charged. As charged, up to RM20,000 per disability.
20	Outpatient Cancer Treatment (including consultation, examination tests and prescribed take home drugs)	As charged. ³		
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.		

SmartMedic Shield's Summary Table of Coverage & Benefits (Con't)

No.	Insured Benefits	Plan Type		
		SMS-150-D (RM)	SMS-250-D (RM)	SMS-400-D (RM)
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 the Car Assistance Programme agreement.		
SmartMedic Shield Extender (Optional Rider)				
33	Overall Annual Limit	Extend the Overall Annual Limit of SmartMedic Shield by an additional RM2,000,000.		

Notes:

¹ The Company will reimburse the total eligible expenses incurred for insured benefits (2) to (15) accumulated per any one disability, in excess of the deductible amount.

² 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.

³ Subject to Reasonable and Customary Charges.

Terms and conditions apply.

Annual Insurance Charge Table

Male

Attained Age Next Birthday	SmartMedic Shield			SmartMedic Shield Extender
	SMS-150-D (RM)	SMS-250-D (RM)	SMS-400-D (RM)	SMSE (RM)
0 - 5	669	894	1,427	16.00
6 - 10	519	691	1,101	12.00
11 - 15	517	642	981	12.00
16 - 20	752	937	1,430	18.00
21 - 25	783	974	1,486	19.00
26 - 30	784	975	1,487	19.00
31 - 35	787	976	1,488	20.00
36 - 40	825	1,024	1,559	21.00
41 - 45	978	1,216	1,853	25.00
46 - 50	1,144	1,422	2,165	30.00
51 - 55	1,877	2,340	3,561	50.00
56 - 60	2,254	2,812	4,275	61.00
61 - 65	3,151	3,936	5,982	85.00
66 - 70	4,412	5,513	8,374	121.00
71 - 75^	6,624	8,274	12,566	184.00
76 - 80^	9,938	12,416	18,849	277.00
81 - 85^	12,644	15,808	23,960	358.00
86 - 90^	15,882	19,671	29,516	463.00
91 - 95^	19,549	24,175	35,549	585.00
96 - 99^	23,997	29,424	42,764	727.00

^ On renewal basis for all plans.

Annual Insurance Charge Table (Con't)

Female

Attained Age Next Birthday	SmartMedic Shield			SmartMedic Shield Extender
	SMS-150-D (RM)	SMS-250-D (RM)	SMS-400-D (RM)	SMSE (RM)
0 - 5	642	862	1,376	15.00
6 - 10	504	672	1,072	11.00
11 - 15	502	624	992	11.00
16 - 20	633	792	1,262	14.00
21 - 25	762	953	1,515	17.00
26 - 30	763	953	1,516	17.00
31 - 35	800	1,000	1,591	18.00
36 - 40	897	1,123	1,787	21.00
41 - 45	1,054	1,317	2,094	26.00
46 - 50	1,253	1,569	2,490	31.00
51 - 55	1,551	1,943	3,083	38.00
56 - 60	1,802	2,259	3,583	45.00
61 - 65	2,572	3,227	5,117	66.00
66 - 70	3,670	4,609	7,301	94.00
71 - 75^	5,508	6,917	10,953	144.00
76 - 80^	8,267	10,380	16,433	218.00
81 - 85^	10,617	13,280	20,994	298.00
86 - 90^	13,404	16,581	25,859	398.00
91 - 95^	16,583	20,445	31,210	518.00
96 - 99^	20,419	24,938	37,596	655.00

^ On renewal basis for all plans.

The insurance charges above (brochure: on the previous pages) are only applicable to occupational class 1 & 2. The insurance charges of occupational class 3 & 4 will be provided by your servicing agent, if applicable. The insurance charges (brochure: on the previous pages) above will be charged according to your attained age next birthday, sex, smoker status, occupation, health condition, and the plan selected (where applicable). The insurance charges are not guaranteed and may be revised from time to time. Upward revision of insurance charges, 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.

Frequently Asked Questions

Q: Who can apply?

Category	Entry Age	
Life Assured (Unborn Child)	Minimum	13 weeks of gestational period
	Maximum	35 weeks of gestational period
Life Assured	Minimum	14 days attained age
	Maximum	70 years age next birthday

Note: Terms and conditions apply.

Q: How much premium do I have to pay?

A: These are unit deduction riders, which means that the insurance charges will be deducted from the total investment value of your policy on a monthly basis. However, you may be required to pay additional premium to ensure policy sustainability, if the total investment value of your policy becomes insufficient.

Q: What are the normal circumstances under which SmartMedic Shield and/or SmartMedic Shield Extender 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 80 or 100 years next birthday, depending on the selected coverage term.
- When the attached basic policy has lapsed, is surrendered, or is terminated.

Note: Terms and conditions apply.

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 Charges for the equivalent local treatment in Malaysia.

Note: Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from SmartMedic Shield and SmartMedic Shield Extender 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.

Smart**Medic** Shield Plus

There's no certainty what may happen in times of unexpected medical emergencies. As such, it is always better to strengthen your medical protection for a better peace of mind.

By attaching Smart**Medic** Shield Plus – an optional add-on rider to your Smart**Medic** Shield plan, you will be able to waive your deductible and receive additional financial support in the event of hospitalisation or accidental death. This financial support comes in the form of prolonged post-hospitalisation coverage, daily guardian benefit of RM150 per day, and more – so you can focus on your recovery, while your medical coverage does the rest.

Benefits at a glance



**Waiver of deductible for
your SmartMedic Shield
plan**



**Prolonged coverage for
Post-Hospitalisation
Treatment of
SmartMedic Shield**



**Daily Guardian
Benefit**



**Higher Daily
Cash Allowance**



**Additional protection for
accidental death**

Note: Terms and conditions apply.



Waiver of deductible for your SmartMedic Shield plan

SmartMedic Shield Plus waives the RM300 deductible under your selected SmartMedic Shield plan. With your deductible taken care of, you can have one less thing to worry about should illnesses or medical emergencies arise.

Note: Terms and conditions apply.



Prolonged coverage for Post-Hospitalisation Treatment of SmartMedic Shield

To assist with your full recovery, this optional add-on rider prolongs the coverage for your post-hospitalisation treatment as offered by SmartMedic Shield. Protecting your peace of mind during recovery, this feature allows you to have access to the medical attention you need beyond 90 days, from 91st day to 200th day after your discharge from the hospital.

Note: Terms and conditions apply.



Daily Guardian Benefit

Support from your loved ones are crucial in the unfortunate event of hospitalisation. To lighten the financial burden, SmartMedic Shield Plus offers a daily guardian benefit of RM150 per day, for meals and lodging incurred by the guardian when accompanying you in the hospital, subject to a maximum of 180 days per policy year.

Note: Terms and conditions apply.



Higher Daily Cash Allowance

In the event of hospitalisation at a Malaysian government hospital, you will be entitled to an additional Daily Cash Allowance of RM150 per day on top of the existing Daily Cash Allowance benefit of SmartMedic Shield, up to a maximum of 120 days per policy year. With this additional financial support, you can rest in ease throughout your hospitalisation and fully focus on your recovery.

Note: Terms and conditions apply.



Additional protection for accidental death

Even the most carefully laid plans can be derailed when unexpected medical emergencies occur. With this in mind, SmartMedic Shield Plus provides your loved ones with additional payout of RM20,000 on top of the existing accidental death benefit of SmartMedic Shield – to support them financially should the unexpected were to happen.

Note: Terms and conditions apply.

Summary Table of Coverage & Benefits

No.	Insured Benefits	Plan Type		
		SMSP-150 (RM)	SMSP-250 (RM)	SMSP-400 (RM)
1	Waiver of Deductible	Deductible of RM300 under Smart Medic Shield will be waived.		
2	Post-Hospitalisation Treatment	As charged, from the 91st day to the 200th day after hospital discharge.		
3	Daily Guardian Benefit (Limit per day, subject to a maximum of 180 days per policy year)	150		
4	Daily Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	150		
5	Accidental Death Benefit	20,000		

Notes:

- i. Items (2) to (4) set out in the table above shall be subject to the Overall Annual Limit of Smart**Medic** Shield, as may be extended by any other riders.
- ii. Each Smart**Medic** Shield plan only allows one corresponding Smart**Medic** Shield Plus plan for optional attachment – i.e. SMSP-150 for SMS-150-D, SMSP-250 for SMS-250-D, and SMSP-400 for SMS-400-D.
- iii. Terms and conditions apply.

Annual Insurance Charge Table for SmartMedic Shield Plus

Male

Attained Age Next Birthday	SMSP-150 (RM)	SMSP-250 (RM)	SMSP-400 (RM)
0 - 5	201	286	419
6 - 10	135	190	273
11 - 15	130	169	234
16 - 20	181	233	324
21 - 25	186	239	329
26 - 30	176	226	311
31 - 35	175	222	303
36 - 40	185	235	320
41 - 45	222	281	382
46 - 50	260	331	451
51 - 55	412	524	720
56 - 60	518	660	908
61 - 65	717	914	1,260
66 - 70	1,002	1,276	1,761
71 - 75*	1,482	1,884	2,597
76 - 80*	2,192	2,784	3,835
81 - 85*	2,791	3,546	4,878
86 - 90*	3,504	4,410	6,003
91 - 95*	4,310	5,417	7,226
96 - 99*	5,291	6,591	8,690

* On renewal basis for all plans.

Annual Insurance Charge Table for SmartMedic Shield Plus (Con't)

Female

Attained Age Next Birthday	SMSP-150 (RM)	SMSP-250 (RM)	SMSP-400 (RM)
0 - 5	183	261	380
6 - 10	127	178	255
11 - 15	118	152	216
16 - 20	151	197	282
21 - 25	175	225	319
26 - 30	170	217	307
31 - 35	175	223	314
36 - 40	202	259	362
41 - 45	242	308	432
46 - 50	285	364	513
51 - 55	367	469	661
56 - 60	434	557	791
61 - 65	607	779	1,108
66 - 70	855	1,095	1,556
71 - 75*	1,255	1,602	2,276
76 - 80*	1,846	2,351	3,336
81 - 85*	2,368	3,006	4,260
86 - 90*	2,986	3,750	5,244
91 - 95*	3,689	4,618	6,323
96 - 99*	4,539	5,629	7,612

* On renewal basis for all plans.

The insurance charges above (brochure: on the previous pages) are only applicable to occupational class 1 & 2. The insurance charges of occupational class 3 & 4 will be provided by your servicing agent, if applicable. The insurance charges (brochure: on the previous pages) above will be charged according to your attained age next birthday, sex, smoker status, occupation, health condition, and the plan selected (where applicable). The insurance charges are not guaranteed and may be revised from time to time. Upward revision of insurance charges, 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.

Frequently Asked Questions

Q: Who can apply?

A

Category	Entry Age	
Life Assured (Unborn Child)	Minimum	13 weeks of gestational period
	Maximum	35 weeks of gestational period
Life Assured	Minimum	14 days attained age
	Maximum	70 years age next birthday

Note: Terms and conditions apply.

Q: How much premium do I have to pay?

A: This is unit deduction rider, which means that the insurance charges will be deducted from the total investment value of your policy on a monthly basis. However, you may be required to pay additional premium to ensure policy sustainability, if the total investment value of your policy becomes insufficient.

Q: What are the normal circumstances under which SmartMedic Shield Plus 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 80 or 100 years next birthday, depending on the selected coverage term of SmartMedic Shield.
- Upon termination of SmartMedic Shield.
- When the attached basic policy has lapsed, is surrendered, or is terminated.

Note: Terms and conditions apply.

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 Charges for the equivalent local treatment in Malaysia.

Note: Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from SmartMedic Shield Plus 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.

Exclusions and Limitations

(Applicable to SmartMedic Shield, SmartMedic Shield Extender and SmartMedic Shield Plus)

The Company will not pay **any** benefit under these riders 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 Effective Dates of Smart**Medic** Shield, Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus respectively;
3. Any medical or physical conditions arising within the first 30 days from the Risk Effective Dates of Smart**Medic** Shield, Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus respectively 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 (except for pacemakers, implantable cardio-defibrillator, prosthetic devices such as hearing aid and artificial limbs as provided under Medical Appliances, if applicable) 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, 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;
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 sterilisation;
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 any body organ by the life assured, and the cost of acquisition of any body organ donated to the life assured 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 (except as provided under Post-Hospitalisation Chiropractor, Speech Therapist or Occupational Therapist or Post-Hospitalisation Traditional Chinese Medicine Practitioner, if applicable);
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 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 riders.

Important Notices

Smart**Medic** Shield, Smart**Medic** Shield Extender and Smart**Medic** Shield Plus are unit deduction medical riders attachable to selected regular premium investment-linked insurance plans. **These plans are insurance products that are tied to the performance of the underlying assets, and are not pure investment products such as unit trusts.** The insurance charge to be imposed will be deducted from the total investment value of your policy on a monthly basis. You may stop paying premiums under the policy and still enjoy protection as long as there is sufficient total investment value to pay for the insurance charge. However, there is a possibility of the policy lapsing when the required charges, including rider charges exceed the total investment value of the fund units available. Purchasing too many unit deduction riders may deplete the fund units.

You have the option to include Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus to your investment-linked insurance plan; however, it must be attached together with Smart**Medic** Shield. If Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus are subsequently included to your investment-linked insurance plan after your coverage under Smart**Medic** Shield becomes effective, then the first policy year of Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus will be adjusted accordingly and will be shorter than a year. For subsequent years, the policy anniversary of Smart**Medic** Shield Extender and/or Smart**Medic** Shield Plus will coincide with Smart**Medic** Shield's policy anniversary.

You should satisfy yourself that these riders 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 a rider is cancelled during this period, the policy owner is entitled to the reinstatement of the units deducted for the payment of insurance charge after net of expenses incurred for the medical examination, if any. 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 acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of Policy/Rider switching or replacement.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plans before purchasing the plans. 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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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.

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Level 4 & 5, No. 65 Jalan Gaya
98000 Kota Kinabalu, Sabah

Kuala Terengganu

2nd Floor, 6F
Bangunan Persatuan Hin Ann
Jalan Air Jernih,
20300 Kuala Terengganu,
Terengganu

Kuantan

A25, Jalan Dato Lim Hoe Lek
25200 Kuantan, Pahang

Kuching

House No. 51, Lot 435
Section 54, KTLD
Travilion Commercial Centre
Jalan Padungan
93100 Kuching, Sarawak

Lahad Datu

Ground & 1st Floor
MDLD 3804, Lot 66
Fajar Centre, Jalan Segama
91100 Lahad Datu, Sabah

Melaka

No. 23, Jalan PM 15
Plaza Mahkota
75000 Melaka

Miri

Lots 1260 & 1261
Block 10, M.C.L.D, Jalan Melayu
98000 Miri, Sarawak

Penang

25, Light Street
10200 Penang

Sandakan

Lot 5 & 6, Block 40
Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah

Seremban

101 & 103, Jalan Yam Tuan
70000 Seremban, Negeri Sembilan

Sibu

No. 10 A-F
Wisma Great Eastern
Persiaran Brooke
96000 Sibu, Sarawak

Taiping

133A, Jalan Barrack
34000 Taiping, Perak

Tawau

Ground Floor
Wisma Great Eastern
Jalan Billian
91000 Tawau, Sabah