

# GREAT MEDICARE 2

Medical insurance that keeps up with life's many possibilities  
*Insurans perubatan yang sesuai untuk pelbagai kemungkinan hidup*



# Medical insurance that keeps up with life's many possibilities

## Live without any worries

The last thing you want when you meet with an unfortunate event or life-changing illness is to be left with unexpected medical bills. Great MediCare 2 is a comprehensive medical insurance plan that gives you the medical protection you need and eliminates your worries.

Great MediCare 2 even protects you against unpleasant surprises with an Overall Lifetime Limit of up to RM800,000 and an Overall Annual Limit of up to RM200,000, depending on your selected plan.

## Benefits at a glance

- Executive Second Opinion services
- Outpatient cancer and kidney dialysis treatments
- 24-hour assistance and hassle-free hospital admission
- International emergency medical assistance service
- Protection for your whole family

*Note: Terms and conditions apply.*

### **Executive Second Opinion service for added assurance**

You deserve to know that you're getting the best treatment for your illness, which is why Great MediCare 2 grants you access to Executive Second Opinion services from a medical specialist in the United States, if you are diagnosed with any of the 40 major medical conditions (49 major medical conditions for juveniles aged 20 and below). Our current list of top medical institutions include Johns Hopkins Hospital and Harvard Medical Center.

*Note: Terms and conditions apply.*

### **Outpatient cancer and kidney dialysis treatments**

Great MediCare 2 looks after you when you most need it. This includes covering you for Outpatient Cancer Treatment and Outpatient Kidney Dialysis Treatment.

*Note: Terms and conditions apply.*

### **24-hour assistance and hassle-free hospital admission**

Relieve yourself of the burden of administrative processes. With Great MediCare 2, you can just walk into any of our panel hospitals and we'll take care of the rest for you.

*Note: Terms and conditions apply.*

### **Coverage wherever life takes you**

Travel the world with complete confidence. Whether you're on business or on holiday, Great MediCare 2 gives you emergency medical assistance anywhere in the world.

*Note: Terms and conditions apply.*

### **Protection for your whole family**

Be rewarded for protecting your family. When you sign up two or more of your loved ones, you'll receive a 5% discount on your premiums.

*Note: Terms and conditions apply.*

## Identify your priorities

Choose the plan that's right for you by looking for the level of benefits that you need most.

No.	Insured Benefits	Plan Type			
		GMC2 - 150 (RM)	GMC2 - 200 (RM)	GMC2 - 300 (RM)	GMC2 - 400 (RM)
1	<b>Hospital Room and Board</b> (Limit per day, subject to a maximum of 180 days per policy year for Items (1) and (2) in aggregate)	150	200	300	400
		As charged, subject to the limit stated above.			
2	<b>Intensive Care Unit</b> (Subject to a maximum of 180 days per policy year for Items (1) and (2) in aggregate)	As charged, subject to Overall Annual Limit and Overall Lifetime Limit.			
3	<b>Hospital Supplies and Services</b>	As charged, subject to Overall Annual Limit and Overall Lifetime Limit.  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.  Subject to 10% co-insurance, up to a maximum of RM500;  If there is an upgrade of Hospital Room and Board, a 20% co-insurance with no maximum cap shall apply.			
4	<b>Surgical Fees</b>				
5	<b>Operating Theatre</b>				
6	<b>Anaesthetist Fees</b>				
7	<b>In-Hospital Physician Visit</b> (2 visits per day)				
8	<b>Pre-Hospital Diagnostic Tests</b> (within 60 days before hospitalisation)				
9	<b>Pre-Hospital Specialist Consultation</b> (within 60 days before hospitalisation)				
10	<b>Post-Hospitalisation Treatment</b> (within 90 days after hospital discharge)				
11	<b>Organ Transplant</b>				
12	<b>Ambulance Fees</b>				
13	<b>Day Surgery</b>				

## Identify your priorities (Cont'd)

No.	Insured Benefits	Plan Type			
		GMC2 - 150 (RM)	GMC2 - 200 (RM)	GMC2 - 300 (RM)	GMC2 - 400 (RM)
14	<b>Outpatient Cancer Treatment</b>	As charged, subject to Overall Annual Limit and Overall Lifetime Limit. Subject to 10% co-insurance.			
15	<b>Outpatient Kidney Dialysis Treatment</b>				
16	<b>Emergency Accidental Outpatient Treatment</b> (Limit per policy year, subject to a maximum of 30 days from date of accident)	3,000	4,000	6,000	8,000
		As charged, subject to the limit stated above.			
17	<b>Daily-Cash Allowance at Malaysian Government Hospital</b> (Per day, subject to a maximum of 120 days per policy year)	50			
18	<b>Overall Annual Limit for Items (1) to (17)</b> (Based on paid amount)	90,000	120,000	160,000	200,000
19	<b>Overall Lifetime Limit for Items (1) to (17)</b> (Based on paid amount)	360,000	480,000	640,000	800,000
20	<b>Executive Second Opinion</b>	In accordance with benefit provisions in Executive Second Opinion.			
21	<b>Supreme Assist</b> (Emergency Medical Assistance Services)	In accordance with benefit provisions in Supreme Assist agreement.			

### Check your premium rates

Once you've identified the plan you like, find it on the chart below. What you pay depends on your age, gender, occupation, and health status.

#### Male

Attained Age Next Birthday	GMC2 - 150 (RM)	GMC2 - 200 (RM)	GMC2 - 300 (RM)	GMC2 - 400 (RM)
1 - 5	846.00	1,008.00	1,360.00	1,768.00
6 - 10	609.00	726.00	980.00	1,274.00
11 - 15	515.00	615.00	829.00	1,078.00
16 - 20	526.00	627.00	847.00	1,101.00
21 - 25	521.00	622.00	842.00	1,095.00
26 - 30	521.00	621.00	840.00	1,092.00
31 - 35	523.00	624.00	847.00	1,101.00
36 - 40	657.00	787.00	1,070.00	1,391.00
41 - 45	849.00	1,018.00	1,391.00	1,808.00
46 - 50	1,080.00	1,298.00	1,778.00	2,311.00
51 - 55	1,215.00	1,462.00	2,006.00	2,608.00
56 - 60	1,675.00	2,021.00	2,779.00	3,613.00
61 - 65*	2,513.00	3,032.00	4,169.00	5,420.00
66 - 70*	3,770.00	4,548.00	6,254.00	8,130.00
71 - 75*	5,655.00	6,822.00	9,381.00	12,195.00
76 - 79*	8,483.00	10,233.00	14,072.00	18,293.00

#### Female

Attained Age Next Birthday	GMC2 - 150 (RM)	GMC2 - 200 (RM)	GMC2 - 300 (RM)	GMC2 - 400 (RM)
1-5	616.00	730.00	981.00	1,275.00
6-10	533.00	633.00	850.00	1,105.00
11-15	450.00	535.00	718.00	933.00
16-20	460.00	546.00	733.00	953.00
21-25	536.00	639.00	868.00	1,128.00
26-30	539.00	644.00	876.00	1,139.00
31-35	541.00	648.00	883.00	1,148.00
36-40	678.00	815.00	1,116.00	1,451.00
41-45	842.00	1,015.00	1,394.00	1,812.00
46-50	1,104.00	1,333.00	1,837.00	2,388.00
51-55	1,367.00	1,653.00	2,284.00	2,969.00
56-60	1,689.00	2,047.00	2,833.00	3,683.00
61-65*	2,534.00	3,071.00	4,250.00	5,525.00
66-70*	3,801.00	4,607.00	6,375.00	8,288.00
71-75*	5,702.00	6,911.00	9,563.00	12,432.00
76-79*	8,553.00	10,367.00	14,345.00	18,648.00

\*On renewal basis only.

The premium rates above and on the previous page 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.

## Frequently Asked Questions

**Q: Who can apply?**

A: The minimum entry age is 30 days attained age and the maximum entry age is 60 years next birthday.

**Q: What are the normal circumstances under which Great MediCare 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 80 years next birthday.
- Once the total claim amount under the policy has exceeded the Overall Lifetime Limit.
- When the policy has lapsed, is surrendered or terminated.

**Q: How do I pay my premiums?**

A: You can pay by credit card, cheque or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly (by credit card).

*Note: Great MediCare 2 purchased without a basic plan will be required to select yearly or half-yearly mode only.*

**Q: Will I be entitled to tax benefits?**

A: Benefits received from Great MediCare 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.

## Exclusions and Limitations

The Company will not pay any benefit under this Policy 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
3. Any medical or physical conditions arising within the first thirty (30) days from the Risk Commencement Date except for Injury
4. Plastic/cosmetic surgery, circumcision, eye examination, glasses, lens and refraction or surgical correction of nearsightedness and farsightedness (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 due to Injury to sound natural teeth occurring in any Policy Year and performed by Dentist. In addition, expenses arising from placement of denture and prosthetic services such as bridges, implants and crowns or their replacement will not be payable
6. Private nursing, rest cures or sanitarium care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilisation, 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
7. Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions
8. Pregnancy, childbirth (including surgical delivery and any surgical or non-surgical procedures on the female reproductive system during 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

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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 a Life Assured and cost of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications
  14. Investigations and treatment of sleep and snoring disorders, hyperhidrosis treatment, hormone replacement therapy, stem cell therapy, PET scan 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, hyperbaric oxygen therapy or aromatherapy 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 or from either sources in respect of Injury or Illness or Disease for which the claim is made
  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, broadband services, electricity bills for handphone charging, radios or similar facilities, admission kit/pack and other ineligible non-medical items
  18. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to parachuting, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities
  19. Engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route
  20. Expenses incurred for sex change
  21. Any Outpatient treatment not related to Inpatient treatment, except as provided under this Policy
  22. Any Accident caused by mosquito bites, worm infestations such as "Hookworms" and allergic reaction to insect bites during the first thirty (30) days from the Risk Commencement Date
  23. 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
  24. Any medical treatment received by the Life Assured outside Malaysia, if the Life Assured resides or travels outside Malaysia for more than ninety (90) consecutive days.

## Important Notices

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Great MediCare 2 is a standalone medical plan. You should satisfy yourself that this plan would 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 newly purchased Medical and Health Insurance product (MHI). 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 the 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 over 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 plan may be renewed until the Life Assured reaches age 79 years old next birthday, subject to the Company's discretion to continue to offer renewal of this plan to the public.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, consumer education booklet on MHI and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations of benefits highlighted above are not exhaustive. Great Eastern Life reserves the right to revise the benefit structure and restrictions/limitations for this plan by giving at least 30 days' notice. 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 Life Planning Advisor or Customer Service Careline at 1300-1300 88.**



## BRANCH OFFICES / PEJABAT CAWANGAN

### Alor Setar

66 & 68, Jalan Teluk Wan Jah  
05200 Alor Setar, Kedah  
Tel: 04-731 9877 Fax: 04-731 9878

### Batu Pahat

109, Jalan Rahmat  
83000 Batu Pahat, Johor  
Tel: 07-432 5562 Fax: 07-432 5560

### Bintulu

No. 313, Lot 3956, Phase 4  
Bintulu Parkcity Commerce Square  
Jalan Tun Ahmad Zaidi /  
Jalan Tanjung Batu  
97000 Bintulu, Sarawak  
Tel: 086-336 676 Fax: 086-332 601

### Ipoh

Wisma Great Eastern  
16, Persiaran Tugu, Greentown Ave  
30450 Ipoh, Perak  
Tel: 05-254 2027 Fax: 05-255 5578

### Johor Bahru

Wisma Great Eastern, 02-01, Blok A,  
Komersil Southkey Mozek,  
Persiaran Southkey 1,  
Kota Southkey, 80150 Johor Bahru  
Tel: 07-336 9388 Fax: 07-336 9383

### Klang

No. 8 & 10, Jalan Tiara 2A  
Bandar Baru Klang  
41150 Klang, Selangor  
Tel: 03-3343 6688 Fax: 03-3341 3398

### Kluang

No. 22 & 24  
Jalan Md Lazim Saim  
86000 Kluang, Johor  
Tel: 07-772 3529 Fax: 07-772 3449

### Kota Bharu

No. S25/5252-T & U  
Jalan Sultan Yahya Petra  
15200 Kota Bharu, Kelantan  
Tel: 09-748 2332 Fax: 09-744 9701

### Kota Kinabalu

Wisma Great Eastern  
Level 4 & 5, No. 65 Jalan Gaya  
88000 Kota Kinabalu, Sabah  
Tel: 088-252 033 Fax: 088-210 437

### Kuala Terengganu

2<sup>nd</sup> Floor, 6F  
Bangunan Persatuan Hin Ann  
Jalan Air Jernih, 20300  
Kuala Terengganu, Terengganu  
Tel: 09-622 4959 Fax: 09-626 5195

### Kuantan

A25, Jalan Dato Lim Hoe Lek  
25200 Kuantan, Pahang  
Tel: 09-515 7666 Fax: 09-515 8477

### Kuching

House No. 51, Lot 435  
Section 54, KTLD  
Travilion Commercial Centre  
Jalan Padungan  
93100 Kuching, Sarawak  
Tel: 082-412 736 Fax: 082-426 684

### Lahad Datu

Ground & 1<sup>st</sup> Floor  
MDLD 3804, Lot 66  
Fajar Centre, Jalan Segama  
91100 Lahad Datu, Sabah  
Tel: 089-884 136 Fax: 089-884 226

### Melaka

No. 23, Jalan PM 15  
Plaza Mahkota  
75000 Melaka  
Tel: 06-282 4577 Fax: 06-283 4579

### Miri

Lots 1260 & 1261  
Block 10, M.C.L.D, Jalan Melayu  
98000 Miri, Sarawak  
Tel: 085-413 299 Fax: 085-417 518

### Penang

25, Light Street  
10200 Penang  
Tel: 04-262 2141 Fax: 04-262 2140

### Sandakan

Lot 5 & 6, Block 40  
Lorong Indah 15  
Bandar Indah, Phase 7  
Mile 4, North Road  
90000 Sandakan, Sabah  
Tel: 089-213 484 Fax: 089-271 343

### Seremban

101 & 103, Jalan Yam Tuan  
70000 Seremban  
Negeri Sembilan  
Tel: 06-763 6120 Fax: 06-763 1480

### Sibu

No. 10 A-F  
Wisma Great Eastern  
Persiaran Brooke  
96000 Sibu, Sarawak  
Tel: 084-312 829 Fax: 084-333 925

### Taiping

133A, Jalan Barrack  
34000 Taiping, Perak  
Tel: 05-805 1021 Fax: 05-805 1023

### Tawau

Ground Floor  
Wisma Great Eastern  
Jalan Billian  
91000 Tawau, Sabah  
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## HEAD OFFICE / IBU PEJABAT / 总公司

### Great Eastern Life Assurance (Malaysia) Berhad (93745-A)

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

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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.

Great Eastern Life Assurance (Malaysia) Berhad (93745-A)  
dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan  
dikawal selia oleh Bank Negara Malaysia.

Untuk maklumat lanjut, sila layari laman sesawang Syarikat.

大东方人寿保险（马来西亚）有限公司（93745-A）  
在2013年金融服务法令下获得执照并由马来西亚国家银行管制。

有关最新通讯资料，请浏览本公司网页。