

# SMARTMEDIC + SMARTMEDIC ENHANCER

Comprehensive medical coverage for your healthcare needs

*Perlindungan perubatan komprehensif untuk keperluan jagaan kesihatan anda*



# SmartMedic

## Comprehensive medical coverage for your healthcare needs

### You deserve to enjoy good health

We want to stay healthy always. While we can't be certain that we will enjoy good health for life, we can take steps to be prepared for accidents and illnesses by ensuring that we have access to proper medical care.

Introducing Smart**Medic** – the comprehensive medical rider for investment-linked insurance plans. With it, you have medical protection to cushion the effects of unexpected medical emergencies. By offering you comprehensive coverage for hospitalisation, surgical expenses and much more; Smart**Medic** will help to safeguard your health, while bringing you greater financial security too.

## Benefits at a glance

- High overall annual and lifetime limits
- Comprehensive medical benefits
- Annual limit increments
- Accidental Death Benefit
- Daily-Cash Allowance for hospitalisation at Malaysian Government Hospital
- Protection till 80 years next birthday
- International emergency medical assistance service
- Extended protection till 99 years next birthday with Smart**Medic** 99 (optional rider)

*Note: Terms and conditions apply.*

### Enjoy high annual and lifetime limits

Medical claims will be reimbursed in one lump sum, with a maximum initial annual limit of up to RM200,000 and a lifetime limit of up to RM2 million depending on your selected plan.

*Note: Terms and conditions apply.*

### Security of comprehensive medical benefits

Smart**Medic** gives you comprehensive medical protection to guard against financial difficulties in times of medical emergencies.

Key benefits include hassle-free hospital admission, pre-hospitalisation and post-hospitalisation treatments, Outpatient Cancer Treatment, Outpatient Kidney Dialysis Treatment, Intensive Care Unit (ICU) and surgical expenses benefits. You will also have better peace of mind with the Emergency Accidental Outpatient Treatment and Day Surgery benefits that come with this plan.

*Note: Terms and conditions apply.*

### Get annual limit increments by staying healthy

You will be entitled to an increase to your Overall Annual Limit at the end of every 3 policy years provided that no claim has been made during the immediate preceding 3 policy years. This will help protect you against rising medical costs.

### An example of how it works:

A 28-year old male buys a SM200 plan with an Initial Overall Annual Limit of RM120,000 and Overall Lifetime Limit of RM1.2 million. No claim was made by him during the first 3 policy years. As such, his Overall Annual Limit is increased by RM12,000 to RM132,000.

Between the 4<sup>th</sup> to 6<sup>th</sup> Policy Year, he makes 2 claims and the Overall Annual Limit is maintained at RM132,000. In the subsequent next 3 policy years (7<sup>th</sup> to 9<sup>th</sup> Policy Year), no claim was made by him and his Overall Annual Limit is again increased by RM12,000 to RM144,000.

1 <sup>st</sup> – 3 <sup>rd</sup> Policy Year	No claim	Overall Annual Limit will increase by RM12,000 to RM132,000 from 4 <sup>th</sup> Policy Year to 6 <sup>th</sup> Policy Year.
4 <sup>th</sup> – 6 <sup>th</sup> Policy Year	2 claims	Overall Annual Limit will remain at RM132,000 from 7 <sup>th</sup> Policy Year to 9 <sup>th</sup> Policy Year.
7 <sup>th</sup> – 9 <sup>th</sup> Policy Year	No claim	Overall Annual Limit will increase by RM12,000 to RM144,000 from 10 <sup>th</sup> Policy Year to 12 <sup>th</sup> Policy Year.

*Note: Each increase (if applicable) to the Overall Annual Limit at the end of every 3 policy years shall be equal to 10% of the Initial Overall Annual Limit. Terms and conditions apply.*

### Accidental Death Benefit adds to your protection

Your loved ones will receive an Accidental Death Benefit of up to RM20,000 which will be payable, depending on your selected plan, in the event of accidental death. This benefit is not applicable to the optional rider Smart**Medic** 99.

*Note: Terms and conditions apply.*

### Daily Cash Benefit to aid recovery

You have even less need to worry about the medical expenses in the case of hospitalisation at a Malaysian Government Hospital. This plan pays you a daily cash benefit of RM50 per day for up to 120 days per policy year.

*Note: Terms and conditions apply.*

### Protection you can count on till you are 80 years next birthday

With Smart**Medic**, you can be medically protected till you are 80 years next birthday, ensuring that you are better prepared to cope with any unforeseen circumstances even in your golden years.

*Note: Terms and conditions apply.*

### Greater assurance when you travel the world

When you travel abroad for a vacation or on business, you can be rest assured that you are protected with Supreme Assist, an emergency assistance service for medical and travel assistance anywhere in the world. This benefit is not applicable to the optional rider Smart**Medic** 99.

*Note: Terms and conditions apply.*

### Protection and coverage till 99 years next birthday (optional)

Enjoy extended protection by attaching an optional rider – Smart**Medic** 99 to extend the current medical coverage from 80 years next birthday to 99 years next birthday.

*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 requirement.

Smart**Medic** offers 5 different plans with comprehensive medical coverage:

No.	Insured Benefits	Plan Type				
		SM100 (RM)	SM150 (RM)	SM200 (RM)	SM300 (RM)	SM400 (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)	100	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.				
3	<b>Hospital Supplies and Services</b>	As charged.				
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)	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.				
11	<b>Organ Transplant</b>	Subject to a 10% co-insurance, up to a maximum of RM500;				
12	<b>Ambulance Fees</b>	If there is an upgrade of Hospital Room and Board, a 20% co-insurance with a maximum cap of RM3,000 <sup>1</sup> shall apply.				
13	<b>Day Surgery</b>					
14	<b>Outpatient Cancer Treatment</b>					
15	<b>Outpatient Kidney Dialysis Treatment</b>	As charged. Subject to 10% co-insurance.				

## Summary Table of Coverage & Benefits (Cont'd)

No.	Insured Benefits	Plan Type				
		SM100 (RM)	SM150 (RM)	SM200 (RM)	SM300 (RM)	SM400 (RM)
16	<b>Emergency Accidental Outpatient Treatment</b> (Limit per policy year, subject to a maximum of 30 days from date of accident)	2,000	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>Intraocular Lens</b>	Up to 1,000 per eye and maximum of 2,000 per lifetime.				
19	<b>Initial Overall Annual Limit for Items (1) to (18)</b> (Based on paid amount)	60,000	90,000	120,000	160,000	200,000
20	<b>Increase to the Initial Overall Annual Limit<sup>2</sup></b>	6,000	9,000	12,000	16,000	20,000
21	<b>Overall Annual Limit for Items (1) to (18)</b> (Based on paid amount)	Total of Initial Overall Annual Limit and any cumulative Increase to the Initial Overall Annual Limit.				
22	<b>Overall Lifetime Limit for Items (1) to (18)</b> (Based on paid amount)	600,000	900,000	1,200,000	1,600,000	2,000,000
23	<b>Accidental Death Benefit</b>	10,000	10,000	15,000	20,000	20,000
24	<b>Supreme Assist</b> (Emergency Medical Assistance Services)	In accordance with benefit provisions in Supreme Assist agreement.				
25	<b>Car Assistance Programme</b>	In accordance with benefit provisions in Car Assistance Programme agreement.				

### Notes:

The Insured Benefits in the table above are also applicable to the optional rider, **SmartMedic 99**, except for items No 23 and No 24.

<sup>1</sup> The Company reserves the right to revise the maximum cap for co-insurance by giving at least 30 days prior written notice.

<sup>2</sup> Please refer to 'An example of how it works' for a sample calculation of the Increase to the Initial Overall Annual Limit. Terms and conditions apply.

## Annual Insurance Charge Table for SmartMedic

### Male

Attained Age Next Birthday	SM100 (RM)	SM150 (RM)	SM200 (RM)	SM300 (RM)	SM400 (RM)
1 - 5	370.00	410.00	469.00	610.00	794.00
6 - 10	284.00	315.00	361.00	469.00	610.00
11 - 15	284.00	315.00	361.00	469.00	610.00
16 - 20	417.00	462.00	528.00	687.00	893.00
21 - 25	432.00	479.00	548.00	712.00	926.00
26 - 30	432.00	479.00	548.00	712.00	926.00
31 - 35	432.00	479.00	548.00	712.00	926.00
36 - 40	457.00	502.00	574.00	746.00	970.00
41 - 45	550.00	598.00	684.00	889.00	1,155.00
46 - 50	647.00	698.00	798.00	1,038.00	1,349.00
51 - 55	1,065.00	1,152.00	1,317.00	1,712.00	2,226.00
56 - 60	1,280.00	1,383.00	1,582.00	2,056.00	2,673.00
61 - 65	1,792.00	1,937.00	2,216.00	2,880.00	3,744.00
66 - 70	2,509.00	2,712.00	3,102.00	4,033.00	5,242.00
71 - 75*	3,763.00	4,068.00	4,653.00	6,049.00	7,864.00
76 - 79*	5,644.00	6,102.00	6,980.00	9,074.00	11,797.00

### Female

Attained Age Next Birthday	SM100 (RM)	SM150 (RM)	SM200 (RM)	SM300 (RM)	SM400 (RM)
1 - 5	358.00	397.00	454.00	590.00	766.00
6 - 10	278.00	308.00	352.00	458.00	594.00
11 - 15	278.00	308.00	352.00	458.00	594.00
16 - 20	354.00	393.00	449.00	585.00	759.00
21 - 25	427.00	473.00	541.00	703.00	913.00
26 - 30	427.00	473.00	541.00	703.00	913.00
31 - 35	447.00	495.00	567.00	736.00	957.00
36 - 40	507.00	557.00	637.00	828.00	1,076.00
41 - 45	600.00	652.00	745.00	968.00	1,260.00
46 - 50	719.00	777.00	888.00	1,154.00	1,501.00
51 - 55	890.00	962.00	1,100.00	1,430.00	1,858.00
56 - 60	1,034.00	1,118.00	1,279.00	1,663.00	2,161.00
61 - 65	1,478.00	1,597.00	1,826.00	2,374.00	3,087.00
66 - 70	2,110.00	2,280.00	2,609.00	3,392.00	4,408.00
71 - 75*	3,164.00	3,420.00	3,913.00	5,087.00	6,613.00
76 - 79*	4,747.00	5,130.00	5,869.00	7,630.00	9,918.00

\* On renewal basis for all plans.

**Annual Insurance Charge Table for optional rider – SmartMedic 99**

**Male**

Attained Age Next Birthday	SM 100 - 99 (RM)	SM 150 - 99 (RM)	SM 200 - 99 (RM)	SM 300 - 99 (RM)	SM 400 - 99 (RM)
80*	5,644.00	6,102.00	6,980.00	9,074.00	11,797.00
81 - 85*	7,196.00	7,780.00	8,900.00	11,569.00	15,041.00
86 - 90*	8,995.00	9,725.00	10,903.00	14,461.00	18,425.00
91 - 95*	11,019.00	11,913.00	13,356.00	17,715.00	22,110.00
96 - 98*	13,498.00	14,593.00	16,027.00	21,701.00	26,532.00

**Female**

Attained Age Next Birthday	SM 100 - 99 (RM)	SM 150 - 99 (RM)	SM 200 - 99 (RM)	SM 300 - 99 (RM)	SM 400 - 99 (RM)
80*	4,747.00	5,130.00	5,869.00	7,630.00	9,918.00
81 - 85*	6,052.00	6,541.00	7,483.00	9,728.00	12,645.00
86 - 90*	7,565.00	8,176.00	9,167.00	12,160.00	15,490.00
91 - 95*	9,267.00	10,016.00	11,230.00	14,896.00	18,588.00
96 - 98*	11,352.00	12,270.00	13,476.00	18,248.00	22,306.00

\* On renewal basis for all plans.

The insurance charges above and on the previous page 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 above will be charged according to your attained age next birthday at renewal and may vary 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.

General note: The terms “policy year” and “policy anniversary”, wherever mentioned throughout SmartMedic’s brochure content, shall refer to SmartMedic or SmartMedic 99’s policy year and policy anniversary respectively.

## Frequently Asked Questions

**Q: Who can apply?**

A: The minimum entry age is 30 days attained age and the maximum entry age is 70 years next birthday.

*Note: The above entry age is also applicable to the optional rider – Smart**Medic** 99. Terms and conditions apply.*

**Q: How much premium do I have to pay?**

A: You may be required to pay additional premium to ensure policy sustainability. The insurance charges will be deducted from the total investment value of your policy on a monthly basis.

**Q: What are the normal circumstances under which Smart**Medic** 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 attached basic policy has lapsed, is surrendered or terminated.

*Note: Smart**Medic** 99 will be terminated upon the termination of Smart**Medic** and under the same circumstances mentioned above except where the termination of Smart**Medic** is due to its expiration. The expiry of Smart**Medic** 99 is on the policy anniversary on which the Life Assured's age is 99 years next birthday. Terms and conditions apply.*

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

A: Benefits received from Smart**Medic** and Smart**Medic** 99 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** Enhancer

### Better health protection can be yours

As the exorbitant medical costs continue to rise, adequate coverage is important so that you can have access to suitable medical care should the need arises. Fortunately, Smart**Medic** Enhancer helps you to be better prepared in medical emergencies by enhancing the medical coverage offered by Smart**Medic**.



## Benefits at a glance

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- Periodic increments to Hospital Room and Board limit of Smart**Medic**
- Prolonged coverage for Post-Hospitalisation Treatment of Smart**Medic**
- Daily Guardian Benefit
- Daily-Cash Allowance for hospitalisation at Malaysian Government Hospital
- Accidental Death Benefit
- Extended protection till 99 years next birthday with Smart**Medic** Enhancer 99 (optional rider)

*Note: Terms and conditions apply.*

### Enjoy increments to your Hospital Room and Board limit

Smart**Medic** Enhancer offers an increase to your Smart**Medic**'s Hospital Room and Board limit at the end of every 3 policy years, up to a cumulative total of 100% of your Smart**Medic**'s initial Hospital Room and Board limit.

Each increase to your Smart**Medic**'s Hospital Room and Board limit at the end of every 3 policy years shall be equal to 10% of your Smart**Medic**'s initial Hospital Room and Board limit.

*Note: Terms and conditions apply.*

### Prolonged coverage for Post-Hospitalisation Treatment

Instead of 90 days Post-Hospitalisation Treatment coverage as offered by Smart**Medic**, Smart**Medic** Enhancer prolongs this coverage from the 91<sup>st</sup> day to the 180<sup>th</sup> day after hospital discharge. This ensures that you have access to medical treatment over a longer post-hospitalisation period.

*Note: Terms and conditions apply.*

### Enjoy Daily Guardian Benefit of up to 180 days per policy year

Get reimbursed for expenses incurred for meals and lodging when accompanying the Life Assured during hospitalisation of up to RM200 daily depending on your selected plan.

*Note: Terms and conditions apply.*

### Lesser worries with Daily-Cash Allowance

Get up to RM350 Daily-Cash Allowance, depending on your selected plan, for a maximum of 120 days per policy year, in the event of hospitalisation at a Malaysian Government Hospital.

*Note: Terms and conditions apply.*

### Additional Accidental Death Benefit

In the event of accidental death, Smart**Medic** Enhancer provides you with Accidental Death Benefit of up to RM20,000 depending on your selected plan, on top of the Accidental Death Benefit of Smart**Medic**. This benefit is not applicable to the optional rider Smart**Medic** Enhancer 99.

*Note: Terms and conditions apply.*

### Protection and coverage till 99 years next birthday (optional)

Enjoy extended protection by attaching an optional rider – Smart**Medic** Enhancer 99 to extend the current medical coverage from 80 years next birthday, to 99 years next birthday.

*Note: Terms and conditions apply.*

## Summary Table of Coverage & Benefits

No.	Insured Benefits <sup>1</sup>	Plan Type		
		SME200 (RM)	SME300 (RM)	SME400 (RM)
1	<b>Increase to the Hospital Room and Board Limit<sup>2</sup></b>	10% of the corresponding SmartMedic plan's initial Hospital Room and Board limit every 3 policy years; up to a cumulative total of 100% of the SmartMedic's initial Hospital Room and Board limit.		
2	<b>Post-Hospitalisation Treatment</b>	As charged, from 91 <sup>st</sup> day to the 180 <sup>th</sup> day after hospital discharge.  Subject to SmartMedic's applicable co-insurance for Post-Hospitalisation Treatment.		
3	<b>Daily Guardian Benefit</b> (Limit per day, subject to a maximum of 180 days per policy year)	100	150	200
		As charged, subject to the limit stated above.		
4	<b>Daily-Cash Allowance at Malaysian Government Hospital</b> (Per day, subject to a maximum of 120 days per policy year)	150	250	350
5	<b>Accidental Death Benefit</b>	15,000	20,000	20,000

### Notes:

The Insured Benefits in the table above are also applicable to the optional rider, SmartMedic Enhancer 99, except for item No 5.

Item (1) to Item (4) set out in the above table shall be subject to the Overall Annual Limit and Overall Lifetime Limit of the corresponding SmartMedic plan and SmartMedic 99 plan if you choose to attach this optional rider.

<sup>1</sup> SmartMedic Enhancer is only available to SmartMedic plans SM200, SM300 and SM400. Each SmartMedic plan only allows one corresponding SmartMedic Enhancer plan for optional attachment, i.e. SME200 for SM200, SME300 for SM300 and SME400 for SM400.

SmartMedic Enhancer 99 is only available to SmartMedic 99 plans SM200-99, SM300-99 and SM400-99. Each SmartMedic 99 plan only allows one corresponding SmartMedic Enhancer 99 plan for optional attachment, i.e. SME200-99 for SM200-99, SME300-99 for SM300-99 and SME400-99 for SM400-99.

<sup>2</sup> Increase to the Hospital Room and Board limit for SmartMedic and SmartMedic 99 (if attached) will be computed at the end of every 3 policy years starting from SmartMedic Enhancer's Risk Effective Date.

## Annual Insurance Charge Table for SmartMedic Enhancer

### Male

Attained Age Next Birthday	SME200 (RM)	SME300 (RM)	SME400 (RM)
1 – 5	113.00	164.00	212.00
6 – 10	60.00	86.00	108.00
11 – 15	50.00	70.00	86.00
16 – 20	60.00	84.00	106.00
21 – 25	59.00	82.00	102.00
26 – 30	47.00	65.00	81.00
31 – 35	44.00	59.00	72.00
36 – 40	48.00	65.00	78.00
41 – 45	60.00	79.00	95.00
46 – 50	71.00	95.00	116.00
51 – 55	96.00	132.00	165.00
56 – 60	144.00	197.00	246.00
61 – 65	191.00	263.00	332.00
66 – 70	264.00	363.00	460.00
71 – 75*	366.00	504.00	639.00
76 – 79*	508.00	700.00	890.00

### Female

Attained Age Next Birthday	SME200 (RM)	SME300 (RM)	SME400 (RM)
1 – 5	96.00	139.00	178.00
6 – 10	52.00	75.00	94.00
11 – 15	37.00	52.00	64.00
16 – 20	50.00	71.00	89.00
21 – 25	50.00	69.00	86.00
26 – 30	43.00	59.00	72.00
31 – 35	41.00	55.00	66.00
36 – 40	54.00	71.00	85.00
41 – 45	68.00	89.00	107.00
46 – 50	78.00	104.00	127.00
51 – 55	114.00	151.00	185.00
56 – 60	141.00	192.00	240.00
61 – 65	185.00	253.00	318.00
66 – 70	248.00	338.00	425.00
71 – 75*	334.00	454.00	571.00
76 – 79*	452.00	612.00	769.00

\* On renewal basis only.

## Annual Insurance Charge Table for optional rider – SmartMedic Enhancer 99

### Male

Attained Age Next Birthday	SME 200 - 99 (RM)	SME 300 - 99 (RM)	SME 400 - 99 (RM)
80*	508.00	700.00	890.00
81 - 85*	648.00	893.00	1,135.00
86 - 90*	794.00	1,116.00	1,390.00
91 - 95*	973.00	1,367.00	1,668.00
96 - 98*	1,168.00	1,675.00	2,002.00

### Female

Attained Age Next Birthday	SME 200 - 99 (RM)	SME 300 - 99 (RM)	SME 400 - 99 (RM)
80*	452.00	612.00	769.00
81 - 85*	576.00	780.00	980.00
86 - 90*	706.00	975.00	1,201.00
91 - 95*	865.00	1,194.00	1,441.00
96 - 98*	1,038.00	1,463.00	1,729.00

\* On renewal basis for all plans.

The insurance charges above and on the previous page 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 above will be charged according to your attained age next birthday at renewal and may vary 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.

General note: The terms “policy year” and “policy anniversary”, wherever mentioned throughout SmartMedic Enhancer’s brochure content, shall refer to SmartMedic Enhancer or SmartMedic Enhancer 99’s policy year and policy anniversary respectively.

## Frequently Asked Questions

**Q: Who can apply?**

A: The minimum entry age is 30 days attained age and the maximum entry age is 70 years next birthday.

*Note: The above entry age is also applicable to the optional rider – SmartMedic Enhancer 99. Terms and conditions apply.*

**Q: How much premium do I have to pay?**

A: You may be required to pay additional premium to ensure policy sustainability. The insurance charge will be deducted from the total investment value of your policy on a monthly basis.

**Q: What are the normal circumstances under which SmartMedic Enhancer will be terminated?**

A: The normal circumstances include:

- Death of the Life Assured.
- On the policy anniversary of SmartMedic on which the Life Assured's age is 80 years next birthday.
- Once the Overall Lifetime Limit of SmartMedic has been exceeded.
- Upon termination of SmartMedic.
- When the attached basic policy has lapsed, is surrendered or terminated.

*Note: SmartMedic Enhancer 99 will be terminated upon the termination of SmartMedic Enhancer and under the same circumstances mentioned above except where the termination of SmartMedic Enhancer is due to its expiration or the expiration of SmartMedic. The expiry of SmartMedic Enhancer 99 is on the policy anniversary on which the Life Assured's age is 99 years next birthday. Terms and conditions apply.*

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

A: Benefits received from SmartMedic Enhancer and SmartMedic Enhancer 99 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, SmartMedic 99, SmartMedic Enhancer, SmartMedic Enhancer 99 unless stated otherwise) The Company will not pay any benefit under this rider 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 SmartMedic's Risk Effective Date
3. \*\*Any medical or physical conditions arising within the first (30) days from SmartMedic's Risk Effective Date 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, 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 required quarantine by law
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 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
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.

*Notes:*

\* *Not applicable to Smart**Medic** 99 and Smart**Medic** Enhancer 99.*

\*\* *For Smart**Medic** 99 and Smart**Medic** Enhancer 99: Any medical or physical conditions arising within the first (30) days from the date of inclusion or date of reinstatement, whichever is later, of Smart**Medic** 99 except for Injury.*

## Important Notices

Smart**Medic**, Smart**Medic** 99, Smart**Medic** Enhancer and Smart**Medic** Enhancer 99 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** 99 to your investment-linked insurance plan; however, Smart**Medic** 99 must be attached together with the corresponding Smart**Medic**. Each Smart**Medic** plan only allows one corresponding Smart**Medic** 99 plan for optional attachment, i.e. SM100-99 for SM100, SM150-99 for SM150, SM200-99 for SM200, SM300-99 for SM300 and SM400-99 for SM400.

You also have the option to include Smart**Medic** Enhancer to your investment-linked insurance plan; however, Smart**Medic** Enhancer must be attached together with Smart**Medic**. Each Smart**Medic** plan only allows one corresponding Smart**Medic** Enhancer plan for optional attachment, i.e. SME200 for SM200, SME300 for SM300 and SME400 for SM400. You may include Smart**Medic** Enhancer 99 to your corresponding Smart**Medic** Enhancer. Each Smart**Medic** Enhancer plan only allows one corresponding Smart**Medic** Enhancer 99 plan for optional attachment, i.e. SME200-99 for SME200, SME300-99 for SME300 and SME400-99 for SME400.

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 newly purchased Medical and Health Insurance product (MHI). 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, 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 these riders 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 / 分行地址

### 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

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

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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  
Tel: 089-771 322 Fax: 089-762 341

MCM/SM+SME/NT/09/18

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) dillesenkan 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。