

GREAT MEDIC XTRA + GREAT EXTENDER

Comprehensive medical coverage for your healthcare needs

Perlindungan perubatan komprehensif untuk keperluan jagaan kesihatan anda



Comprehensive medical coverage for your healthcare needs

Protection against the unexpected

Having high medical bills can cause you and your loved ones financial stress and worry when faced with an unfortunate event. Therefore, it is crucial to have proper medical protection to ensure that you and your loved ones will not be financially burdened should the unexpected happen.

Great Medic Xtra offers you a comprehensive medical plan with no co-insurance, providing you the protection you need against high medical cost. The plan helps you to be financially protected with an Overall Annual Limit of up to RM160,000, depending on your selected plan, with no Overall Lifetime Limit.

Benefits at a glance

- High Overall Annual Limit with no Overall Lifetime Limit
- Comprehensive medical benefits with no-coinsurance
- Protection till 99 years next birthday
- International emergency medical assistance service
- Optional rider to extend the annual limit

Note: Terms and conditions apply.

High Overall Annual Limit with no Overall Lifetime Limit

Great Medic Xtra gives you a bigger buffer with high Overall Annual Limit and no Overall Lifetime Limit, giving you greater assurance when you require medical protection.

Note: Terms and conditions apply.

Comprehensive medical benefits with no-coinsurance

With no co-insurance payments required for your medical bill, you can focus on getting better while we take care of your medical expenses.

Note: Terms and conditions apply.

Protection you can count on until 99 years next birthday

Receive protection up to the age of 99 years next birthday, giving you the confidence to cope with unforeseen circumstances and live the best of life even in your golden years.

Note: Terms and conditions apply.

Coverage wherever life takes you

Fly and travel around the world with full confidence. Be it on holiday or business trip, Great Medic Xtra grants you international emergency medical assistance service anywhere in the world.

Note: Terms and conditions apply.

Optional rider to extend the annual limit of Great Medic Xtra

Great Extender helps you to be better prepared in times of medical difficulties by extending the Overall Annual Limit of your Great Medic Xtra to ten times of the deductible amount.

This rider covers the eligible medical expenses incurred for all insured benefits accumulated in any one policy year, minus the deductible amount. The deductible amount is an amount which is equivalent to the Overall Annual Limit of Great Medic Xtra. Therefore, the amount of the eligible medical expenses will be covered by Great Medic Xtra before Great Extender pays the excess. The deductible amount will be reset every policy year.

An example of how it works:

A 28-year old male buys Great Medic Xtra – GMX-150 and Great Extender – GE90K with a deductible amount of RM90,000. He is admitted into the hospital in August 2017, September 2017 and October 2017 with eligible medical bills of RM50,000 each totalling to RM150,000 during the policy year. The first RM90,000 will be claimed under the Great Medic Xtra and the remaining RM60,000 will be payable under Great Extender.

1 Jan 2017
GMX-150 and GE90K Inforce

15 Aug 2017
1st Eligible Medical Bill =
RM50,000

15 Sep 2017
2nd Eligible Medical Bill =
RM50,000

15 Oct 2017
3rd Eligible Medical Bill =
RM50,000

Total Eligible Medical Bill
= RM50,000 + RM50,000 +
RM50,000
= RM150,000

Claimable Amount
= RM90,000 under GMX-150
and RM60,000 under GE90K
= RM150,000

Note: Terms and conditions apply.

Great Medic Xtra’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		
		GMX-150 (RM)	GMX-200 (RM)	GMX-300 (RM)
1	Hospital Room and Board (Limit per day, subject to a maximum of 180 days per policy year for Items (1) and (2) in aggregate)	150	200	300
		As charged, subject to the limit stated above.		
2	Intensive Care Unit (Subject to a maximum of 180 days per policy year for Items (1) and (2) in aggregate)	As charged.		
3	Hospital Supplies and Services	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.		
4	Surgical Fees			
5	Operating Theatre			
6	Anaesthetist Fees			
7	In Hospital Physician Visit (2 visits per day)			

No.	Insured Benefits	Plan Type		
		GMX-150 (RM)	GMX-200 (RM)	GMX-300 (RM)
8	Pre-Hospital Diagnostic Tests (Within 60 days before hospitalisation)	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.		
9	Pre-Hospital Specialist Consultation (Within 60 days before hospitalisation)			
10	Post-Hospitalisation Treatment (Within 90 days after hospital discharge)			
11	Organ Transplant			
12	Ambulance Fees			
13	Day Surgery			
14	Outpatient Cancer Treatment	As charged.		
15	Outpatient Kidney Dialysis Treatment			
16	Intraocular Lens	Up to 1,000 per eye and maximum of 2,000 per lifetime.		

No.	Insured Benefits	Plan Type		
		GMX-150 (RM)	GMX-200 (RM)	GMX-300 (RM)
17	Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	50		
18	Emergency Accidental Outpatient Treatment (Limit per policy year, subject to a maximum of 30 days from the date of accident)	3,000	4,000	6,000
		As charged, subject to the limit stated above.		
19	Overall Annual Limit for Items (1) to (18) (Based on paid amount)	90,000	120,000	160,000
20	Overall Lifetime Limit	No limit		

No.	Insured Benefits	Plan Type		
		GMX-150 (RM)	GMX-200 (RM)	GMX-300 (RM)
21	Accidental Death Benefit	10,000	15,000	20,000
22	Executive Second Opinion	In accordance with benefit provisions in Executive Second Opinion.		
23	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement.		
24	Car Assistance Programme	In accordance with the benefit provisions in Car Assistance Programme agreement.		

Great Extender’s Summary Table of Coverage & Benefits

No.	Insured Benefits	Plan Type		
		GE90K (RM)	GE120K (RM)	GE160K (RM)
1	Deductible Amount	90,000	120,000	160,000
2	Overall Annual Limit	10 times of the Deductible Amount selected. E.g. If the Deductible Amount is RM90,000, then the Overall Annual Limit = RM90,000 x 10 = RM900,000		
3	Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from the date of accident)	As charged.		

Note: Items (1) to (16) under Great Medic Xtra’s Summary Table of Coverage & Benefits are also applicable to Great Extender.

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 Xtra			Great Extender		
	GMX - 150 (RM)	GMX - 200 (RM)	GMX - 300 (RM)	GE90K (RM)	GE120K (RM)	GE160K (RM)
1 - 5	958.00	1,150.00	1,438.00	192.00	173.00	144.00
6 - 10	767.00	920.00	1,150.00	153.00	138.00	115.00
11 - 15	682.00	818.00	1,023.00	136.00	123.00	102.00
16 - 20	697.00	836.00	1,045.00	139.00	125.00	105.00
21 - 25	732.00	878.00	1,098.00	146.00	132.00	110.00
26 - 30	732.00	878.00	1,098.00	146.00	132.00	110.00
31 - 35	768.00	922.00	1,153.00	154.00	138.00	115.00
36 - 40	871.00	1,045.00	1,306.00	174.00	157.00	131.00
41 - 45	1,125.00	1,350.00	1,688.00	225.00	203.00	169.00
46 - 50	1,431.00	1,717.00	2,146.00	286.00	258.00	215.00
51 - 55	1,610.00	1,932.00	2,415.00	322.00	290.00	242.00
56 - 60	2,219.00	2,663.00	3,329.00	444.00	399.00	333.00
61 - 65	3,330.00	3,996.00	4,995.00	666.00	599.00	500.00
66 - 70	4,995.00	5,994.00	7,493.00	999.00	899.00	749.00
71 - 75*	7,493.00	8,992.00	11,240.00	1,499.00	1,349.00	1,124.00
76 - 80*	11,240.00	13,488.00	16,860.00	2,248.00	2,023.00	1,686.00
81 - 85*	14,050.00	16,860.00	21,075.00	2,810.00	2,529.00	2,108.00
86 - 90*	17,563.00	21,076.00	26,345.00	3,513.00	3,161.00	2,635.00
91 - 95*	21,953.00	26,344.00	32,930.00	4,391.00	3,952.00	3,293.00
96 - 98*	27,441.00	32,929.00	41,161.00	5,488.00	4,939.00	4,116.00

Female

Attained Age Next Birthday	Great Medic Xtra			Great Extender		
	GMX - 150 (RM)	GMX - 200 (RM)	GMX - 300 (RM)	GE90K (RM)	GE120K (RM)	GE160K (RM)
1 - 5	775.00	930.00	1,163.00	155.00	140.00	116.00
6 - 10	671.00	805.00	1,006.00	134.00	121.00	101.00
11 - 15	596.00	715.00	894.00	119.00	107.00	89.00
16 - 20	609.00	731.00	914.00	122.00	110.00	91.00
21 - 25	753.00	904.00	1,130.00	151.00	136.00	113.00
26 - 30	757.00	908.00	1,135.00	151.00	136.00	114.00
31 - 35	795.00	954.00	1,193.00	159.00	143.00	119.00
36 - 40	898.00	1,078.00	1,348.00	180.00	162.00	135.00
41 - 45	1,116.00	1,339.00	1,674.00	223.00	201.00	167.00
46 - 50	1,463.00	1,756.00	2,195.00	293.00	263.00	220.00
51 - 55	1,811.00	2,173.00	2,716.00	362.00	326.00	272.00
56 - 60	2,238.00	2,686.00	3,358.00	448.00	403.00	336.00
61 - 65	3,296.00	3,955.00	4,944.00	659.00	593.00	494.00
66 - 70	4,945.00	5,934.00	7,418.00	989.00	890.00	742.00
71 - 75*	7,418.00	8,902.00	11,128.00	1,484.00	1,335.00	1,113.00
76 - 80*	11,128.00	13,354.00	16,693.00	2,226.00	2,003.00	1,669.00
81 - 85*	13,910.00	16,692.00	20,865.00	2,782.00	2,504.00	2,087.00
86 - 90*	17,387.00	20,864.00	26,080.00	3,477.00	3,130.00	2,608.00
91 - 95*	21,734.00	26,081.00	32,601.00	4,347.00	3,912.00	3,260.00
96 - 98*	27,167.00	32,600.00	40,750.00	5,433.00	4,890.00	4,075.00

*On renewal basis only.

The above 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.

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 for both Great Medic Xtra and Great Extender.

Q: What are the normal circumstances under which Great Medic Xtra and/or Great 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 99 years next birthday.
- 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 or half-yearly.

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.

Note: Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from Great Medic Xtra and Great 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.

Exclusions and Limitations

The Company will not pay any benefit under Great Medic Xtra and Great Extender 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 Xtra and Risk Effective Date of Great Extender (if applicable);
3. Any medical or physical conditions arising within the first 30 days from the Risk Commencement Date of Great Medic Xtra and Risk Effective Date of Great Extender (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, 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;
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;

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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 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 this policy; 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.

Important Notices

Great Medic Xtra is a non-participating stand-alone medical plan and Great Extender is an optional medical rider attachable to the Great Medic Xtra. Both plans may be renewed until the Life Assured reaches age 99 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 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.

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 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.

HEAD OFFICE

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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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