

GREAT MEDIC SHIELD + GREAT MEDIC MILLION EXTENDER

Complete coverage for your healthcare needs



Great Medic Shield + Great Medic Million Extender

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When the going gets tough, the tough should not be worrying about high medical bills. Which is why you should ensure that you are well-equipped with a comprehensive medical plan should illnesses were to occur. With Great Medic Shield, you will be reimbursed for medical bills and hospitalisation up to RM150,000 depending on your selected plan, with no overall lifetime limit. This means that your coverage may be refreshed every year up to age 99 years, offering a lifelong protection that you can count on.

Your protection can also be enhanced by attaching the optional Great Medic Million Extender rider to extend your overall annual limit up to RM1,500,000. The addition of this rider similarly waives your deductible amount upon hospital admission and increases your room and board limit, should the need arise.

Secure yourself against the unexpected and choose Great Medic Shield + Great Medic Million Extender for all your healthcare needs today.

Benefits at a glance



**High overall
annual limit,
no overall
lifetime limit**



**Comprehensive medical
benefits with minimal
deductible per any
one disability**



**Protection you can
count on until 100
years next birthday**



**Optional rider to extend
the annual limit of
Great Medic Shield**

Note: Terms and conditions apply.



High overall annual limit, no overall lifetime limit

Let medical bills be the last thing you and your loved ones have to worry about with Great Medic Shield's high overall annual limit of up to RM150,000 with no overall lifetime limit. With renewable coverage yearly, this medical plan eases your financial burden should the unforeseen happen.

Note: Terms and conditions apply.



Comprehensive medical benefits with minimal deductible per any one disability

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

Among the key benefits for Great Medic Shield include pre- and post-hospitalisation treatments which include outpatient treatment for cancer, kidney dialysis, treatment for dengue fever and Zika virus; as well as covering the costs of your Intensive Care Unit expenses and surgical fees. Accidental death and emergency accidental outpatient treatment are also included to further safeguard you and your loved ones against the unexpected.

Note: Terms and conditions apply.



Protection you can count on until 100 years next birthday

Start your medical journey with us and enjoy peace of mind in your golden years. With renewable coverage up to age 100 years next birthday, you will be able to check healthcare off your list as you live the best of life with your loved ones.

Note: Terms and conditions apply.



Optional rider to extend the annual limit of Great Medic Shield

You can also choose to attach Great Medic Million Extender, an optional rider that better prepares you in times of medical difficulty by extending your overall annual limit up to RM1,500,000, depending on your selected plan.

Note: Terms and conditions apply.

Great Medic Shield'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	
		GMSD-150 (RM)	GMSD-200 (RM)
1	Deductible Amount (per disability)¹	300	300
2	Hospital Room and Board (Limit per day, subject to a maximum of 180 days per policy year for Items (2) and (3) in aggregate)	150	200
		As charged, subject to the limit stated above.	
3	Intensive Care Unit (Subject to a maximum of 180 days per policy year for Items (2) and (3) in aggregate)	As charged.	
4	Hospital Supplies and Services	As charged. Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan insured.	
5	Surgical Fees		
6	Operating Theatre		
7	Anaesthetist Fees		
8	In Hospital Physician Visit (2 visits per day)		
9	Pre-Hospital Diagnostic Tests (Within 90 days before hospitalisation)		
10	Pre-Hospital Specialist Consultation, Treatment, Prescribed Medicines and Second Medical Opinion (Within 90 days before hospitalisation)		
11	Post-Hospitalisation Treatment (Within 90 days after hospital discharge)		
12	Organ Transplant		
13	Ambulance Fees		
14	Day Surgery		

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

No.	Insured Benefits	Plan Type	
		GMSD-150 (RM)	GMSD-200 (RM)
15	Outpatient Cancer Treatment (including consultation, examination tests and prescribed take home drugs)	As charged.	
16	Outpatient Kidney Dialysis Treatment (Including consultation, examination tests and prescribed take home drugs)		
17	Outpatient Treatment for Dengue Fever and Zika Virus		
18	Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from the date of accident)		
19	Outpatient Imaging (MRI/PET) (Subject to a maximum of 30 days from the date of MRI/PET)	Up to 5,000 per policy year.	
20	Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	50	
21	Intraocular Lens	Maximum of 8,000 per lifetime.	
22	Overall Annual Limit for Items (2) to (21) (Based on paid amount)	100,000	150,000
23	Overall Lifetime Limit for Items (2) to (21) (Based on paid amount)	No limit.	
24	Accidental Death Benefit	10,000	15,000
25	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement.	
26	Car Assistance Programme	In accordance with the benefit provisions in Car Assistance Programme agreement.	

Great Medic Million Extender's Summary Table of Coverage & Benefits

No.	Insured Benefits	Plan Type	
		GMME-150	GMME-200
1	Waiver of Deductible	Deductible of RM300 under Great Medic Shield will be waived.	
2	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.	
3	Post-Hospitalisation Treatment	As charged, from 91 st day to the 200 th day after hospital discharge.	
4	Overall Annual Limit	Extended to RM1,000,000	Extended to RM1,500,000

Note:

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

Terms and conditions apply.

Frequently Asked Questions

Q: Who can apply?

A: The minimum entry age is 30 days attained age and the maximum entry age is 70 years next birthday for both Great Medic Shield and Great Medic Million Extender.

Q: What are the normal circumstances under which Great Medic Shield and/or Great Medic Million 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 100 years next birthday.
- On the expiry date.
- When the policy has lapsed, is surrendered or terminated.

Q: How do I pay my premiums?

A: You can pay your premium annually by credit card, cheque or cash.

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

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

Note: Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from Great Medic Shield and Great Medic Million 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.

Annual Premium Table

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

Male

Attained Age Next Birthday	Great Medic Shield		Great Medic Million Extender	
	GMSD-150 (RM)	GMSD-200 (RM)	GMME-150 (RM)	GMME-200 (RM)
1 - 5	1,246	1,495	274	253
6 - 10	852	1,022	219	202
11 - 15	758	908	194	180
16 - 20	774	928	199	183
21 - 25	813	975	209	193
26 - 30	813	975	209	193
31 - 35	853	1,024	220	202
36 - 40	967	1,160	248	230
41 - 45	1,249	1,499	321	297
46 - 50	1,589	1,906	408	378
51 - 55	1,788	2,145	459	424
56 - 60	2,464	2,956	633	584
61 - 65	3,697	4,436	950	876
66 - 70	5,545	6,654	1,424	1,315
71 - 75^	8,318	9,982	2,137	1,973
76 - 80^	12,477	14,972	3,204	2,958
81 - 85^	15,596	18,715	4,005	3,698
86 - 90^	19,495	23,395	5,007	4,622
91 - 95^	24,368	29,242	6,258	5,778
96 - 99^	30,460	36,552	7,821	7,221

^ On renewal basis only.

Annual Premium Table (Con't)

Female

Attained Age Next Birthday	Great Medic Shield		Great Medic Million Extender	
	GMSD-150 (RM)	GMSD-200 (RM)	GMME-150 (RM)	GMME-200 (RM)
1 - 5	1,008	1,209	221	205
6 - 10	745	894	191	177
11 - 15	662	794	170	157
16 - 20	676	812	174	161
21 - 25	836	1,004	216	199
26 - 30	841	1,008	216	199
31 - 35	883	1,059	227	210
36 - 40	997	1,197	257	237
41 - 45	1,239	1,487	318	294
46 - 50	1,624	1,950	418	385
51 - 55	2,011	2,413	516	477
56 - 60	2,485	2,982	639	590
61 - 65	3,659	4,391	940	867
66 - 70	5,489	6,587	1,410	1,302
71 - 75^	8,234	9,882	2,115	1,952
76 - 80^	12,353	14,823	3,173	2,929
81 - 85^	15,441	18,529	3,965	3,661
86 - 90^	19,300	23,160	4,955	4,577
91 - 95^	24,125	28,950	6,195	5,720
96 - 99^	30,156	36,186	7,743	7,150

^ 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.

Exclusions and Limitations

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

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under these plan(s).

Important Notices

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

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

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

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

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

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

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

For more information, please contact your friendly Great Eastern 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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