

SMART EXTENDER

Increase your medical protection with higher annual limit and no Overall Lifetime Limit

Tingkatkan perlindungan perubatan anda dengan had tahunan lebih tinggi dan tanpa Had Seumur Hidup Keseluruhan



Increase your medical protection with higher annual limit and no Overall Lifetime Limit

Additional medical protection when you need it most

In times of medical emergencies, you'd want your medical protection to be able to give you added peace of mind, enabling you to have access to proper medical care. That is why we're introducing Smart Extender, a medical rider with deductible that provides higher annual limit and no Overall Lifetime Limit to ease your burdens from the increasing medical expenses.

Benefits at a glance

- High Overall Annual Limit with no Overall Lifetime Limit
- Comprehensive medical benefits with no co-insurance
- Protection up to 99 years next birthday

Note: Terms and conditions apply.

Enjoy a high Overall Annual Limit with no Overall Lifetime Limit

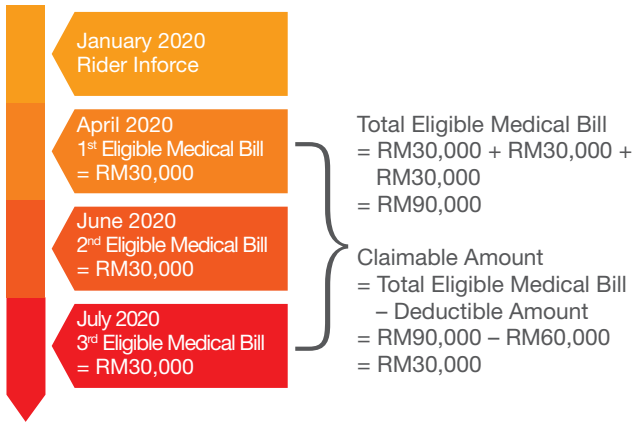
Smart Extender offers a high Overall Annual Limit equal to ten times of the deductible amount, with no Overall Lifetime Limit. It covers the total eligible medical expenses incurred for all insured benefits accumulated in any one policy year, minus the deductible amount of the selected plan.

The deductible is an amount which is equivalent to the Initial Overall Annual Limit of the medical rider attached to your investment-linked insurance policy, and is the amount of the eligible medical expenses that you need to settle first before Smart Extender pays the excess.

An example of how it works:

A 28-year old male buys a Smart Extender SE60K plan with a deductible amount of RM60,000. He was admitted into the hospital in April 2020, June 2020 and July 2020 with eligible medical bills of RM30,000 each totalling to RM90,000 in Smart Extender's policy year. The first RM60,000 will be paid by him and/or his other medical rider and the remaining RM30,000 will be payable under the Smart Extender.

Frequently Asked Questions



Note: Terms and conditions apply.

Comprehensive medical benefits with no co-insurance

Smart Extender does not only offer a high Overall Annual Limit, but gives you financial security too. With no co-insurance payments required for hospital inpatient benefits as well as pre-hospitalisation and post-hospitalisation benefits, you can focus on getting well while we take care of your medical expenses.

Note: Terms and conditions apply.

Protection and coverage up to 99 years next birthday

With Smart Extender, you may be covered up to the age of 99 years next birthday, depending on the expiry or earlier termination of your attached medical rider, giving you reassurance even in your golden years.

Note: Terms and conditions apply.

Q: Who can apply?

Category		Entry Age
Life Assured (Unborn Child)	Minimum	13 weeks of gestational period
	Maximum	35 weeks of gestational period
Life Assured	Minimum	30 days attained age
	Maximum	70 years age next birthday

Note: Terms & conditions apply.

Q: How much premium do I have to pay?

A: You may be required to pay additional premium to ensure policy sustainability, as this rider's 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 Smart 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.
- Upon termination/expiry of the attached medical rider.
- When the attached basic policy has lapsed, is surrendered or terminated.

Note: Terms and conditions apply.

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

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

Note: Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart Extender is 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.

Summary Table of Coverage & Benefits

Smart Extender offers 5 different plans:

Deductible Amount / Insured Benefits		Plan Type				
		SE60K (RM)	SE90K (RM)	SE120K (RM)	SE160K (RM)	SE200K (RM)
Deductible Amount (Per policy year)		60,000	90,000	120,000	160,000	200,000
Insured Benefits						
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	150	200	300	400
		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	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.				
4	Surgical Fees					
5	Operating Theatre					
6	Anaesthetist Fees					
7	In-Hospital Physician Visit (2 visits per day)					

Summary Table of Coverage & Benefits (Cont'd)

Deductible Amount / Insured Benefits		Plan Type				
		SE60K (RM)	SE90K (RM)	SE120K (RM)	SE160K (RM)	SE200K (RM)
Deductible Amount (Per policy year)		60,000	90,000	120,000	160,000	200,000
Insured Benefits						
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 180 days after hospital discharge)					
11	Organ Transplant					
12	Ambulance Fees					
13	Day Surgery					
14	Outpatient Cancer Treatment					
15	Outpatient Kidney Dialysis Treatment	As charged.				

Summary Table of Coverage & Benefits (Cont'd)

Deductible Amount / Insured Benefits		Plan Type				
		SE60K (RM)	SE90K (RM)	SE120K (RM)	SE160K (RM)	SE200K (RM)
Deductible Amount (Per policy year)		60,000	90,000	120,000	160,000	200,000
Insured Benefits						
16	Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from date of accident)	As charged.				
17	Intraocular Lens	Up to 1,000 per eye and maximum of 2,000 per lifetime.				
18	Overall Annual Limit	10 times of the Deductible Amount selected.				
19	Overall Lifetime Limit	No limit.				

Note: Terms and conditions apply.

Annual Insurance Charge Table for Smart Extender

Male

Attained Age Next Birthday	SE60K (RM)	SE90K (RM)	SE120K (RM)	SE160K (RM)	SE200K (RM)
0 - 5	115.00	87.00	76.00	68.00	65.00
6 - 10	88.00	67.00	58.00	52.00	50.00
11 - 15	86.00	65.00	57.00	51.00	49.00
16 - 20	131.00	100.00	86.00	78.00	74.00
21 - 25	140.00	106.00	92.00	83.00	79.00
26 - 30	142.00	107.00	93.00	84.00	80.00
31 - 35	145.00	110.00	95.00	85.00	81.00
36 - 40	155.00	117.00	102.00	91.00	87.00
41 - 45	180.00	137.00	119.00	107.00	102.00
46 - 50	219.00	166.00	144.00	129.00	123.00
51 - 55	363.00	276.00	239.00	214.00	204.00
56 - 60	442.00	335.00	290.00	261.00	248.00
61 - 65	621.00	471.00	408.00	366.00	349.00
66 - 70	880.00	667.00	578.00	519.00	494.00
71 - 75*	1,337.00	1,015.00	879.00	789.00	752.00
76 - 80*	2,022.00	1,534.00	1,328.00	1,193.00	1,136.00
81 - 85*	2,548.00	1,933.00	1,674.00	1,503.00	1,388.00
86 - 90*	3,295.00	2,499.00	2,165.00	1,943.00	1,851.00
91 - 95*	4,165.00	3,160.00	2,737.00	2,457.00	2,341.00
96 - 98*	5,173.00	3,924.00	3,399.00	3,051.00	2,907.00

Annual Insurance Charge Table for Smart Extender (Cont'd)

Female

Attained Age Next Birthday	SE60K (RM)	SE90K (RM)	SE120K (RM)	SE160K (RM)	SE200K (RM)
0 - 5	105.00	80.00	69.00	63.00	60.00
6 - 10	81.00	62.00	54.00	49.00	47.00
11 - 15	80.00	60.00	53.00	48.00	46.00
16 - 20	99.00	75.00	66.00	60.00	57.00
21 - 25	123.00	93.00	82.00	74.00	70.00
26 - 30	124.00	94.00	82.00	75.00	71.00
31 - 35	134.00	101.00	89.00	81.00	76.00
36 - 40	151.00	115.00	100.00	91.00	86.00
41 - 45	185.00	140.00	122.00	112.00	106.00
46 - 50	221.00	167.00	146.00	133.00	126.00
51 - 55	278.00	211.00	184.00	168.00	159.00
56 - 60	327.00	248.00	216.00	197.00	186.00
61 - 65	474.00	360.00	314.00	286.00	271.00
66 - 70	683.00	518.00	452.00	413.00	390.00
71 - 75*	1,040.00	789.00	689.00	628.00	593.00
76 - 80*	1,579.00	1,198.00	1,045.00	953.00	901.00
81 - 85*	2,121.00	1,609.00	1,393.00	1,251.00	1,192.00
86 - 90*	2,831.00	2,148.00	1,860.00	1,670.00	1,591.00
91 - 95*	3,687.00	2,797.00	2,422.00	2,175.00	2,072.00
96 - 98*	4,661.00	3,536.00	3,062.00	2,749.00	2,619.00

* On renewal basis only.

Exclusions and Limitations

The insurance charges on the previous pages are only applicable to occupational class 1 & 2. The insurance charges of occupational class 3 & 4 will be provided by your servicing agent, if applicable. The insurance charge 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.

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 Risk Effective Date of this rider
3. Any medical or physical conditions arising within the first 30 days from the 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

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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. 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.

Important Notices

Smart Extender is a unit-deduction medical rider 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 the Smart Extender to your investment-linked insurance plan; however, Smart Extender must be attached together with Smart**Medic**, Smart**Medic** Xtra or any other eligible investment-linked medical rider as determined by the Company from time to time. The Deductible Amount under Smart Extender must correspond to your medical rider's Initial Overall Annual Limit, e.g. SE60K for SM100, SE90K for SM150 or SMX150 and SE120K for SM200 or SMX200. If Smart Extender is not effected on the policy anniversary of the eligible medical rider, Smart Extender's first policy year will be adjusted accordingly and will be shorter than a year. For subsequent years, Smart Extender's policy anniversary will coincide with the eligible medical rider's policy anniversary.

You should satisfy yourself that this rider 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 on policy anniversary or upon renewal 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.

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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.