

SMARTMEDIC XTRA + SMARTMEDIC ENHANCER

Comprehensive medical coverage with no co-insurance for your healthcare needs

Perlindungan perubatan komprehensif tanpa insurans bersama untuk keperluan jagaan kesihatan anda



SmartMedic 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 arise. Fortunately, SmartMedic Enhancer helps you to be better prepared in medical emergencies by enhancing the medical coverage offered by SmartMedic Xtra.

Benefits at a glance

- Periodic increments to Hospital Room and Board limit of SmartMedic Xtra
- Prolonged coverage for Post-Hospitalisation Treatment of SmartMedic Xtra
- Daily Guardian Benefit
- Daily-Cash Allowance for hospitalisation at Malaysian Government Hospital
- Accidental Death Benefit

Note: Terms and conditions apply.

Enjoy increments to your Hospital Room and Board limit

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

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

Note: Terms and conditions apply.

Prolonged coverage for Post-Hospitalisation Treatment

SmartMedic Enhancer prolongs the 90-day Post-Hospitalisation Treatment coverage by SmartMedic Xtra, from the 91st day to the 180th 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.

Frequently Asked Questions

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** Xtra.

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 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, 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**Medic** Enhancer will be terminated?

A: The normal circumstances include:

- Death of the life assured.
- On the policy anniversary of Smart**Medic** Xtra on which the life assured's age is 99 years next birthday.
- Upon termination of Smart**Medic** Xtra.
- When the attached basic policy has lapsed, is surrendered or terminated.

Note: Terms and conditions apply.

Q: Will I be entitled to tax benefits?

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

No.	Insured Benefits ¹	Plan Type		
		SME200 (RM)	SME300 (RM)	SME400 (RM)
1	Increase to the Hospital Room and Board Limit²	10% of the corresponding Smart Medic Xtra plan's initial Hospital Room and Board limit every 3 policy years; up to a cumulative total of 100% of the Smart Medic Xtra's initial Hospital Room and Board limit.		
2	Post-Hospitalisation Treatment	As charged, from 91 st day to the 180 th day after hospital discharge.		
3	Daily Guardian Benefit (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	Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	150	250	350
5	Accidental Death Benefit	15,000	20,000	20,000

Notes:
Item (1) to Item (4) set out in the above table shall be subject to the Overall Annual Limit of the corresponding Smart**Medic** Xtra plan if you choose to attach this optional rider.

¹ Smart**Medic** Enhancer is only available to Smart**Medic** Xtra plans SMX200, SMX300 and SMX400. Each Smart**Medic** Xtra plan only allows one corresponding Smart**Medic** Enhancer plan for optional attachment, i.e. SME200 for SMX200, SME300 for SMX300 and SME400 for SMX400.
² Increase to the Hospital Room and Board limit for Smart**Medic** Xtra will be computed at the end of every 3 policy years starting from Smart**Medic** Enhancer's Risk Effective Date.

Note: Terms and conditions apply.

Annual Insurance Charge Table for SmartMedic Enhancer

Male

Attained Age Next Birthday	SME200 (RM)	SME300 (RM)	SME400 (RM)
0 - 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 - 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	SME200 (RM)	SME300 (RM)	SME400 (RM)
0 - 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

Female (Cont'd)

Attained Age Next Birthday	SME200 (RM)	SME300 (RM)	SME400 (RM)
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 - 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 only.

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 charge above and on the previous page 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’s policy year and policy anniversary respectively.

Exclusions and Limitations

(Applicable to Smart**Medic** Xtra and Smart**Medic** Enhancer)

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 Smart**Medic** Xtra's Risk Effective Date
3. Any medical or physical conditions arising within the first 30 days from Smart**Medic** Xtra'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)

Important Notices

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.

Smart**Medic** Xtra and Smart**Medic** Enhancer 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** Enhancer to your investment-linked insurance plan; however, Smart**Medic** Enhancer must be attached together with Smart**Medic** Xtra. Each Smart**Medic** Xtra plan only allows one corresponding Smart**Medic** Enhancer plan for optional attachment, i.e. SME200 for SMX200, SME300 for SMX300 and SME400 for SMX400.

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.

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No. 313, Lot 3956, Phase 4
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Jalan Tun Ahmad Zaidi /
Jalan Tanjung Batu
97000 Bintulu, Sarawak
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Persiaran Southkey 1,
Kota Southkey, 80150 Johor Bahru
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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

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Jalan Air Jernih, 20300
Kuala Terengganu, Terengganu
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A25, Jalan Dato Lim Hoe Lek
25200 Kuantan, Pahang
Tel: 09-515 7666 Fax: 09-515 8477

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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 & 1st 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

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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

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.

HEAD OFFICE / IBU PEJABAT / 总公司

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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.