

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 Xtra

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

Secure medical coverage you can depend on

A good medical protection plan gives you the freedom and confidence to live life without being held back by financial concerns should you ever require medical attention. While you may have taken every precaution to live and lead a healthy lifestyle, an unexpected event can strike you or your loved ones without any warning.

SmartMedic Xtra offers you healthcare protection up to age 99 years next birthday whenever you need it with no co-insurance. It allows you to enjoy more complete medical security and fewer financial worries.

Benefits at a glance

- High Overall Annual Limit with no Overall Lifetime Limit
- Comprehensive medical benefits with no co-insurance
- Regular increments to annual limit
- Protection till 99 years next birthday
- International emergency medical assistance service

Note: Terms and conditions apply.

High Overall Annual Limit with no Overall Lifetime Limit

SmartMedic Xtra gives you a bigger buffer than ever with high Overall Annual Limit and no Overall Lifetime Limit, granting you greater assurance when you require your medical protection plan. Enjoy Initial Overall Annual Limit of up to RM200,000 depending on your selected plan.

Note: Terms and conditions apply.

Comprehensive medical benefits with no co-insurance

With SmartMedic Xtra, you have less to worry about your medical bills. This plan handles your medical bill without imposing co-insurance, enabling you to focus on getting better.

Note: Terms and conditions apply.

Get rewarded with regular increments to annual limit by being fit

By staying healthy, you will be rewarded with an increase of 10% of the Initial Overall Annual Limit at the end of every 3 policy years provided no claim has been made during the immediate preceding 3 policy years.

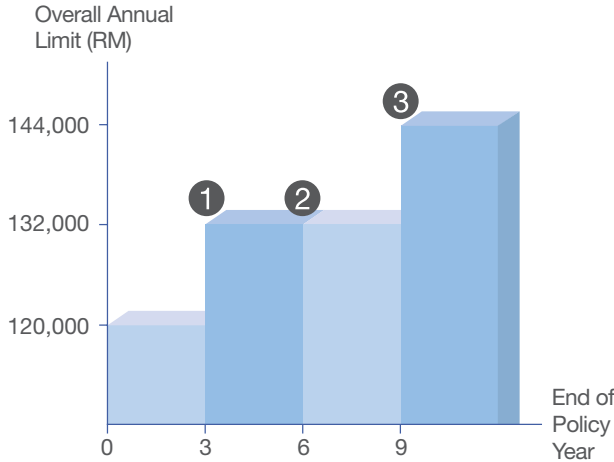
An example of how it works:

A 28-year old male buys a SMX200 plan with an Initial Overall Annual Limit of RM120,000.

Events:

1. Between 1st to 3rd Policy Year, no claim was made, the Overall Annual Limit will increase by RM12,000 to RM132,000 from 4th Policy Year to 6th Policy Year.
2. Between 4th to 6th Policy Year, two claims were made, the Overall Annual Limit will remain at RM132,000 from 7th Policy Year to 9th Policy Year.
3. Between 7th to 9th Policy Year, no claim was made, the Overall Annual Limit will increase by RM12,000 to RM144,000 from 10th Policy Year to 12th Policy Year.

Frequently Asked Questions



Note: Terms and conditions apply.

Protection and coverage till 99 years next birthday

You will receive protection till the age of 99 years next birthday, giving you more confidence to 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, SmartMedic Xtra grants you international emergency medical assistance service anywhere in the world.

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 SmartMedic Xtra 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 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 SmartMedic Xtra 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

You have the flexibility to choose the plan that best meets your medical needs, depending on your budget and requirement. Smart**Medic** Xtra offers 4 different plan types with comprehensive medical coverage:

No.	Insured Benefits	Plan Type			
		SMX150 (RM)	SMX200 (RM)	SMX300 (RM)	SMX400 (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	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)				
8	Pre-Hospital Diagnostic Tests (Within 60 days before hospitalisation)				
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	As charged.			
14	Outpatient Cancer Treatment				
15	Outpatient Kidney Dialysis Treatment				

Summary Table of Coverage & Benefits (Cont'd)

No.	Insured Benefits	Plan Type			
		SMX150 (RM)	SMX200 (RM)	SMX300 (RM)	SMX400 (RM)
16	Emergency Accidental Outpatient Treatment (Limit per policy year, subject to a maximum of 30 days from date of accident)	3,000	4,000	6,000	8,000
		As charged, subject to the limit stated above.			
17	Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	50			
18	Intraocular Lens	Up to 1,000 per eye and maximum of 2,000 per lifetime.			
19	Initial Overall Annual Limit for Items (1) to (18) (Based on paid amount)	90,000	120,000	160,000	200,000
20	Increase to the Initial Overall Annual Limit¹	9,000	12,000	16,000	20,000
21	Overall Annual Limit for Items (1) to (18) (Based on paid amount)	Total of Initial Overall Annual Limit and any cumulative increase to the Initial Overall Annual Limit.			
22	Overall Lifetime Limit	No limit.			
23	Accidental Death Benefit	10,000	15,000	20,000	20,000
24	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement.			
25	Car Assistance Programme	In accordance with the benefit provisions in Car Assistance Programme agreement.			

Notes:

¹ 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 Xtra

Male

Attained Age Next Birthday	SMX150 (RM)	SMX200 (RM)	SMX300 (RM)	SMX400 (RM)
0 - 5	621.00	776.00	1,009.00	1,313.00
6 - 10	477.00	598.00	776.00	1,009.00
11 - 15	477.00	552.00	716.00	892.00
16 - 20	698.00	806.00	1,049.00	1,306.00
21 - 25	725.00	838.00	1,087.00	1,355.00
26 - 30	725.00	838.00	1,087.00	1,355.00
31 - 35	725.00	838.00	1,087.00	1,355.00
36 - 40	759.00	876.00	1,140.00	1,419.00
41 - 45	905.00	1,044.00	1,358.00	1,691.00
46 - 50	1,056.00	1,218.00	1,585.00	1,975.00
51 - 55	1,742.00	2,011.00	2,615.00	3,258.00
56 - 60	2,091.00	2,417.00	3,140.00	3,912.00
61 - 65	2,928.00	3,384.00	4,399.00	5,480.00
66 - 70	4,100.00	4,738.00	6,160.00	7,672.00
71 - 75*	6,151.00	7,106.00	9,239.00	11,510.00
76 - 80*	9,226.00	10,660.00	13,859.00	17,266.00
81 - 85*	11,763.00	13,591.00	17,670.00	22,014.00
86 - 90*	14,703.00	16,649.00	22,087.00	26,968.00
91 - 95*	18,010.00	20,395.00	27,056.00	32,361.00
96 - 98*	22,063.00	24,474.00	33,144.00	38,833.00

Female

Attained Age Next Birthday	SMX150 (RM)	SMX200 (RM)	SMX300 (RM)	SMX400 (RM)
0 - 5	599.00	750.00	976.00	1,268.00
6 - 10	466.00	582.00	758.00	983.00
11 - 15	466.00	538.00	700.00	907.00
16 - 20	594.00	686.00	893.00	1,159.00
21 - 25	716.00	826.00	1,074.00	1,394.00
26 - 30	716.00	826.00	1,074.00	1,394.00
31 - 35	749.00	865.00	1,124.00	1,462.00

Female (Cont'd)

Attained Age Next Birthday	SMX150 (RM)	SMX200 (RM)	SMX300 (RM)	SMX400 (RM)
36 - 40	841.00	973.00	1,264.00	1,644.00
41 - 45	986.00	1,138.00	1,478.00	1,924.00
46 - 50	1,175.00	1,356.00	1,763.00	2,292.00
51 - 55	1,454.00	1,680.00	2,184.00	2,838.00
56 - 60	1,690.00	1,952.00	2,539.00	3,300.00
61 - 65	2,414.00	2,789.00	3,626.00	4,715.00
66 - 70	3,448.00	3,984.00	5,180.00	6,732.00
71 - 75*	5,172.00	5,976.00	7,769.00	10,099.00
76 - 80*	7,757.00	8,963.00	11,653.00	15,148.00
81 - 85*	9,890.00	11,428.00	14,858.00	19,313.00
86 - 90*	12,363.00	13,999.00	18,574.00	23,658.00
91 - 95*	15,146.00	17,149.00	22,753.00	28,390.00
96 - 98*	18,553.00	20,579.00	27,872.00	34,068.00

* 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 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 Xtra’s brochure content, shall refer to SmartMedic Xtra’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.

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

Great Eastern Life Assurance (Malaysia) Berhad (93745-A)

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

☎ 03-4259 8888

📠 03-4259 8000

✉ wecare-my@greasternlife.com

🌐 www.greasternlife.com

BRANCH OFFICES / PEJABAT CAWANGAN / 分行地址

Alor Setar

66 & 68, Jalan Teluk Wan Jah
05200 Alor Setar, Kedah

Batu Pahat

109, Jalan Rahmat
83000 Batu Pahat, Johor

Bintulu

No. 313, Lot 3956, Phase 4
Bintulu Parkcity Commerce Square
Jalan Tun Ahmad Zaidi /
Jalan Tanjung Batu
97000 Bintulu, Sarawak

Ipoh

Wisma Great Eastern
16, Persiaran Tugu
Greentown Ave
30450 Ipoh, Perak

Johor Bahru

Wisma Great Eastern
02-01, Blok A
Komersil Southkey Mozek
Persiaran Southkey 1
Kota Southkey, 80150 Johor Bahru

Klang

No. 8 & 10, Jalan Tiara 2A
Bandar Baru Klang
41150 Klang, Selangor

Kluang

No. 22 & 24
Jalan Md Lazim Saim
86000 Kluang, Johor

Kota Bharu

No. S25/5252-T & U
Jalan Sultan Yahya Petra
15200 Kota Bharu, Kelantan

Kota Kinabalu

Wisma Great Eastern
Level 4 & 5, No. 65 Jalan Gaya
88000 Kota Kinabalu, Sabah

Kuala Terengganu

2nd Floor, 6F
Bangunan Persatuan Hin Ann
Jalan Air Jernih, 20300
Kuala Terengganu, Terengganu

Kuantan

A25, Jalan Dato Lim Hoe Lek
25200 Kuantan, Pahang

Kuching

House No. 51, Lot 435
Section 54, KTLD
Travilion Commercial Centre
Jalan Padungan
93100 Kuching, Sarawak

Lahad Datu

Ground & 1st Floor
MDLD 3804, Lot 66
Fajar Centre, Jalan Segama
91100 Lahad Datu, Sabah

Melaka

No. 23, Jalan PM 15
Plaza Mahkota
75000 Melaka

Miri

Lots 1260 & 1261
Block 10, M.C.L.D, Jalan Melayu
98000 Miri, Sarawak

Penang

25, Light Street
10200 Penang

Sandakan

Lot 5 & 6, Block 40
Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah

Seremban

101 & 103, Jalan Yam Tuan
70000 Seremban
Negeri Sembilan

Sibu

No. 10 A-F
Wisma Great Eastern
Persiaran Brooke
96000 Sibu, Sarawak

Taiping

133A, Jalan Barrack
34000 Taiping, Perak

Tawau

Ground Floor
Wisma Great Eastern
Jalan Billian
91000 Tawau, Sabah

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) dilisenkan 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。