

Great Medic Shield & Great Medic Million Extender

(Plan Code: H219 – H220 & H65 – H66)

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Frequently Asked Questions

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Product Features

1 Q : What is Great Medic Shield and Great Medic Million Extender?

A : Great Medic Shield (“GMS”) is a guaranteed yearly renewable standalone comprehensive medical insurance plan that provides coverage for hospitalisation and surgical expenses incurred due to illness or accidental injury, in excess of the deductible amount.

Great Medic Million Extender (“GMME”) is an **optional** yearly renewable rider attachable to GMS that waives the deductible amount, increases the Hospital Room and Board limit, extends post-hospitalisation treatment and extends the Overall Annual Limit of GMS.

2 Q : What are the purchasable options available?

A : There are two plans available for selection with Room & Board of 150 and 200 respectively with different benefit limits correspondingly.

3 Q : What are the unique features or selling points of GMS and GMME?

A : GMS:

- Comprehensive medical benefit with minimal deductible per any one disability
- High Overall Annual Limit and with no Overall Lifetime Limit
- Protection up to age 100 years next birthday

GMME:

- Waives the deductible amount of GMS
- Increases the Hospital Room and Board limit of GMS
- Extends the Post-Hospitalisation Treatment
- Extends the Overall Annual Limit of GMS

4 Q : What are the differences between Great Medic Xtra and GMS?

A : The main differences between Great Medic Xtra and GMS are shown in the table below:

No	Items	Great Medic Xtra	Great Medic Shield
1	Coverage Term	Up to 99 age next birthday	Up to 100 age next birthday
2	Room and Board	150, 200, 300	150, 200
3	Deductible amount (per disability)	Nil	RM300
4	Outpatient Treatment for Dengue Fever and Zika Virus	Nil	As Charged, subject to Reasonable and Customary Charges.
5	Outpatient Imaging (MRI/PET)	Nil	RM5,000 per policy year (Limit per year, subject to a maximum of 30 days from the date of MRI/PET)
6	Intraocular Lens	Up to RM1,000 per eye and maximum of RM2,000 per lifetime	Maximum of RM8,000 per lifetime.
7	Overall Annual Limit	RM90k, RM120k, RM160k	RM100k, RM150k

5 Q : What is deductible?

A : Deductible refers to the amount that shall be borne by the Life Assured before Great Extender can indemnify them. Great Eastern Life Assurance (Malaysia) Berhad (“the Company”) will only pay the balance of the eligible expenses in excess of the deductible amount.

Deductible for Great Medic Shield is per any one disability, which means the Company will reimburse the total eligible expenses incurred for the insured benefits accumulated per any one disability, in excess of the deductible amount.

Premiums

- 1 **Q : What is the premium payment term of GMS and GMME?**
A : This is yearly renewable term product up to age 100 years next birthday.
- 2 **Q : What is the premium payment mode for GMS and GMME?**
A : The current available premium payment modes is yearly only. Half-yearly payment mode will be available later. Monthly and quarterly payment modes will strictly not be allowed.
- 3 **Q : How do I pay premium for GMS and GMME?**
A : You can pay premiums by cheque, credit card, JomPAY, Internet Banking, ePAY or collecting bank.
- 4 **Q : Are premiums guaranteed for GMS and GMME?**
A : Premiums are not guaranteed. The premiums vary by attained age next birthday, gender, health condition and occupation class. A three (3) months advance written notice will be sent out to policyholders if the Company revises the premium rates. Any revision of the premium rates will be based on the portfolio experience of Great Eastern Life Assurance (Malaysia) Berhad ("the Company"). The Company will monitor the experience and review the premium rates for the entire portfolio periodically. Any necessary changes will be suitably moderated by the spread of risks within the same portfolio.
- 5 **Q : Do we accept advance premium payment for GMS and GMME?**
A : No, advance premium payment is not allowed as GMS and GMME's premiums are not guaranteed.
- 6 **Q : What will happen to the GMS's policy if policyowner stops paying premium?**
A : As GMS policy does not provide cash value, the said policy will lapse if no premium is received by the Company after the 30 days grace period.
- 7 **Q : As Great Medic Shield is a Yearly Renewable Term plan, will Life Assured subject to individual revision in premium or re-underwriting in the event of high medical claim from the life assured?**
A : No. Any necessary revision in premium due to adverse claim experience is based on portfolio basis and not individually. Furthermore, once the policy inforce, the underwriting outcome remain consistent regardless of the individual claim experience provided the policy remain inforce without any lapsation.
- 8 **Q : Is there any family discount for family purchases?**
A : Yes, we offer 5% discount if two or more family members take up GMS. Moreover, if a family member has an existing HP, GHC, ILHP, ILHCB, GMC, GMC2, GMCR, GMCR2, ILSM, ILSMX, SPH, SMM or GMX, the new GMS policy will also be entitled to 5% discount.
Notes:
 - "Family member" refers to parents, parents in law, spouse, child, sibling and sibling's spouse of the life assured
 - You are required to indicate the policy number and relationship of the family member in the proposal form before submission.
- 9 **Q : My son is an existing Great HealthCare ("GHC") policyholder. If I purchase GMS now, will I enjoy the family discount of 5%?**
A : Yes, 5% discount will be given on your GMS policy. In addition, the 5% discount will be given to your son's GHC policy provided notification is made to Customer Service Department for approval before renewal of the policy.

New Business and Underwriting

- 1 **Q : Who can apply for GMS and GMME?**
A : The minimum entry age is 30 days attained age and the maximum entry age is age 70 years next birthday for both GMS and GMME.
- 2 **Q : Is medical examination required for GMS and GMME?**
A : Generally medical examination is not required for underwriting, but the Company reserves the right to request for it, if necessary. Compulsory medical checkup is required for entry age 61 to 70 years next birthday.

Note: All medical requirements are to be obtained at proposer's own expense.
- 3 **Q : Can GMS and GMME be backdated?**
A : No, backdating is not allowed.
- 4 **Q : How is substandard life underwritten?**
A : It will depend on the nature and severity of the risks presented. Some risks may be accepted with extra premium loading and/ or exclusion clause. However, some may have to be declined or postponed.

Customer Services / HealthCare Services

- 1 **Q : Will medical card be issued for GMS + GMME? Will it be a cashless card?**
A : Yes, a medical card will be issued if you choose to receive the hardcopy of policy contract. Card admission is subject to verification criteria prior to admission. Please note that policy owner has to bear deductible amount of RM300 per any one disability.
- 2 **Q : Can I attach GMME to GMS at any time?**
A : No. You can only attach GMME within 30 days before or after the GMS's policy anniversary.

For inclusion of GMME, you will need to submit the Application For Inclusion/Conversion/Alteration of Assurance (PSF02) form to Customer Service for processing.
- 3 **Q : If a policyholder decides to cancel GMS and GMME (if any) within the 15-day free-look period, will there be any refund?**
A : Yes, the policyowner is entitled to the refund of the premium paid without interest.
- 4 **Q : Who should Life Assured contact when he/she has difficulties in admission to hospital, or obtaining letter of guarantee?**
A : Life Assured may contact our 24-hour hotline at 1300-1300-18 for assistance.
- 5 **Q : Is policy loan available under GMS's policy?**
A : No, policy loan is not available.
- 6 **Q : Does GMS + GMME qualify for tax relief?**
A : Yes, premiums paid may qualify for medical insurance tax relief up to RM3,000.

Note: Tax benefits are subject to the Malaysian Income Tax Act 1967, and final decision of the Inland Revenue Board.
- 7 **Q : If I were to decide to surrender my policy after 3 months from the policy issue date, will I get any refund?**
A : This plan has no surrender value. However, you will be entitled for a refund of the proportionate premium paid, provided that no claim has been made during the policy year.
- 8 **Q : Is nomination allowed under GMS? How about assignment?**
A : Yes, nomination is allowed under GMS. However, assignment is not allowed under this policy.

- 9 Q : Can I reinstate my policy after 12 months?**
 A : No, reinstatement of medical policy is only allowed within 12 months from the lapsed date and is subject to underwriting. You are required to complete Health Warranty (PSF07).
- 10 Q : Are there any additional charges for policy fee and stamp duty for GMS?**
 A : There is a stamp duty of RM10 which will be collected from policyholder at new business stage and upon every renewal at policy anniversary (Customer Service).
- 11 Q : What are the normal circumstances under which my GMS policy will be terminated?**
 A : The policy will be terminated:
- upon death of the Life Assured; or
 - upon receipt of request for termination; or
 - when the policy lapses or is surrendered; or
 - on the policy anniversary when the life assured's age is 100 years next birthday.
- 12 Q : Can a Life Assured buy GMS if he/she already has an existing medical plan/rider with the Company?**
 A : Yes, but agents have to advise the customers who opted for multiple medical cards are aware of paying for two policies.
 For details on the Multiple Medical Cards, please refer to Circular CAD/3150/Feb2020 dated 14th February 2020 in ePartner.
- 13 Q : If I have purchased a GMS with R&B RM150 per day and later decided to upgrade it to GMS with R&B RM200 per day, how can I do it?**
 A : To upgrade benefit of existing policy, you will need to submit the Application For Inclusion/Conversion/Alteration of Assurance (PSF02)' form to Customer Service for processing and it is subject to underwriting. It must be done within 30 days before or after policy anniversary.
- 14 Q : If I have purchased a GMS with R&B RM200 per day and later decided to downgrade it to GMS with R&B RM150 per day, how can I do it?**
 A : To downgrade benefit of existing policy, you will need to submit the Request for Contractual Changes (PSF01)' form to Customer Service for processing. It can be done anytime but will take effect from the next premium due date. The commission rate will be payable based on the downgraded R&B, which is R&B150.
- 15 Q : Is ROMP rule applicable if my customer chooses to upgrade his GMS R&B RM150 per day to GMS R&B RM200 per day?**
 A : No, ROMP is not applicable if upgrade via CS. The customer will maintain the same policy number but with the change of R&B plan from GMS R&B150 to GMS R&B200. The commission rate will be payable based on the upgraded R&B, which is R&B200.
- 16 Q : Will the waiting period of 30/120 days be waived for upgrading policy?**
 A : A Conditional Waiver of Waiting Period privilege is applicable: If an illness (30 days) or a Specified Illness (120 days) occurs from the Risk Commencement Date of the newly upgraded GMS, the claim will be assessed in accordance to the amount and limits as well as terms and conditions of the old (before upgrading) GMS.
- 17 Q : Can the withdrawn standalone plans be converted to GMS at CS stage?**
 A : No, conversion at CS stage is not allowed and only can be done via New Business (NB) only. Kindly refer to the table below for more information.

	Underwriting	Waiting Period
Great Health Care (withdrawn from NB)	Yes	Conditional Waiver of Waiting Period
Health Protector (withdrawn from NB)	Yes	Conditional Waiver of Waiting Period
Great MedicCare (withdrawn from NB)	Yes	Conditional Waiver of Waiting Period

Great MedicaCare 2 (withdrawn from NB)	Yes	Conditional Waiver of Waiting Period
Great Medica Xtra (withdrawn from NB)	Yes	Conditional Waiver of Waiting Period

18 Q : If the GMS policy was purchased for me by my company under my company's name (i.e., company is proposer) and now I have resigned from the company, can I transfer ownership of the GMS policy to my name?

A : Yes you can. Please complete Statutory Declaration Form and letter of Indemnity (available in ePartner) for the transfer of ownership to life assured.

Claims / Health Claims

1 Q : What are the illnesses classified under "specified illnesses" where the waiting period of 120 days applies?

A : Specified illnesses include:

- (a) Hypertension, diabetes mellitus and Cardiovascular diseases.
- (b) All tumours, cancers, cysts, nodules, polyps.
- (c) Stones of the urinary system and biliary system.
- (d) All ear, nose (including sinuses) and throat conditions.
- (e) Hernias, haemorrhoids, fistulae, hydrocele, varicocele.
- (f) Disease of the Reproduction system including endometriosis.
- (g) Vertebro-spinal disorders (including disc) and knee conditions.

2 Q : How and when can a claim be effective?

A : For new application, coverage is subject to terms and conditions as well as the waiting periods stipulated in the policy.

3 Q : Can Life Assured claim the cost of intraocular lens?

A : Life Assured is entitled to claim the intraocular lenses up to a maximum of RM8,000 per lifetime, subject to Overall Annual Limit.

4 Q : Can Life Assured claim the fees for consultation, examination tests and take home drugs if he/she claims for Outpatient Cancer Treatment and/or Outpatient Kidney Dialysis Treatment?

A : Yes, Life Assured is entitled to claim for the treatment fee including consultation, examination tests and take home drugs for Outpatient Cancer Treatment and/or Outpatient Kidney Dialysis Treatment.

5 Q : Can Life Assured use the medical card overseas? What are the benefits while in overseas?

A : The medical card is applicable to panel hospitals and panel doctors within Malaysia only.

However, reimbursement of overseas medical expenses on medically necessary and reasonable charged treatment equivalent to local treatment in Malaysia is possible if Life Assured resides or travels outside Malaysia apart from Singapore and Brunei for not more than 90 consecutive days.

In addition, if Life Assured travels outside Malaysia for a period not exceeding 120 consecutive days on any one trip, he/she is also eligible for travel assistance and international medical assistance services.

The detailed services can be found in the sample policy.

6 Q : If Life Assured is admitted to hospital overseas, can he/she claim? If yes, what is the claim procedure?

A : The Life Assured can claim on the basis of reimbursement subject to reasonable and customary charges for equivalent local treatment in Malaysia, and is subject to the terms and conditions of

the policy provided his/her overseas travel does not exceed 90 consecutive days apart from Singapore and Brunei. The Life Assured will have to pay for the medical bill first and seek reimbursement later.

7 Q : If policyholder transfers his/her medical insurance from other insurance company to GMS, will the Company waive the 30-day waiting period?

A : We do not consider takeover case from other insurers. All applications are subject to fresh underwriting and new terms and conditions shall apply.

8 Q : After claiming for heart transplant under GMS, can Life Assured subsequently claim for kidney transplant?

A : No, Life Assured cannot claim for kidney transplant after claiming for heart transplant as benefit for organ transplant (kidney, heart, lung, liver or bone marrow) is applicable once per lifetime only.

9 Q : What are the Day Surgeries that are covered under GMS?

A : The Day Surgeries which are covered under GMS shall include but not limited to the following surgical procedures which are commonly performed safely as Day Surgery:

Adenoidectomy	Laparoscopic Endometrial Ablation
Bone Marrow Aspiration and Biopsy	Laparoscopy
Cataract removal	Laryngoscopy
Colonoscopy	Laser Photocoagulation treatment for Retinal Detachment
Cystourethroscopy	Marsupialisation and drainage of Bartholin's Cysts
Endolaser Venous Surgery	Myringotomy or Myringoplasty
Endoscopic Retrograde Cholangiopancreatography	Reduction of Bone Fracture(s)
Excision of Bunions	Release of Carpal Tunnel (Carpal Tunnel Decompression)
Excision of Ganglion, Fibroma(s) and Breast Lump(s)	Release of Dupuytren's contracture
Excision of Pterygium	Removal of Cervical Polyps
Extra corporeal Shock Wave Lithotripsy	Removal of Nasal Polyps
Herniotomy/Hernioraphy	Removal of Plate and Screw/Implants
Insertion or Removal of Ureteric J-Stent	Rubber Banding of Haemorrhoids

10 Q : What are the outpatient imaging benefit that Life Assured for GMS?

A : We cover for Outpatient Imaging for Medically Necessary Magnetic Resonance Imaging ("MRI") and/or Positron Emission Tomography ("PET") for RM5,000 per policy year, subject to Overall Annual Limit. This is including consultation, treatment and prescribed medicines by a Specialist. Follow-up treatment by the same Specialist of a Hospital or a registered medical centre shall be provided up to a maximum of thirty (30) days from date the MRI/PET was performed.

11 Q : If Life Assured is transferred to or from any private hospital and Malaysian Government Hospital for a covered Disability, will Daily-Cash Allowance at Malaysian Government Hospital Benefit be payable?

A : Yes, Daily-Cash Allowance at Malaysian Government Hospital Benefit will be payable for the period which Life Assured is hospitalised at a Malaysian Government Hospital.

12 Q : If I have 2 medical plans, Great Medic Xtra and Great Medic Shield, can I claim the deductible amount under Great Medic Shield?

A : Yes, you may claim the deductible amount of Great Medic Shield under Great Medic Xtra.

13 Q : What are the exclusions under GMS and GMME?

A : The Company will not pay any benefit under GMS and GMME 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 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;
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.

In addition to the above, the Company will not pay Accidental Death Benefit under GMS, for any Injury resulting in loss suffered, as a result of, including any of the following whether directly or indirectly:

1. Suicide, attempted suicide or intentionally self-inflicted injuries, while sane or insane;
2. Bodily infirmity, or mental or functional disorder, or Illness or Disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound;
3. War or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection;
4. From the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict;
5. Engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route;
6. As a result of the Life Assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Life Assured or resistance to arrest;
7. As a result of the Life Assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the Life Assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations;
8. While under the influence of alcohol or drugs unless taken as prescribed by a Physician. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit:
 - 8.1 35 mcg of alcohol per 100ml of breath
 - 8.2 80mg of alcohol per 100ml of blood
 - 8.3 107 mg alcohol per 100ml of urine;
9. Injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialized gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the Life Assured would or could earn income or remuneration from engaging in such activity;
10. From childbirth, pregnancy and/or any complications thereof;
11. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
12. From the Life Assured engaging in commando or bomb disposal duties/training.

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

Agency

1 **Q : What is the commission payable to agents?**

A : The total commission payable to agents is 15% of premium for both GMS and GMME.

Base Commission (%)	Overriding (OR) Commission (%)	Total
10.5%	4.5%	15%

Notes:

a) Overriding Commission: shown above is maximum payable and is apportioned according to rank held and is payable upon meeting required quota.

b) Production Bonus: Nil

2 **Q : Is GMS and GMME counted for production, award and maintenance quotas?**

A : Yes, The production will be counted as follows:

Purpose	Production Count
Maintenance	100%
Agency Elevation	100%

3 **Q : What is the contest's consideration for GMS and GMME?**

A : Kindly refer to respective contest's circular for details.

4 **Q : Is GMS and GMME production used for calculation of Deferred Benefit?**

A : Yes, upon meeting requirements.

5 **Q : Is GMS and GMME production used for computation of Agency Office Maintenance (AOM) reimbursement?**

A : Yes, upon meeting requirements.

6 **Q : Is ROMP guideline applicable if policyowners cancel the old medical rider and purchase a new medical standalone plan?**

A : No. Kindly refer to the table below for more information.

	ROMP
Great Health Care (withdrawn from NB)	Nil
Health Protector (withdrawn from NB)	Nil
Great MedicaCare (withdrawn from NB)	Nil
Great MedicaCare 2 (withdrawn from NB)	Nil
Great Medica Xtra (withdrawn from NB)	Nil
IL Medical Rider (i.e. IL HP, IL HCB, SM, SMX, SMM)	Nil