

Great Medic Million Extender (Plan Code: H65 – H66)**Plan Name** : Great Medic Million Extender 美满百万医保限额延增**Launch Date** : 24 Jan 2022

Plan Name	Product Abbreviation	Plan Code
Great Medic Million Extender	GMME-150	H65
Great Medic Million Extender	GMME-200	H66

Notes:

- H65 can be attached to H219 only.
- H66 can be attached to H220 only.

PLAN DESCRIPTION

- This is an optional yearly renewable rider that can be attached to primary medical plan (i.e. Great Medic Shield) only. For inclusion, the rider can only be attached 30 days prior to Great Medic Shield's policy anniversary.
- Premium may be renewable up to the age of 99 years next birthday.
- Annual premium chargeable in any policy year depends on the attained age next birthday of the life assured at renewal.
- Benefits provided are subjected to individual annual limits, as stated in the Schedule of Benefits.
- This rider is subject to Medical and Health Insurance (MHI) guideline (Not applicable for MHI Ratio Check as this rider can only be attached to Great Medic Shield (H219 – H220) which is also a medical product).
- This rider is cashless; no medical card will be issued.
- This rider will be terminated if the primary medical plan (i.e., Great Medic Shield) is terminated.

BENEFITS

- In the event of expenses incurred on the insured due to accident or illness (subject to exclusions) or any other covered eventuality, the plan will reimburse such expenses, up to the maximum number of days and limits according to the plan purchased as stated in the Schedule of Benefits.
- Death Benefit / Total and Permanent Disability (TPD) Benefit / Maturity Benefits / Survival Benefits**
Not applicable
- Schedule of Benefits**

No.	Insured Benefits	Plan Type	
		GMME-150	GMME-200
1	Waiver of Deductible	Waive the deductible amount for R&B150 of GMS	Waive the deductible amount for R&B200 of GMS
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

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Description of Benefits

1. Increase to the Hospital Room and Board

The daily limit of the Hospital Room and Board will be increased by (RM15/RM20, according to R&B) at the end of the third (3rd) Policy Year calculating from the Risk Effective Date, and thereafter, at the end of every three (3) Policy Years; up to a cumulative total of (RM150/RM200, according to R&B). In all cases, every increase to the Hospital Room and Board will be accumulated and aggregated to the daily limit of Hospital Room and Board. This benefit shall be subject to the maximum of 180 days per policy year.

2. Post-hospitalisation Treatment

If a benefit is payable under the Post-hospitalisation Treatment of the Great Medic Million Extender, upon the ninety (90) days allocation of the Great Medic Million Extender are exhausted, the Company will reimburse the Reasonable and Customary Charges incurred within an additional one hundred and ten (110) days starting from the day following the end of the ninety (90) days allocation of the Great Medic Million Extender for Medically Necessary follow-up treatment by the same attending Physician, provided that Illness or Injury for which the claim is made on the Great Medic Million Extender must occur after the Risk Effective Date. This shall include Prescribed Medicines during the follow-up treatment but shall not exceed the supply needed for the maximum of one hundred and ten (110) days from the end of the ninety (90) days allocation of the Great Medic Million Extender.

4. Waiting Period

The eligibility for insured benefits due to illness will only start 30 days after the risk effective date of this plan. For specified illnesses, 120 days waiting period shall apply.

Specified Illnesses means the following disabilities and its related complications, occurring within the first 120 days from the Risk Effective Date:

- a) Hypertension, diabetes mellitus and Cardiovascular Disease;
- 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) Diseases of the Reproduction system including endometriosis;
- g) Vertebro-spinal disorders (including disc) and knee conditions.

PREMIUM

1. Premium Payment Modes

Follow the premium payment mode of basic plan.

2. Premium Payment Method

Cash, Cheque and credit card are allowed for all modes of premium payments.

3. Premium Payment Term

This is yearly renewable term rider; 100 minus age next birthday at entry

4. Premium Rate

Premiums vary by attained age next birthday, gender and occupation class. Premiums are not guaranteed.

Please refer to Appendix for the indicative premium.

5. Occupational Rates

The standard male and female rates are applicable to Occupation Classes 1 and 2. Separate premiums are chargeable for Occupation Classes 3 and 4.

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The renewal of this plan is guaranteed. Upon notification of change in occupation (class) during any policy year, revision of premium rates will be affected upon next premium due date. There will be no premium refund or collection during the policy year.

UNDERWRITING**1. Minimum / Maximum Age at Entry**

Entry Age	
Minimum	30 days attained age
Maximum	70 years next birthday*

* Entry age 61 to 70 is subject to compulsory medical checkup(s)**.

** Age 61 – 70: ME - Medical Examination by Panel Doctor / Authorized Examiner

Note: All medical requirements are to be obtained at proposer's own expense

2. Minimum / Maximum Term

This is yearly renewable term rider

Maximum age at renewal : 99 years next birthday

Maximum expiry age : Policy anniversary on 100 years next birthday

3. Backdating

Not Allowed.

4. Upgrade of plan

Not applicable

5. Downgrade of plan

Not applicable.

DISCOUNTS**1. Large Sum Assured Discount/Non-Smoker discount/ Min or Max Sum Assured**

Not applicable.

2. Group Special Discount (Only applicable for non-staff and non-staff family)

A family discount for 5% of premium is given, if 2 or more family members are being insured under medical policy.

This discount is only applicable to Agency traditional medical plan.

OTHER PRODUCT FEATURES**1. Automatic Premium Loan / Policy Loan / Bonus Rate / Surrender Values / Paid Up Values / Extended Term Assurance / Lien for Juvenile Policy**

Not Applicable

2. Free-Look Period

Policyowner is allowed to cancel the rider within 15 days. Under such circumstance, total premium paid will be refunded and commissions will be clawed back accordingly.

3. Reinstatement

Allowed. Follow basic plan.

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This rider has no surrender value. However, upon cancellation of the policy by policyowner and provided that no claims have been made during the policy year, the policyowner shall be entitled to a refund of the proportionate premium paid as follows: -

<u>Period Not Exceeding</u>	<u>Refund of Annual Premium</u>
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

Notes: Under such circumstance, the Commissions payable clawed-back accordingly

4. Nomination

Allowed. Follow basic plan.

5. Assignment

Not allowed.

6. Third-Party Policy

Allowed. Follow basic plan.

OTHER PRIVILEGES**1. Option to Purchase a New Policy (Standard life only)**

Not applicable.

2. Option to BuyBack (Standard life only)

Not applicable

3. Conversion Privilege

Not applicable

RIDERS

Not Applicable

EXCLUSIONS / LIMITATIONS

The Company will not pay any benefit under this rider as a result of, including of 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;
3. Any medical or physical conditions arising within the Waiting Period 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;

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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 the Life Assured, and the cost of acquisition of any body organ donated to the Life Assured 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 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.

Great Medic Million Extender (Plan Code: H65 – H66)**APPENDIX****Annual Premium (RM)****(Occupation Class 1 & 2)**

Attained Age Next Birthday	Male		Female	
	Plan 150	Plan 200	Plan 150	Plan 200
1 - 5	274	253	221	205
6 - 10	219	202	191	177
11 - 15	194	180	170	157
16 - 20	199	183	174	161
21 - 25	209	193	216	199
26 - 30	209	193	216	199
31 - 35	220	202	227	210
36 - 40	248	230	257	237
41 - 45	321	297	318	294
46 - 50	408	378	418	385
51 - 55	459	424	516	477
56 - 60	633	584	639	590
61 - 65	950	876	940	867
66 - 70	1,424	1,315	1,410	1,302
71 - 75^	2,137	1,973	2,115	1,952
76 - 80^	3,204	2,958	3,173	2,929
81 - 85^	4,005	3,698	3,965	3,661
86 - 90^	5,007	4,622	4,955	4,577
91 - 95^	6,258	5,778	6,195	5,720
96 - 99^	7,821	7,221	7,743	7,150

(Occupation Class 3)

Attained Age Next Birthday	Male		Female	
	Plan 150	Plan 200	Plan 150	Plan 200
1 - 5	343	317	277	257
6 - 10	274	253	239	222
11 - 15	243	225	213	197
16 - 20	249	229	218	202
21 - 25	262	242	270	249
26 - 30	262	242	270	249
31 - 35	275	253	284	263
36 - 40	310	288	322	297
41 - 45	402	372	398	368
46 - 50	510	473	523	482
51 - 55	574	530	645	597
56 - 60	792	730	799	738
61 - 65	1,188	1,095	1,175	1,084
66 - 70	1,780	1,644	1,763	1,628
71 - 75^	2,672	2,467	2,644	2,440
76 - 80^	4,005	3,698	3,967	3,662
81 - 85^	5,007	4,623	4,957	4,577
86 - 90^	6,259	5,778	6,194	5,722
91 - 95^	7,823	7,223	7,744	7,150
96 - 99^	9,777	9,027	9,679	8,938

Great Medic Million Extender (Plan Code: H65 – H66)**(Occupation Class 4)**

Attained Age Next Birthday	Male		Female	
	Plan 150	Plan 200	Plan 150	Plan 200
1 - 5	411	380	332	308
6 - 10	329	303	287	266
11 - 15	291	270	255	236
16 - 20	299	275	261	242
21 - 25	314	290	324	299
26 - 30	314	290	324	299
31 - 35	330	303	341	315
36 - 40	372	345	386	356
41 - 45	482	446	477	441
46 - 50	612	567	627	578
51 - 55	689	636	774	716
56 - 60	950	876	959	885
61 - 65	1,425	1,314	1,410	1,301
66 - 70	2,136	1,973	2,115	1,953
71 - 75^	3,206	2,960	3,173	2,928
76 - 80^	4,806	4,437	4,760	4,394
81 - 85^	6,008	5,547	5,948	5,492
86 - 90^	7,511	6,933	7,433	6,866
91 - 95^	9,387	8,667	9,293	8,580
96 - 99^	11,732	10,832	11,615	10,725

^ Renewal Only