

SMARTMEDIC MILLION PLUS (“SMMP”)

(Plan Code: U197-U200)

Available from 01 April 2021

Frequently Asked Questions

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Product Features

1 Q : What is SMMP?

A : SMMP is a unit deduction rider attachable to SmartMedic Million plans under identified Investment-Linked Plans.

2 Q : What are the purchasable options available?

A : There are four plans available, namely U197, U198, U199 and U200 respectively with different benefit limit correspondingly.

Each SmartMedic Million plan only has one corresponding rider for optional attachment, i.e. U191 allows inclusion for U197, U192 allows inclusion of U198, U193 allows inclusion for U199, U194 allows inclusion for U200.

3 Q : What are the unique features or selling points of SMMP?

A : 1. Deductible feature (RM300) under SmartMedic Million-SMM (U191-U194) will be waived.
2. Prolonged coverage from Post-Hospitalisation Treatment from the 91st day to the 200th days after hospital discharge.
3. Daily Guardian Benefit with RM150 per day, subject to a maximum of 180 days per policy year.
4. Daily-Cash Allowance at Malaysian Government Hospital with RM150 per day, subject to a maximum of 120 days per policy year.
5. Accidental Death Benefit with RM20,000.

Note:

Item 2,3,4 above are subject to Overall Annual Limit of SmartMedic Million (including any subsequent increase following the attachment of a rider at your option to extend the Overall Annual Limit of SmartMedic Million).

4 Q : What are the investment-linked insurance plans that SMMP can be attached to?

A : This rider is applicable to attach to the following basic plans:

- (a) SmartProtect Essential 3 (0500, 0501, 0502)
- (b) Smart Protect Junior (0495)

Note: Any other future plans that the Company may introduce from time to time.

SMMP will be available for CS inclusion to the following withdrawn basic plans:

- (c) *SmartProtect Essential Insurance 2 (0281) **
- (d) *SmartProtect Essential Insurance (0276) **
- (e) *SmartEducate Saver (0403) **
- (f) *AddVantage Plus Insurance (0275) **
- (g) *Centennial AddVantage Insurance (0271) **
- (h) *GreatLife International Portfolio Insurance (0266) **
- (i) *GreatLife Education Insurance (0237 / 237Y) **
- (j) *GreatLife Portfolio Insurance (Great ProtectLink Insurance) (0231 / 231Y) **

* *Withdrawn basic plans.*

5 Q : What is Daily Guardian Benefit?

A : Daily Guardian Benefit is a benefit that provides the Reimbursement of the expenses up to the limit stated for meals and lodging incurred when accompanying Life Assured in the Hospital.

6 Q : How is the premium payable?

A : This is a unit deduction rider attachable to identified ILP, thus no premium payment required for the plan attachment itself. However, a monthly insurance charge for this rider will be deducted from the total investment value.

7 Q : Are insurance charges guaranteed?

A : The insurance charges are non-guaranteed and vary by attained age next birthday, gender, health condition and occupation classification. A three (3) months advance written notice will be

sent out to policyholders if the Company revises the insurance charge rates. Any revision of the insurance charge 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 insurance charge rates for the entire portfolio periodically. Any necessary changes will be suitably moderated by the spread of risks within the same portfolio.

- 8 Q : Will insurance charge of SMMP be charged according to the attained age?**
A : Yes, the rider’s insurance charge is charged monthly according to the attained age next birthday at policy renewal.
- 9 Q : Why is there class 3 and 4 insurance charge for child? Under what circumstances a child will be rated as class 3 or 4?**
A : The occupation class for child, baby or student is Class 2. For gainfully employed children, underwriters will decide on the classification based on the exact nature of work undertaken by the insured life.
- 10 Q : Is SMMP a guaranteed renewable plan?**
A : Yes, SMMP is a guaranteed renewable plan which can be renewed up to Life Assured’s age 99 next birthday
- 11 Q : Son is an existing GreatMedic Million policyholder. If the mother becomes the Life Assured of SMMP, will her policy enjoy the family discount of 5%?**
A : No, SMMP is a unit deduction rider; only premium paying medical plan is entitled to 5% family discount on premium.
- 12 Q : If a Life Assured made a claim in current policy year of his/her SMMP, will his/her next year renewal insurance charges be increased thereafter?**
A : We do not underwrite individual policy after claims. Hence, the original terms & conditions of the rider shall remain unchanged as long as the rider is in force without interruption.

New Business and Underwriting

- 1 Q : Who can apply for SMMP?**
Minimum/Maximum Age At Entry:

Category	Minimum	Maximum
Pre-natal policy – Life Assured(Unborn Child)	13 weeks of gestational period	35 weeks of gestational period
Post-natal policy – Life Assured	30 days attained age	70 years next birthday*

Note: Entry age 61 to 70 is subject to medical underwriting and compulsory medical check-up.

- 2 Q : Is medical examination required for SMMP?**
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.
- 3 Q : Can SMMP be backdated?**
A : No, backdating is not allowed.

Customer Services / HealthCare Services

- 1 Q : Will medical card be issued for SMMP? Will it be a cashless card?**
A : No medical card will be issued for SMMP. Cashless facility is subject to the primary medical plan of SmartMedic Million.
- 2 Q : If a policyholder decides to cancel SMMP within the 15-day free-look period, will there be any refund?**
A : Yes, if the rider is cancelled within the 15-day free-look period, the units which have been deducted for the payment of insurance charges for SMMP after net of any medical expenses incurred by the Company in the issuance of this rider, will be reinstated and credited into the total investment value.
- 3 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.
- 4 Q : Is policy loan available under SMMP?**
A : No, policy loan is not available.
- 5 Q : Does SMMP qualify for tax relief?**
A : Yes, premiums paid may qualify for 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.
- 6 Q : Can SMMP be reinstated if it has lapsed? What is the reinstatement period allowed?**
A : Yes, SMMP can be reinstated within twelve (12) months from rider's lapse date and is subject to underwriting.
- 7 Q : If SMMP is attached subsequently CS stage, not together with the SMM, will the policy year of SMMP not coincide with the policy year of SMM? Will this affect the benefit compensation of SMMP?**
A : If SMMP is subsequently included to your investment-linked insurance plan after your coverage under SMM becomes effective, then SMMP's first policy year will be adjusted accordingly and will be shorter than a year, which refers to Adjusted first policy year.
For subsequent years, SMMP's policy anniversary will coincide with SMM's policy anniversary.

The Overall Annual Limit that payable under SMMP and SMM in respect of their respective Eligible Expenses incurred for Medically Necessary services and/or treatments provided to the Life Assured during any policy year or Adjusted first policy year, shall be limited to the Overall Annual Limit of the SmartMedic Million (including any subsequent increase following the attachment of a rider at your option to extend the Overall Annual Limit of SmartMedic Million).
- 8 Q : When will SMMP be terminated?**
A : SMMP will be terminated upon the earliest of the following events:
(a) on the Policy Anniversary on which the Life Assured's age is 100ANB; or
(b) upon death of the Life Assured; or
(c) when SMM is terminated; or
(d) when the Company receives the request for termination in writing; or
(e) on the Expiry Date; or
(f) when the basic ILP lapses, expires, is surrendered or terminated in any other manner.

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 : Benefits provided under this rider shall be payable provided:
a) the benefits under the corresponding SmartMedic Million is payable; or
b) the Illness or Injury for which the claim is made must occur after the risk effective date of this rider; and
this rider shall be subject to the waiting period of the corresponding SmartMedic Million plan if both riders are attached at the same time.
- 3 **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.
- 4 **Q : If SMMP is attached to a SPE3 where SMM was attached previously, and a claim of Daily-Cash Allowance at Malaysian Government Hospital is made afterwards. So far, there is no claim history of this benefit in that SMM's policy year. How would the benefit payout work?**
A : Since Daily-Cash Allowance at Malaysian Government Hospital benefit under SMM is not exhausted in that SMM's policy year so far, the Life Assured would be entitled to the benefit at RM50 per day of the benefit under SMM and RM150 per day under SMMP.
- 5 **Q : If SMMP is attached to SPE3 where SMM was attached previously, and a claim of Daily-Cash Allowance at Malaysian Government Hospital is made afterwards. Meanwhile, Daily-Cash Allowance at Malaysian Government Hospital benefit under SMM is exhausted for that policy year. How would the benefit payout works?**
A : Since Daily-Cash Allowance at Malaysian Government Hospital benefit under SMM is exhausted in that SMM's policy year, the Life Assured would be entitled to the benefit at RM150 per day of the benefit under SMMP only.

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