

SMART EXTENDER

Increase your medical protection with higher annual limit
and no lifetime limit



Great
Eastern

Life is Great

A member of the OCBC Group

We understand that you have good intentions in life. Whether it's protecting the things that matter most to you, or having the freedom to live life to the fullest.

Here at Great Eastern Life, we're making it our intention to fulfil yours so you can go the extra distance knowing that your medical needs will be well taken care of, when you need them most.

Additional medical protection when you need it most

In times of medical emergencies, you'd want your medical protection to be able to give you added peace of mind, enabling you to have access to proper medical care. That is why we're introducing Smart Extender, a medical rider with deductible that provides higher annual limit and no lifetime limit to ease your burdens from the increasing medical expenses.

Benefits at a glance

- High overall annual limits with no lifetime limits
- Comprehensive medical benefits with no co-insurance
- Protection up to 80 years next birthday

Note: Terms and conditions apply.

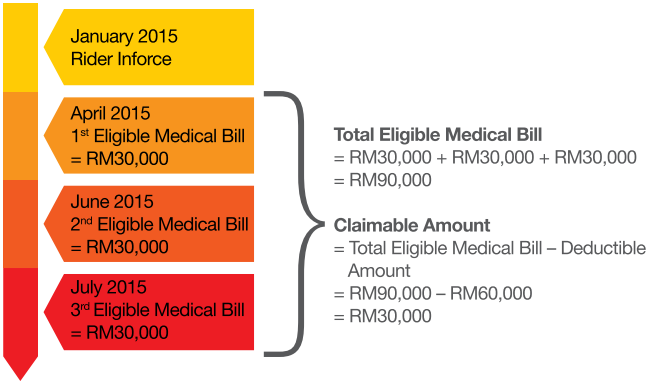
Enjoy a high overall annual limit with no lifetime limit

Smart Extender offers a high overall annual limit equal to ten times of the deductible amount, with no lifetime limit. The deductible is an amount which is equivalent to the initial overall annual limit of the medical rider attached to your investment-linked insurance policy.

Smart Extender covers the total eligible medical expenses incurred for all insured benefits accumulated in any one policy year, minus the deductible amount of the selected plan. The deductible amount is the amount of the eligible medical expenses that you need to settle first before Smart Extender pays the excess.

An example of how it works:

A 28-year old male buys a Smart Extender SE60K plan with a deductible amount of RM60,000. He was admitted into the hospital in April 2015, June 2015 and July 2015 with eligible medical bills of RM30,000 each totalling to RM90,000 in Smart Extender's policy year. The first RM60,000 will be paid by him and/or his other medical rider and the remaining RM30,000 will be payable under the Smart Extender.



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Frequently Asked Questions

Comprehensive medical benefits with no co-insurance

Smart Extender does not only offer a high overall annual limit, but gives you financial security too. With no co-insurance payments required for hospital inpatient benefits as well as pre-hospitalisation and post-hospitalisation benefits, you can focus on getting well while we take care of your medical expenses.

Note: Terms and conditions apply.

Protection and coverage up to 80 years next birthday

With Smart Extender, you may be covered up to the age of 80 years next birthday, depending on the expiry or earlier termination of your attached medical rider, giving you reassurance even in your golden years.

Note: Terms and conditions apply.

Q: Who can apply?

A: The minimum and maximum entry age depends on the selected plan type:

Entry Age	Plan Type			
	SE25K	SE50K	SE60K	SE90K
Minimum	30 days attained age			
Maximum	60 years next birthday			

Entry Age	Plan Type			
	SE100K	SE120K	SE150K	SE160K
Minimum	30 days attained age			
Maximum	65 years next birthday			

Note: Terms and conditions apply.

Q: How much premium do I have to pay?

A: No additional premium is required to enjoy the coverage. However, the insurance charge will be deducted from the total investment value of your policy on a monthly basis.

Q: Under what circumstances will Smart Extender be terminated?

A: This rider will be terminated on the death of the Life Assured, or upon the expiry of this rider, or upon termination/expiry of the attached medical rider, or when the attached basic policy has lapsed, is surrendered or terminated, or if the Company withdraws this rider completely from the market, whichever comes first.

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.

Note: Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart Extender are 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.

Smart Extender offers 8 different plans:

Deductible Amount / Insured Benefits		Plan Type							
		SE25K (RM)	SE50K (RM)	SE60K (RM)	SE90K (RM)	SE100K (RM)	SE120K (RM)	SE150K (RM)	SE160K (RM)
Deductible Amount (Per policy year)		25,000	50,000	60,000	90,000	100,000	120,000	150,000	160,000
Insured Benefits									
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	150	150	150	200	200	300	300
		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 180 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)

16	Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from date of accident)	As charged.
17	Intraocular Lens	Up to 1,000 per eye and maximum of 2,000 per lifetime.
18	Overall Annual Limit	10 times of the Deductible Amount selected.
19	Overall Lifetime Limit	No limit.

Note: Terms and conditions apply.

Annual Insurance Charge Table
Male

Attained Age Next Birthday	SE25K (RM)	SE50K (RM)	SE60K (RM)	SE90K (RM)	SE100K (RM)	SE120K (RM)	SE150K (RM)	SE160K (RM)
1 - 5	284	152	115	87	83	76	72	68
6 - 10	218	116	88	67	63	58	55	52
11 - 15	213	114	86	65	62	57	54	51
16 - 20	325	174	131	100	94	86	82	78
21 - 25	347	185	140	106	101	92	87	83
26 - 30	350	187	142	107	102	93	88	84
31 - 35	358	191	145	110	104	95	90	85
36 - 40	383	204	155	117	111	102	96	91
41 - 45	447	239	180	137	130	119	112	107
46 - 50	542	289	219	166	157	144	136	129
51 - 55	900	480	363	276	261	239	226	214
56 - 60	1,096	584	442	335	317	290	275	261
61 - 65^	1,539	821	621	471	446	408	386	366
66 - 70*	2,182	1,164	880	667	632	578	548	519
71 - 75*	3,318	1,769	1,337	1,015	961	879	833	789
76 - 79*	5,016	2,675	2,022	1,534	1,452	1,328	1,259	1,193

Annual Insurance Charge Table (Cont'd)
Female

Attained Age Next Birthday	SE25K (RM)	SE50K (RM)	SE60K (RM)	SE90K (RM)	SE100K (RM)	SE120K (RM)	SE150K (RM)	SE160K (RM)
1 - 5	259	138	105	80	76	69	67	63
6 - 10	201	108	81	62	59	54	52	49
11 - 15	197	105	80	60	58	53	51	48
16 - 20	245	131	99	75	72	66	63	60
21 - 25	305	163	123	93	89	82	79	74
26 - 30	307	164	124	94	90	82	79	75
31 - 35	331	177	134	101	97	89	85	81
36 - 40	374	199	151	115	109	100	96	91
41 - 45	458	244	185	140	134	122	118	112
46 - 50	546	292	221	167	160	146	141	133
51 - 55	688	367	278	211	201	184	177	168
56 - 60	810	432	327	248	237	216	208	197
61 - 65^	1,176	627	474	360	343	314	302	286
66 - 70*	1,694	904	683	518	494	452	435	413
71 - 75*	2,580	1,376	1,040	789	753	689	663	628
76 - 79*	3,917	2,089	1,579	1,198	1,143	1,045	1,006	953

^ On renewal basis for plans with deductible amount less than RM100,000.

* On renewal basis for all plans except for IL Health Protector and IL HealthCare Benefit which is only renewable until age 69 years next birthday only.

The insurance charges on the previous and above pages 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 on the previous and above pages 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.

Exclusions and Limitations

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 Risk Effective Date of this rider
3. Any medical or physical conditions arising within the first 30 days from the 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)
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

Important Notices

20. Expenses incurred for sex change
21. Any Outpatient treatment not related to Inpatient treatment, except as provided under this rider
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 Extender is a unit-deduction medical rider 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 the Smart Extender to your investment-linked insurance plan; however, Smart Extender must be attached together with Smart**Medic**, Smart**Medic** Xtra, Smart Premier Health, IL Health Protector, IL HealthCare Benefit or any other eligible investment-linked medical rider as determined by the Company from time to time. The Deductible Amount under Smart Extender must correspond to your medical rider's initial overall annual limit, e.g. SE60K for SM100, SE90K for SM150 or SMX150 and SE120K for SM200 or SMX200. If Smart Extender is not effected on the policy anniversary of the eligible medical rider, Smart Extender's first policy year will be adjusted accordingly and will be shorter than a year. For subsequent years, Smart Extender's policy anniversary will coincide with the eligible medical rider's policy anniversary.

You should satisfy yourself that this rider 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 over 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.

The 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 on the previous pages 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

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The Lion Behind Your Investment

Great Eastern Life Assurance (Malaysia) Berhad is poised for continued growth in its second century and is off to a good start at achieving its goal to continue its reign as the market leader in the industry. With more than 105 years of experience in solid financial foundation and innovative infrastructure, it has RM63.5 billion in assets as at 31 December 2013. The head office, 21 operational branch offices nationwide and a network of 17,000 agents serve over 2.9 million policies in force. Great Eastern Life continues to remain true to its stand that health, wealth and meaningful relationships make life great. Great Eastern Life has earned its customers' loyalty throughout the years and believes that this trust is cultivated from its excellent service.

Kami faham anda berniat baik dalam hidup. Sama ada bagi melindungi perkara paling penting untuk anda ataupun mempunyai kebebasan menikmati hidup sepenuhnya.

Di Great Eastern Life, kami berhasrat untuk memenuhi niat anda agar dapat menjalani kehidupan dengan lebih yakin kerana mengetahui keperluan perubatan anda akan sentiasa dijaga, saat anda paling memerlukannya.

Perlindungan perubatan tambahan saat anda paling memerlukannya

Semasa mengalami kecemasan perubatan, anda inginkan perlindungan perubatan yang dapat memberi ketenangan fikiran, agar anda menerima jagaan perubatan yang baik. Kami memperkenalkan Smart Extender - rider perubatan dengan deduktibel yang menyediakan had tahunan lebih tinggi dan tanpa had seumur hidup untuk meringankan beban anda daripada perbelanjaan perubatan yang semakin meningkat.

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.