



Advanced Hospitalisation Income Benefit Rider

Up to RM400 daily hospital cash allowance for a premium of RM3 to RM20/month

Double up your income with hospital cash allowance up to RM400/day

Add this rider to your Group
Multiple Benefits Insurance
Scheme (GMBIS) plan!

Protect your income as well as ease your burden and your family's burden when you are hospitalised with extra hospital cash allowance.

With a monthly premium range of RM3 to RM20/month, get up to RM200 daily hospital cash allowance in the event of hospitalisation due to illness. In the event of admission to an intensive care unit (ICU) or due to an accident, an additional amount will be payable. **Guaranteed acceptance, no medical underwriting!**

Customers with an existing hospitalisation benefit in their Group Multiple Benefits Insurance Scheme (GMBIS) plan are allowed to purchase this rider up to 0.1% of their basic sum assured, while those without an existing hospitalisation benefit in their GMBIS plan are allowed to purchase this rider up to 0.2% of their basic sum assured.

Terms and conditions apply.

What am I entitled for?

1

Double up your benefits

Get extra hospital cash allowance when you add this rider to your existing GMBIS plan

2

Guaranteed acceptance

No medical underwriting is required*

3

Daily Hospitalisation Income Benefit

Up to RM200 daily hospital cash allowance upon hospitalisation due to illness

4

Daily Hospitalisation Income Benefit for ICU

Get double payout in the event of admission to an Intensive Care Unit (ICU)

5

Daily Accidental Hospitalisation Income Benefit

Get double payout in the event of hospitalisation due to an accident

Notes:

**Guaranteed acceptance during the Special Promotion period. Kindly refer to your dedicated servicing intermediary on the availability of the promotion.*

The maximum aggregate for Benefit 3-5 above is 500 days per life time under this rider.

Terms and conditions apply.

Coverage & Benefits

Premium / Month (RM)	Amount of Benefit / day (RM)	
	Admission due to Illness	ICU / Accidental Admission
3	30	60
4	40	80
5	50	100
6	60	120
7	70	140
8	80	160
9	90	180
10	100	200
11	110	220
12	120	240
13	130	260
14	140	280
15	150	300
16	160	320
17	170	340
18	180	360
19	190	380
20	200	400

Note:

Customers with an existing hospitalisation benefit in their GMBIS plan are allowed to purchase this rider up to 0.1% of their basic sum assured, while those without an existing hospitalisation benefit in their GMBIS plan are allowed to purchase this rider up to 0.2% of their basic sum assured.

You may refer to the Product Disclosure Sheet, Certificate of Assurance, Frequently Asked Questions (FAQ), and the Master Policy for full benefit, definitions, and terms and conditions.

Terms and conditions apply.

Eligibility & Participation

Applicable for Malaysian citizens and foreigners with permanent residence status in Malaysia.

Members and Spouse

Minimum entry age

19 years next birthday

Maximum entry age

65 years next birthday

Child

Minimum entry age

30 days

Maximum entry age

19 years next birthday or 23 years next birthday if still in fulltime higher education

Coverage period

Up to age 70 years next birthday

Note:

Entry age next birthday refers to the attained age next birthday of each life assured on the risk commencement date.

Terms and conditions apply.

Frequently Asked Questions

Q: How can I purchase this rider?

- A:** You must fulfil the eligibility requirements and
- a) complete the proposal form for this coverage, if you are a new member under the group scheme; or
 - b) submit the proposal request online via www.greateasternlife.com, if you are an existing member under the group scheme.

Q: Do I need to undergo any medical check-up before I am covered?

- A:** No medical check-up is required from you.

Q: Will my spouse and child be allowed to purchase the same amount of benefit under this rider?

- A:** The amount of benefit purchasable for spouse and child **MUST BE** equal or lesser than the member.

Q: Can I cancel this rider?

- A:** You may cancel the coverage within fifteen (15) days after the you have received the certificate of assurance from the Company, provided always that no claim has been made under the policy. The Company shall then immediately refund any premium that had been paid for the rider and cancel this rider. Please complete the Direct Credit Facility form and submit together with a copy of your identification document to your master policyholder or servicing intermediary / email to GMBSAdmin@greateasternlife.com.

Q: How much I can purchase for this rider?

A: Customers with an existing hospitalisation benefit in their Group Multiple Benefits Insurance Scheme (GMBIS) plan are allowed to purchase this rider up to 0.1% of their basic sum assured, while those without an existing hospitalisation benefit in their GMBIS plan are allowed to purchase this rider up to 0.2% of their basic sum assured. Please refer the example as below:

Basic sum assured of the basic plan (RM)	Amount of Benefit	
	Existing hospitalisation benefit (RM per day)	Advanced Hospitalisation Income Benefit Rider can be purchased* (RM per day)
50,000	50	Up to 50
50,000	Not applicable	Up to 100
70,000	70	Up to 70
70,000	Not applicable	Up to 140
100,000	100	Up to 100
100,000	Not applicable	Up to 200
200,000	100	Up to 100
200,000	Not applicable	Up to 200

*The amount of benefit for this rider must NOT be more than the amount of benefit purchased for the existing hospitalisation benefit (if the life assured has the existing hospitalisation benefit coverage).

Q: What is the coverage period under this rider?

A: The coverage period is up to age seventy (70) years next birthday or upon expiry of your GMBIS plan, whichever is earlier.

Q: When will my coverage commence under this rider?

A: Your coverage will commence and expire in accordance with the dates as stated in the certificate of assurance which will be issued to you upon successful purchase.

Q: Can I purchase this rider if my basic plan has the existing hospitalisation benefit?

A: Yes, you can because this rider is intended to complement the existing hospitalisation benefit under your basic plan. Also, this rider gives you the flexibility to have a higher hospitalisation benefit at your own choice and based on the amount that you can afford. This rider can only be attached during Special Promotion period, which will be communicated by the master policyholder or the servicing intermediary from time to time.

Q: Once I choose to attach this rider, can I upgrade the rider?

A: You may upgrade this rider during Special Promotion period only and provided that you are still with the company/organisation/association/union which is also the master policyholder of the scheme. However, if you wish to downgrade the rider, it can be done at any time.

Q: Can I choose to terminate the existing hospitalisation benefit after I attach this rider?

A: The existing hospitalisation benefit has been packaged with your basic plan by the master policyholder and you do not have the option to terminate it.

Q: How can I pay the premium for this rider?

A: You may pay your premium via salary deduction, direct debit authorisation or auto-debit from your credit card. The payment mode must be in accordance with your basic plan.

Q: I have the basic plan coverage with existing hospitalisation benefit. Is my current premium sufficient to pay for this rider?

A: If you choose to attach this rider, an additional premium is required on top of your current premium of the basic plan with existing hospitalisation benefit. The amount of the additional premium for this rider will be in accordance to the Schedule of Benefits above and will correspond with the amount of benefit that you choose.

Q: Why do I have to pay the additional premium for this rider when my basic plan is an investment-linked insurance plan?

A: This is a premium paying rider that can be attached to an investment-linked insurance plan, and the additional premium is required for the coverage of this rider. This rider premium will be allotted into the total investment value of your group policy.

Q: What will happen if I do not pay the additional premium for this rider or if my group policy is under 'premium holiday' status?

A: The rider premium will be advanced from units in the total investment value of your basic plan to pay for this rider. More units will be deducted from your investment-linked insurance group policy which may cause the units to deplete earlier.

Q: Is there any waiting period imposed for this rider?

A: Yes, a waiting period of thirty (30) days from the risk commencement date of your rider is applicable.

Please refer to the master policy contract for the full information.

Q: What are the benefits provided under this rider?

A: a. Hospitalisation Income Benefit

If a life assured is hospitalised in any registered government or private hospital in Malaysia, Brunei and Singapore due to illness, a daily hospital income benefit will be payable for each day of hospitalisation, in accordance with the limits stated in the Schedule of Benefits and subject to fulfilment of the conditions stated in the master policy contract.

b. Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident

If a life assured is hospitalised in any registered government or private hospital in Malaysia, Brunei and Singapore for intensive care unit or due to an accident, an additional daily hospital income benefit will be payable for each day of hospitalisation, in accordance with the limits stated in the Schedule of Benefits and subject to fulfilment of the conditions stated in the master policy contract.

The aggregate duration for all hospitalisation of a life assured is limited to maximum 500 days per life time under this rider. The Company shall only be liable to pay for either the hospitalisation income benefit due to illness or hospitalisation income benefit for Intensive Care Unit or due to an accident for any one day of hospitalisation, at any one time.

Q: My basic plan has subsequently lapsed including this rider. What should I do?

A: You are allowed to reinstate your basic plan along with the rider within one (1) year in accordance with the reinstatement clause in the master policy contract.

Q: How do I check my rider details?

A: You may refer to the master policyholder or the servicing intermediary for general and policy related enquiries. Alternatively, you may view your coverage information through our customer's portal, eConnect by registering as eConnect user at <https://www.greataeasternlife.com/my/en/personal-insurance/get-help/customer-service/e-connect.html>.

Q: If I were to cancel this rider, will I be entitled to any surrender value?

A: You may cancel this rider by giving at least thirty (30) days written notice to the Company before the next premium due date. The rider cancellation will take effect from the next premium due date and there is no refund of premium. This rider does not provide any surrender value. Upon termination of a member under this rider, the coverage for your spouse and child will be terminated automatically.

Q: How do I make a claim?

A: For help on claims submission, please refer to your servicing intermediary or you can contact our customer service or email to wecare-my@greataeasternlife.com for further assistance.

Q: What are the exclusions under this rider?

- A:**
- Suicide, attempted suicide or intentionally self-inflicted injuries, while sane or insane.
 - 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.
 - Pre-existing illness.
 - Psychotic, mental or nervous disorders.
 - Any treatment or test in connection with AIDS or the presence of any Human Immuno-deficiency Virus infection and all sexually transmitted diseases.
 - As a result of the Life Assured driving a motor vehicle without possessing a valid driving licence
 - While under the influence of alcohol or drugs unless taken as prescribed by a medical practitioner.
 - 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.

Note:

This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under the rider.

Important Notices

Advanced Hospitalisation Income Benefit Rider is an optional premium paying rider attachable to GMBIS which require additional premium top-up, that provides you with a daily income benefit in the event of hospitalisation. You should satisfy yourself that this rider will best serve your needs and that the premium payable under the rider is an amount you can afford. You are given a free look period of fifteen (15) days, whereby you may terminate your rider within fifteen (15) days from the date of receipt of the certificate of assurance to you and you shall be entitled to a full refund of this rider's premium provided that no claim has been admitted under your rider.

The Company reserves the right to revise the premiums of this rider upon policy anniversary by giving at least thirty (30) days' written notice to the master policyholder.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, Frequently Asked Questions (FAQ) and sample policy documents which may be obtained from the master policyholder or servicing intermediary for better understanding about the detailed important features and benefits of the plan before purchasing the rider. The exclusions and limitations of benefit highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the Master Policy issued by the Company.

If there is any discrepancy between English and Bahasa Malaysia versions of this brochure, the English version shall prevail.

The term "the Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

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