

Advanced Hospitalisation Income Benefit Rider

FREQUENTLY ASKED QUESTIONS (FAQ)

A. PRODUCT INFORMATION

1. What is Advanced Hospitalisation Income Benefit Rider?

Advanced Hospitalisation Income Benefit Rider is an optional rider attachable to Group Multiple Benefit Insurance Scheme investment-linked plan, that provides daily income benefit in the event of hospitalisation of the life assured due to illness. This rider also provides an additional daily hospital income benefit if you are admitted to an intensive care unit or due to an accident.

This plan is underwritten by Great Eastern Life Assurance (Malaysia) Berhad.

2. What are the benefits under this rider?

Please refer to the Schedule of Benefits as set out below:

Benefits	Amount of Benefits (RM)
Hospitalisation Income Benefit	Up to 200 per day
Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident	Up to 400 per day

Note: The aggregate duration for all hospitalisation of a life assured is limited to maximum five-hundred (500) days per life time.

B. PURCHASING Advanced Hospitalisation Income Benefit Rider

1. How do I become eligible for this rider?

This rider is offered with guaranteed acceptance to the eligible members, their legal spouse and child who have fulfilled the eligibility requirements as follows:

- entry age next birthday for member and spouse between nineteen (19) years next birthday to <sixty-five (65)> years next birthday;
- entry age next birthday for child between thirty (30) days and nineteen (19) years next birthday or twenty-three (23) years next birthday if still in fulltime higher education;
- holds a Malaysian citizenship or permanent residency in Malaysia;
- must enrol to the Group Multiple Benefit Insurance Scheme investment-linked plan;
- meet the minimum enrolment of one-hundred (100) members who purchase this rider; and
- successfully completed the proposal form or the online submission for this rider during Special Promotion period.

2. How can I purchase this rider?

You must fulfil the eligibility requirements and

- complete the proposal form for this coverage, if you are a new member under the group scheme; or
- submit the proposal request online via www.greasternlife.com, if you are an existing member under the group scheme.

3. Do I need to undergo any medical check-up before I am covered?

No medical check-up is required from you.

4. How much can I purchase for this rider?

You may purchase up to RM100 per day if your basic plan has the existing hospitalisation benefit or up to RM200 per day if your basic plan does not have the hospitalisation benefit. The allowable limit available to purchase this rider is subject to the basic sum assured of your basic plan. 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 Benefit Rider can be purchased* (RM day)

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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).

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

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

6. Can I cancel this rider?

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. In respect of the life assured's coverage, the life assured may cancel the coverage within fifteen (15) days after the life assured has received the certificate of assurance, by notifying the policyholder and/or the servicing agent. The Company shall then immediately refund any premium that had been paid for the coverage and cancel this rider. Please complete the Direct Credit Facility form and submit together with a copy of your identification document to your policyholder or servicing agent or email to GMBSAdmin@greateasternlife.com.

C. COVERAGE

1. What is the coverage period under this rider?

The coverage period is up to age seventy (70) years next birthday or upon expiry of your Group Multiple Benefit Insurance Scheme investment-linked plan ("basic plan"), whichever is earlier.

2. When will my coverage commence under this rider?

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.

3. Can I purchase this rider if my basic plan has the existing hospitalisation benefit?

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 agent from time to time.

4. Once I choose to attach this rider, can I upgrade the rider?

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 policyholder of the scheme. However, if you wish to downgrade the rider, it can be done at any time.

5. Can I choose to terminate the existing hospitalisation benefit after I attach this rider?

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

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D. **PREMIUM**

1. **How much premium do I have to pay?**

You are required to pay an additional premium in accordance with the Schedule of Premium as set out below:

Monthly Premium (RM)	Amount of Benefits	
	Hospitalisation Income Benefit (RM per day)	Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident (RM per day)
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

2. **How can I pay the premium for this rider?**

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

3. **Currently, I have the basic plan coverage with the existing hospitalisation benefit. Is my current premium sufficient to pay for this rider?**

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

4. **Why do I have to pay the additional premium for this rider when my basic plan is an investment-linked plan?**

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

5. **What will happen if I do not pay the additional premium for this rider or if my basic plan is under 'premium holiday' status?**

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 basic plan, which may cause the units to deplete earlier.

6. **Are there additional charges/fees for this rider?**

The additional premium payable is inclusive of ten percent (10%) commission fee.

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E. **BENEFITS**

1. **What are the benefits provided under this rider?**

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 five-hundred (500) days per life time. The Company shall only be liable to pay for either the Hospitalisation Income Benefit or the Hospitalisation Income Benefit for Intensive Care Unit or due to an Accident for any one day of hospitalisation, at any one time.

Please refer to the master policy contract for more information.

2. **Is there any waiting period imposed for this rider?**

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 more information.

F. **EXCLUSIONS**

1. **What are the circumstances of events excluded under this rider?**

You may refer to the list of exclusions in the Product Disclosure Sheet. Please refer to the master policy contract for the full list of exclusions.

G. **POLICY SERVICING**

1. **How do I check my rider details?**

You may refer to the master policy holder or the servicing agent 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.greasternlife.com/my/en/personal-insurance/get-help/customer-service/e-connect.html>.

2. **My basic plan has subsequently lapsed, including this rider. What should I do?**

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.

3. **If I were to cancel this rider, will I be entitled to any surrender value?**

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 partial 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.

4. **What do I need to do if there are changes to my contact details/personal details after I have purchased the rider?**

Kindly ensure that all your personal and contact details are complete and accurate when you complete the Proposal Form for your purchase. If there are any changes, please update the Company by filling up the Request For Person Changes Form or doing it [online](#) via eConnect portal accessible from our website at greasternlife.com/my.

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You may submit the form and copy of your identification documents to the servicing agent or email to gmbadmin@greasternlife.com or mail to our Head Office or any of our branches as listed in the Company's website at <https://www.greasternlife.com/my/en/personal-insurance/get-help/contact-us.html>.

5. Where can I get the Premium Statement for this rider for my income tax submission?

The premium you have paid for this rider is included into your Group Multiple Benefit Insurance Scheme investment-linked policy's Premium Paid Statement, which is accessible online via eConnect portal at econnect-my.greasternlife.com. Please register as eConnect user to enjoy easy access to your assurance's annual statements.

H. CLAIM

1. How do I make a claim?

You must submit a duly completed claim form together with the necessary documents. In this respect, the documents required may vary according to the types of claims. Please refer to the Company's website at <https://www.greasternlife.com/my/en/personal-insurance/get-help/claims.html> for more information on the claims documents. Alternatively, you may get assistance from the master policyholder or servicing agent or email to wecare-my@greasternlife.com for further assistance.

You may submit the claims with complete documents as follows:

- a) Through the master policyholder or servicing agent; or
- b) Customer Service Centre at Mezzanine Floor, at the Head Office or the nearest branch office; or
- c) Submit the claims documents to the address below:
Level 1, Claims Department, Menara Great Eastern, 303 Jalan Ampang 50450 Kuala Lumpur.

The term the "Company" refers to Great Eastern Life Assurance (Malaysia) Berhad (198201013982 (93745-A)).

If there is any discrepancy in this document, the benefits, terms and conditions stated in the master policy contract shall prevail.