



Health Protection



GREAT Health Direct¹

A medical plan to protect you against life's uncertainties



Great Eastern Life Assurance (Malaysia) Berhad is a member of PIDM.

¹ The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS Brochure](#) or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

A medical plan to protect you against life's uncertainties

With medical and surgical costs on the rise, receiving quality health treatment can no doubt cost a large sum of money. Life is always filled with uncertainties and risks, but your personal health should not be one of them. Rather, your health should be a priority so that you may live your life to the fullest. It's never too early to start preparing a giant invisible umbrella for possible rainy days.

We are proud to introduce GREAT Health Direct, an affordable standalone medical plan that provides you medical coverage up to age 80. This plan is designed to ease your financial burden by helping you pay medical expenses in times of prolonged treatment and recovery.

To simplify application procedures, this plan is available for you to purchase online. Additionally, we do not require you to undergo any medical examinations; just answer a few simple health questions. Accessible healthcare is now right at your fingertips – this is how we strengthen our promise in supporting you to Reach for Great.

Benefits at a glance



Protection you can count on even in your golden years



Medical benefits for your healthcare needs



Coverage wherever life takes you



Easy application from the comfort of your home

Note: Terms and conditions apply.



Protection you can count on even in your golden years

You will receive protection till the age of 80 years next birthday, giving you the continuous coverage you need to live the best that life has to offer.

Note: Terms and conditions apply.



Coverage wherever life takes you

Be it a holiday or a business trip, travel the world with confidence aplenty. With its Supreme Assist service, GREAT Health Direct grants you access to international emergency medical assistance anywhere in the world.

Note: Terms and conditions apply.



Medical benefits for your healthcare needs

GREAT Health Direct comes with affordable medical coverage to protect you in times of medical emergencies.

Key features include pre- and post-hospitalisation treatments, Outpatient Cancer Treatment, Outpatient Kidney Dialysis Treatment, as well as covering the costs of your Intensive Care Unit (ICU) and surgical expenses. Enjoy further peace of mind with the Emergency Accidental Outpatient Treatment and Day Surgery benefits provided by this plan.

This plan also comes with a deductible per any one disability. GREAT Health Direct will reimburse you for the total eligible expenses incurred for certain insured benefits, in excess of the deductible which is an amount bearable by you and up to the limits stated in the Summary Table of Coverage & Benefits.

Note: Terms and conditions apply.



Easy application from the comfort of your home

Obtaining the protection you need is the easiest it's ever been. You only need to answer some simple health-related questions, and are not required to undergo any medical examinations in order to apply for this plan. All insurance applications are subject to Great Eastern Life's underwriting and acceptance.

Note: Terms and conditions apply.

Summary Table of Coverage & Benefits

No.	Insured Benefits	Plan Type
		GHD-200 (RM)
	Deductible Amount (Per any one disability)	1,000
		The Company will reimburse the total eligible expenses incurred for insured benefits (1) to (13) accumulated per any one disability, in excess of the deductible amount.
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)	200
		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.
4	Surgical Fees	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.
5	Operating Theatre	
6	Anaesthetist Fees	
7	In Hospital Physician Visit (2 visits per day)	

No.	Insured Benefits	Plan Type
		GHD-200 (RM)
8	Pre-Hospital Diagnostic Tests (Within 60 days before hospitalisation)	As charged.
9	Pre-Hospital Specialist Consultation (Within 60 days before hospitalisation)	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.
10	Post-Hospitalisation Treatment (Within 90 days after hospital discharge)	
11	Organ Transplant	
12	Ambulance Fees	
13	Day Surgery	
14	Outpatient Cancer Treatment	As charged.
15	Outpatient Kidney Dialysis Treatment	
16	Emergency Accidental Outpatient Treatment (Limit per policy year, subject to a maximum of 30 days from the date of accident)	2,000
		As charged, subject to the limit stated above.
17	Overall Annual Limit for Items (1) to (16)	100,000
18	Overall Lifetime Limit	No limit.
19	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement.
20	Car Assistance Programme	In accordance with the benefit provisions in Supreme Assist agreement.

Frequently asked questions

Annual Premium Table for GREAT Health Direct

Attained Age Next Birthday	GHD-200 (RM)	
	Male	Female
18-20	752	658
21-25	790	814
26-30	790	817
31-35	830	859
36-40	941	970
41-45	1,215	1,205
46-50	1,545	1,580
51-55*	1,739	1,956
56-60*	2,397	2,417
61-65*	3,596	3,560
66-70*	5,395	5,341
71-75*	8,093	8,012
76-79*	12,139	12,019

*Renewal only.

The above premium rates are only applicable to occupational classes 1 & 2. The premium rates of occupational classes 3 & 4 are available on the Company's website. Premiums will be charged according to your attained age next birthday at renewal and may vary according to your age, sex and occupation. The premium rates are not guaranteed and may be revised from time to time. Upward revision of premiums, 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.

Q: Who can apply?

A: The minimum entry age is 18 years next birthday and the maximum entry age is 50 years next birthday.

Q: What are some of the eligibilities for the plan?

A: There is an eligibility checklist that must be fulfilled in order for you to apply for this plan, including:

- A Malaysian citizen residing in Malaysia.
- Have a valid email address and Malaysian mobile number.
- The beneficial owner who ultimately owns and/or has effective control over the policy purchased.
- No pre-existing health medical conditions.

The eligibilities highlighted here are not exhaustive. Full eligibility checklist is available on our website at greateasternlife.com/my/direct.

Q: Where can I purchase this plan?

A: You can purchase this plan directly from the Company's official website at greateasternlife.com/my/direct.

Q: How do I pay my premiums?

A: You have the flexibility to pay your premium annually or half-yearly by credit card or debit card (issued by local banks).

Q: Am I covered for emergency medical assistance outside Malaysia?

A: You are covered for emergency medical assistance received while travelling outside Malaysia but subject to a maximum of 120 consecutive days on any one trip.

Note: Terms and conditions apply.

Q: Am I covered for treatment outside Malaysia?

A: If the life assured elects to be treated outside of Malaysia or is referred to be treated outside of Malaysia by the attending physician, benefits in respect of the treatment shall be limited to the reasonable and customary charges for such equivalent treatment in Malaysia and shall exclude the cost of transportation to the place of treatment.

Exclusion and limitations

Q: How much will I get upon surrender of my policy?

A: This plan has no surrender value. However, upon cancellation of the policy by policyowner, you will be entitled for a proportionate refund (where applicable) of the last premium paid as below:

Policy purchased for a period less than or equivalent to	Refund of Annual Premium	Refund of Half-Yearly Premium
15 days	90%	80%
1 month	80%	70%
2 months	70%	50%
3 months	60%	30%
4 months	50%	20%
5 months	40%	10%
6 months	30%	No refund
7 months	25%	70%
8 months	20%	50%
9 months	15%	30%
10 months	10%	20%
11 months	5%	10%
Period exceeding 11 months	No refund	No refund

Note: The above refunds are only applicable provided that no claims have been made during the policy year. Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Health Direct 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.

The Company will not pay any benefit under GREAT Health Direct 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 Commencement Date of this plan;
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;
6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, 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 sterilization;
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;

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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. For the transplanted Surgery with the Life Assured being the recipient of the transplant, cost of acquisition of the organ including all costs incurred by the donor during Organ Transplant and its complications;
 14. Expenses incurred for donation of any body organ by the Life Assured and cost of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
 15. 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;
 16. 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;
 17. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
 18. 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;
 19. 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;
 20. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
 21. Expenses incurred for sex change;
 22. Any Outpatient treatment not related to Inpatient treatment, except as provided under this plan; or
 23. Charges which are not Reasonable and Customary Charges Necessary, 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.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under these plan(s).

Important notices

GREAT Health Direct is a non-participating standalone medical plan that offers medical coverage until age 80 years next birthday. Premiums are payable until the end of the policy term.

You should satisfy yourself that this plan 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 the policy is cancelled during this period, the full premium would be refunded to the policy owner minus the expenses incurred for medical examination, if any. If you switch your medical policy from one company to another or if you exchange your current medical policy with another medical policy within the same company, you may be required to submit an application where the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy switching or replacement.

Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage. Premiums are non-guaranteed and the Company reserves the right to revise the premium on your policy anniversary by giving you at least 3 months' advance written notification.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations of benefits highlighted above are not exhaustive. 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 and Bahasa Malaysia 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 any enquiries, please write in to wecare-my@greatasteasternlife.com.

Reach for Great

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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.