

Great Eastern

GREAT HEALTH DIRECT FAQ

PRODUCT INFORMATION

1. What is Great Health Direct?

Great Health Direct is a non-participating standalone medical plan that offers essential medical coverage until age 80 years next birthday.

2. What are the benefits under this plan?

- [Medical benefits](#)
- Supreme Assist service (international emergency medical assistance)

3. Is this product suitable for me?

This product is suitable if you are looking for a non-participating standalone medical insurance plan. 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.

PURCHASING GREAT HEALTH DIRECT

1. Who can purchase?

- Individuals aged 18 to 50 years next birthday
- A Malaysian citizen residing in Malaysia, who
 - has a valid Malaysian mobile number
 - has a valid email address
 - is the beneficial owner who ultimately owns and/or has effective control over the policy purchased
 - does not have pre-existing health and medical conditions
 - does not have high risk occupation

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

2. Where can I purchase this plan?

You can purchase this plan directly from our website at greateasternlife.com/my/direct.

3. What documents do I need to provide?

- You need to upload soft copies of your NRIC, front and back, in PDF, PNG, JPG, BMP, or GIF format. Maximum file size is 2MB each.
- Complete the [Application for Car Assistance Programme Form](#) and email this form to NewBusinessDPI@greateasternlife.com after submission of your online application.

4. Can I purchase this plan if I already have another medical plan?

You are only allowed to have one medical plan with Great Eastern Life Malaysia.

COVERAGE

1. What are the plan options available for purchase?

There is one plan available with Room & Board of RM200.

2. How much coverage do I need?

Click [here](#) and continue to get a quote to find out your coverage needs and affordability.

3. Is there any waiting period I should take note of?

Yes. Depending on the types of illnesses, a waiting period of either 30 or 120 days will apply. Please refer to the table below.

Waiting Period	30 Days	120 Days
Illnesses	<ul style="list-style-type: none">All illnesses <u>except</u> Specified Illnesses	Specified Illnesses such as: <ul style="list-style-type: none">Hypertension, diabetes mellitus and Cardiovascular diseases.All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system.All ear, nose (including sinuses) and throat conditions.Hernias, haemorrhoids, fistulae, hydrocele, varicocele.Diseases of the Reproduction system including endometriosisVertebro-spinal disorders (including disc) and knee conditions.

PREMIUM

1. How much premiums do I have to pay?

The premium that you have to pay for this plan varies by attained age next birthday, gender, occupational class, and premium mode. Premiums are payable throughout the policy term.

2. How do I pay my premiums?

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

3. What happens if I do not pay my premiums?

You have a 30-day Grace Period from the premium due date to pay the renewal premium, after which the policy will lapse if the premium remains unpaid upon the expiry of the Grace Period.

EXCLUSIONS

1. What are some exclusions of the plan?

The major exclusions of Great Health Direct include:

- Pre-existing illness.
- Specified illnesses occurring within first 120 days from the risk commencement date of this plan.
- Plastic or cosmetic surgery.
- 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.
- Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions.
- 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.
- 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.
- Any medical treatment outside Malaysia, if you reside or travel outside Malaysia for more than 90 consecutive days.

The exclusions highlighted here are not exhaustive. Full details are available in your policy document.

POLICY SERVICING

*** Please take note that before you can proceed with any policy servicing request, you are required to perform a one-time signature update Over-the-Counter. You may visit our Customer Service Centre at our Head Office or any of our [branches](#) for the signature update.**

1. How do I check the status of my application?

You will be notified via email on your application status within 5 working days. If your application is accepted, you will receive your electronic policy contract via [e-Connect](#). If you have not received any email after 5 working days, please write in to wecare-my@greasternlife.com with your full name and NRIC number.

2. How do I access or view my electronic policy (ePolicy) contract?

Once your policy is in force, you will be notified via SMS and email to sign up or log in to [e-Connect](#) to view your ePolicy contract within 2 working days. For first-time users, you will need to sign up for an e-Connect account.

3. What should I do after I have viewed my ePolicy contract?

After you have viewed your ePolicy contract, remember to acknowledge receipt of the policy document, by selecting on the **Acknowledge** checkbox for the selected policy, followed by “I acknowledge receipt of the policy document” checkbox and **Continue** button.

4. What do I need to do if I have any policy servicing request*?

You can log in to [e-Connect](#) and click on the **My Service Request** tab to change your payment method/frequency via online policy servicing, or click on **My Mailbox** to send your enquiry through our secured mail.

5. How do I make a Nomination?

You can make a Nomination by filling up the [Appointment / Change of Nominee\(s\) / Trustee\(s\) Form*](#) and mail the form to our Head Office or any of our [branches](#).

6. How do I appoint a Trustee?

You can appoint a Trustee by filling up the [Appointment / Change of Nominee\(s\) / Trustee\(s\) Form*](#) and mail the form to our Head Office or any of our [branches](#).

However, if your form is not completed with a witness detail and signature, please visit our Customer Service Centre at our Head Office or any of our [branches](#) together with the person(s) you wish to appoint as the Trustee to complete the [Appointment / Change of Nominee\(s\) / Trustee\(s\) Form*](#) and update your Trustee's signature Over-the-Counter.

7. Can I reinstate my policy?

Your policy can be reinstated within 2 months from the lapsed date with no underwriting required. Please pay the outstanding payment/s inclusive of interest (if any) within 2 months from the lapse date.

8. Can I cancel my policy?

If you cancel your policy within the free-look period of 15 days, the full premium will be refunded to you. You may submit your cancellation request in writing*.

9. How much will I get upon surrender of my policy?

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. To find out the refund proportion, please click [here](#).

10. How do I get my Premium Statement for income tax declaration?

You can log in to [e-Connect](#) and click on the **My Portfolio/e-Document** tab to view/print your yearly Premium Statement (SLAPP) for income tax declaration.

11. Can I register or update my car registration number for Car Assistance Programme after my policy is in force?

Yes, you can submit the [Application for Car Assistance Programme Form](#) later to our Customer Service Centre at Head Office or any of our [branches](#). However, any delay in updating your car registration number may cause rejection of your service request under the Car Assistance Programme as this benefit does not cover unregistered car number.

CLAIM

1. **How do I make a claim?**

The documents required vary according to the types of claims. Click [here](#) for a step-by-step guide on making a claim.