



# GET-SME

Protecting Your Company's  
Greatest Assets



# Protecting your company's greatest assets

After wages, benefits are the top influencer for where we work. Like it or not, employee benefits are often the crux of your recruitment and retention programme. Sure, you have awesome products or services and a growing brand to woo any prospective employee, but how would you get them to the point of signing the letter if you don't offer them a basic medical plan? How would you engage your existing employees and foster loyalty to lift your company towards greater heights of success?

At Great Eastern Takaful, we understand that building a productive and healthy workforce is one of your top priorities and your employees are the most valuable asset in the company. Whether you run a business of just lean team of 5 or 200 strong, our **GET-SME** can be specially designed for you to provide comprehensive medical coverage to your employees and their families. Have a peace of mind on growing your business and rest assured that your employees are well taken care of at all times.

*Save time and reward your employees with our GET-SME.*

## Our Packages for Your Employees

### Group Term Takaful



Provide basic financial security against death, total and permanent disability or terminal illness for your employees so that their families needs are looked after.

#### Optional Riders

- Group Personal Accident
- Group Critical Illness\*
- Group Additional Critical Illness\*
- Group Partial & Permanent Disability

*\*These riders cannot be taken together.*

### Group Hospitalisation & Surgical



Take away the worries of medical costs from your employees and let them focus on their recovery with our high overall annual limit hospitalisation coverage.

#### Optional Riders

- Group Outpatient Clinical
- Extended Coverage for COVID-19

### Comprehensive Package



Protect your company's greatest assets by providing them the best of both worlds. This package provides coverage of both Group Term Takaful and Group Hospitalisation & Surgical in a single certificate.

## Group Term Takaful Benefits

Plan Options	Choose up to 8 plans to cater your needs and budget.
No Medical Underwriting	Enrol without any medical underwriting for businesses with 11-200 employees aged 65 years next birthday and below, up to RM300,000.
Compassionate Benefit	In the event of Death of the Person Covered, the next of kin will receive a full amount of Compassionate Benefit from the Tabarru' Fund.
Terminal Illness Benefit	Upon diagnosis of Terminal Illness, the Person Covered shall receive up to a maximum full amount of RM100,000.
Death or Total and Permanent Disability (TPD) Benefit	In the event of Death or TPD prior to the certificate expiry, Basic Sum Covered (BSC) <sup>1</sup> shall be payable.
Group Critical Illness (Rider)	Receive up to RM250,000 upon diagnosis of one of 45 Critical Illnesses <sup>2</sup> .

<sup>1</sup> Basic Sum Covered (BSC) will be payable from the Tabarru' Fund. Tabarru' Fund refers to a pool of funds established for the purpose of solidarity and cooperation among the participants that is used to help all participants in the event of misfortunes.

<sup>2</sup> Refer to Appendix 1 for full list of Critical Illnesses.

## Group Hospitalisation & Surgical

Plan Options	Choose up to 7 plans to cater to your needs and budget with overall annual limit up to RM140,000.
No Medical Underwriting	Enrol without any medical underwriting for businesses with 11-200 employees aged 65 years next birthday and below.
Compassionate Benefit	Receive daily hospital allowance of up to RM300 upon hospitalisation in any Malaysian government hospitals.
Unlimited Cashless Outpatient Treatment (Rider)	Enjoy unlimited cashless outpatient treatment for General Practitioner (GP) at our appointed panel clinics.
Compassionate Allowance	In the event of Death of the Person Covered, the next of kin will receive a full amount of Compassionate Allowance from the Tabarru' Fund.
Group Critical Illness (Rider)	Receive up to RM250,000 upon diagnosis of one of 45 Critical Illnesses <sup>2</sup> .

## Schedule of Benefits

BASIC: Group Term Takaful (GTT)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Death	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Total Permanent Disability	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Terminal Illness	10,000	30,000	50,000	100,000	100,000	100,000	100,000	100,000
Compassionate Benefit	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000

BASIC: Group Hospitalisation & Surgical (GHS)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)
Hospital Room and Board (R&B) (Limit per day, subject to a maximum of 180 days. Aggregated with ICU)	100	150	200	250	300	400	500
Intensive Care Unit (Subject to a maximum of 30 days)	As Charged Subject to Overall Annual Limit						
Hospital Supplies and Services							
Surgical Fees							
Anaesthetic Fees							
Operating Theatre							
In-Hospital Physician Visit (maximum 2 visits per day)							
Second Surgical Opinion							
Day Surgery							
Ambulance Fees							
Daily Cash Allowance at Malaysian Government Hospital (maximum 180 days)	100	100	150	150	200	250	300
Medical Report Reimbursement	100	100	100	100	100	100	100

## Schedule of Benefits

BASIC: Group Hospitalisation & Surgical (GHS)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)
Pre-Hospitalisation Diagnostic Tests (within 60 days before hospitalisation)	As Charged Subject to Overall Annual Limit						
Pre-Hospitalisation Specialist Consultation (within 60 days before hospitalisation)							
Post-Hospitalisation Treatment (within 60 days after hospital discharge)							
Emergency Accidental Outpatient Treatment (maximum 30 days from the date of accident)							
Accidental Dental Treatment (maximum 14 days from the date of accident)							
Emergency Sickness Outpatient Treatment (10pm - 8am)	100	100	100	100	100	100	100
Outpatient Cancer Treatment	As Charged Subject to Overall Annual Limit						
Outpatient Kidney Dialysis Treatment							
Overall Annual Limit (per Person Covered)	20,000	40,000	60,000	80,000	100,000	120,000	140,000
Compassionate Allowance (death due to all causes per Person Covered)	10,000	10,000	10,000	10,000	10,000	10,000	10,000

Note: The R&B and limits for each plan is fixed.

## GTT Optional Riders

Group Personal Accident (GPA)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
Death Due to Accident								
TPD Due to Accident	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Partial and Permanent Disability (PPD) Due to Accident								
<b>Group Partial and Permanent Disability (GPPD)</b>								
PPD Due to All Causes	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
<b>Group Critical Illness (GCI)</b>								
45 Illnesses - Accelerated BSC	5,000	15,000	25,000	50,000	100,000	150,000	200,000	250,000
<b>Group Additional Critical Illness (GACI)</b>								
45 Illnesses - Non Accelerated BSC	5,000	15,000	25,000	50,000	100,000	150,000	200,000	250,000

**Notes:**

1. The predetermined sum covered for each plan is fixed
2. The sum covered, plans count and riders combination may vary based on scheme.
3. GCI and GACI cannot co-exist

## GHS Optional Riders

### Group Outpatient Clinical (GOP)

Benefits	Plan 1 (RM)	Plan 2 (RM)
1. Outpatient General Practitioner (GP) Care	As charged.  Panel Clinics - cashless Non-Panel Clinics - reimbursement basis	
i) Routine Consultation		
ii) Medication		
iii) Injection		
iv) Diagnostic Lab / X-Ray Procedure		
v) Surgical Procedures		
<b>OVERALL ANNUAL GP LIMIT (per Person Covered)</b>	<b>UNLIMITED</b>	
2. Outpatient Specialist (SP) Care	As charged (with "referral**"), subject to Overall Annual SP Limit.  Panel Clinics - cashless Non-Panel Clinics - reimbursement basis	
i) Routine Consultation		
ii) Medication		
iii) Injection		
iv) Diagnostic Lab / X-Ray Procedure		
v) Surgical Procedures		
<b>OVERALL ANNUAL SP LIMIT (per Person Covered)</b>	<b>1,200</b>	<b>1,500</b>

#### Notes:

1. \*Only referral letter from panel clinic is allowed for SP visit
2. Non-Panel Clinics criteria as follows:
  - i. Within residential area
  - ii. Visit is outside of the operating hours i.e 12 am & above
  - iii. Emergency cases only

### Extended Coverage for Covid-19

- Cashless or reimbursement basis for hospitalisation claims due to COVID-19, which the Person Covered has received active treatment as a Category 3, 4 or 5 of COVID-19 patient.
- The coverage shall follow the entitlement limit and term and conditions of GHS.
- The claims payable under Extended COVID-19 Coverage is on cashless or reimbursement basis depends on current arrangement for GHS basic plan.

#### Note:

Category 3, 4, or 5 COVID-19 refers to the specific treatment of COVID-19 disease under Category 3, 4, or 5, which can be referenced to Ministry of Health (MOH) Malaysia guidance for Clinical Management of Confirmed COVID-19 Case.

## Annual Contribution

PRODUCTS	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
<b>GTT</b>								
16-20	17.70	36.30	54.90	101.40	192.40	283.40	374.40	465.40
21-25	17.70	36.30	54.90	101.40	192.40	283.40	374.40	465.40
26-30	17.70	36.30	54.90	101.40	192.40	283.40	374.40	465.40
31-35	17.70	36.30	54.90	101.40	192.40	283.40	374.40	465.40
36-40	19.90	40.90	61.90	114.40	217.40	320.40	423.40	526.40
41-45	31.90	65.50	99.10	183.10	348.10	513.10	678.10	843.10
46-50	55.40	113.80	172.20	318.20	606.20	894.20	1,182.20	1,470.20
51-55	91.70	188.50	285.30	527.30	1,003.30	1,479.30	1,955.30	2,431.30
56-60	151.80	312.00	472.20	872.70	1,661.70	2,450.70	3,239.70	4,028.70
61-65	262.30	538.70	815.10	1,506.10	2,869.10	4,232.10	5,595.10	6,958.10
66-70 *renewal only	435.90	895.70	1,355.50	2,505.00	4,772.00	7,039.00	9,306.00	11,573.00
<b>GPA</b>								
Occupation Class 1	4.90	14.70	24.50	49.00	98.00	147.00	196.00	245.00
Occupation Class 2	4.90	14.70	24.50	49.00	98.00	147.00	196.00	245.00
Occupation Class 3	6.30	18.90	31.50	63.00	126.00	189.00	252.00	315.00
Occupation Class 4	9.50	28.50	47.50	95.00	190.00	285.00	380.00	475.00
<b>GPPD</b>								
16-20	2.90	8.70	14.50	29.00	58.00	87.00	116.00	145.00
21-25	2.90	8.70	14.50	29.00	58.00	87.00	116.00	145.00
26-30	2.90	8.70	14.50	29.00	58.00	87.00	116.00	145.00
31-35	2.90	8.70	14.50	29.00	58.00	87.00	116.00	145.00
36-40	3.30	9.90	16.50	33.00	66.00	99.00	132.00	165.00
41-45	5.40	16.20	27.00	54.00	108.00	162.00	216.00	270.00
46-50	9.40	28.20	47.00	94.00	188.00	282.00	376.00	470.00
51-55	15.20	45.60	76.00	152.00	304.00	456.00	608.00	760.00
56-60	25.20	75.60	126.00	252.00	504.00	756.00	1,008.00	1,260.00
61-65	43.40	130.20	217.00	434.00	868.00	1,302.00	1,736.00	2,170.00
66-70 *renewal only	72.00	216.00	360.00	720.00	1,440.00	2,160.00	2,880.00	3,600.00



## Annual Contribution

PRODUCTS	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	Plan 8 (RM)
<b>GCI</b>								
16-20	1.00	3.00	5.00	10.00	20.00	30.00	40.00	50.00
21-25	1.50	4.50	7.50	15.00	30.00	45.00	60.00	75.00
26-30	2.15	6.45	10.75	21.50	43.00	64.50	86.00	107.50
31-35	3.35	10.05	16.75	33.50	67.00	100.50	134.00	167.50
36-40	5.65	16.95	28.25	56.50	113.00	169.50	226.00	282.50
41-45	9.30	27.90	46.50	93.00	186.00	279.00	372.00	465.00
46-50	15.10	45.30	75.50	151.00	302.00	453.00	604.00	755.00
51-55	24.05	72.15	120.25	240.50	481.00	721.50	962.00	1,202.50
56-60	39.10	117.30	195.50	391.00	782.00	1,173.00	1,564.00	1,955.00
61-65	54.95	164.85	274.75	549.50	1,099.00	1,648.50	2,198.00	2,747.50
66-70 *renewal only	66.70	200.10	333.50	667.00	1,334.00	2,001.00	2,668.00	3,335.00
<b>GACI</b>								
16-20	1.80	5.40	9.00	18.00	36.00	54.00	72.00	90.00
21-25	2.45	7.35	12.25	24.50	49.00	73.50	98.00	122.50
26-30	3.15	9.45	15.75	31.50	63.00	94.50	126.00	157.50
31-35	4.70	14.10	23.50	47.00	94.00	141.00	188.00	235.00
36-40	8.00	24.00	40.00	80.00	160.00	240.00	320.00	400.00
41-45	13.75	41.25	68.75	137.50	275.00	412.50	550.00	687.50
46-50	23.35	70.05	116.75	233.50	467.00	700.50	934.00	1,167.50
51-55	38.40	115.20	192.00	384.00	768.00	1,152.00	1,536.00	1,920.00
56-60	63.55	190.65	317.75	635.50	1,271.00	1,906.50	2,542.00	3,177.50
61-65	95.85	287.55	479.25	958.50	1,917.00	2,875.50	3,834.00	4,792.50
66-70 *renewal only	131.95	395.85	659.75	1,319.50	2,639.00	3,958.50	5,278.00	6,597.50

Note: The contribution rates are not guaranteed and may be revised from time to time upon renewal.

## Group Hospitalisation and Surgical

### 55 age next birthday and below

Takaful Annual Contribution	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)
Employee only	502.00	605.00	829.00	999.00	1,183.00	1,434.00	1,724.00
Employee & Spouse	1,255.00	1,513.00	2,073.00	2,498.00	2,958.00	3,585.00	4,310.00
Employee & Children	1,255.00	1,513.00	2,073.00	2,498.00	2,958.00	3,585.00	4,310.00
Employee & Family	2,008.00	2,420.00	3,316.00	3,996.00	4,732.00	5,736.00	6,896.00

### 56 age next birthday and above

Takaful Annual Contribution	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)
Employee only	1,255.00	1,513.00	2,073.00	2,498.00	2,958.00	3,585.00	4,310.00
Employee & Spouse	3,138.00	3,783.50	5,183.00	6,245.00	7,395.00	8,963.00	10,775.00
Employee & Children	3,138.00	3,783.50	5,183.00	6,245.00	7,395.00	8,963.00	10,775.00
Employee & Family	5,020.00	6,052.00	8,292.00	9,992.00	11,832.00	14,340.00	17,240.00

## Group Outpatient Clinical

Takaful Annual Contribution	Plan 1 (RM)	Plan 2 (RM)
Every Person Covered	580.00	670.00

## Extended Coverage for COVID-19

Takaful Annual Contribution	(RM)
Every Person Covered	195.00

### Note:

1. The contribution rates for GHS & GOP are subject to the Third-Party Administrative (TPA) charge.
2. The contribution rates are not guaranteed and may be revised from time to time upon renewal.



## Rewards you with underwriting surplus and investment profit

With **GET-SME**, 100% of the investment profit (if any) from the Tabarru' Fund will be credited into the participant's bank account. When there is a loss, the losses will remain in the Tabarru' Fund.

Any underwriting surplus (if any) from the Tabarru' Fund after a suitable amount is held back for contingency purposes will be shared among the participants and the Takaful Operator in the ratio of 50:50. Your share of the surplus will be credited into the participant's bank account.

*Note: The underwriting surplus and investment profits are determined yearly.*



## Enjoy Tax Relief

Benefits received from **GET-SME** are generally non-taxable and contributions paid may qualify for tax relief.

*Note: Tax benefits are subject to the Malaysian Income Tax Act 1967 and final decision of the Inland Revenue Board.*



## Fees and Charges

### Upfront Charge (Wakalah Fee)

Upfront Charge is deducted from the contribution paid for distribution related expenses (including agent's commission) and other management expenses.

### Tabarru'

Tabarru' varies by attained age next birthday and occupation class of the Person Covered. The Tabarru' rates may vary depending on the scheme and will be deducted at the beginning of the certificate effective date.

### Third-Party Administrative (TPA) Charge (for GHS and GOP)

TPA charge is the charge payable for the TPA services, and it is the additional charge on top of the contribution paid.

### Stamp Duty

Stamp duty of RM10 will be charged to the Master Certificate.

*Note: The above fees and charges are subject to revision by us providing you with at least 3 months written notice. The revised rates will be effective upon renewal. For further information on the fees and charges, please refer to the Product Disclosure Sheet and certificates issued by the Takaful Operator.*

# Conditions

## Eligibility

- SME companies with 5 - 200 employees are eligible to apply.
- All full time permanent employees who are on active service and their dependants including spouse and children (if applicable) may enrol as Person Covered.
- Minimum and maximum age at entry is specified in the table as follows:

Age at Entry	Member	Spouse	Child
Minimum	16 ANB	16 ANB	14 days
Maximum	65 ANB	65 ANB	19 or 23* ANB
Maximum age at renewal	70 ANB	70 ANB	23 ANB

*Note : \*The maximum age at entry for child can be 23 years ANB provided that the eligible Child must be unemployed, unmarried, and a full time student.*

## Enrolment guidelines

- If dependant benefits are selected for a specific group of employees, all eligible dependants must be enrolled in the same benefit plan as the employees.
- For companies with less than 11 employees or sum covered is more than RM300,000, all eligible employees must complete a health declaration and their coverage is subject to underwriting result.
- Contributions are payable annually in advance by the employer.
- Renewal contributions may be adjusted according to the overall claims experience of the **GET-SME**. Great Eastern Takaful Berhad shall have the rights to accept or reject any application and offer renewal.

# Frequently Asked Questions

**Q** How do I enrol my employees for the GET-SME?

**A** Upon enrolment, you must complete the Group Takaful Proposal Form and provide your employee details in the Enrolment template, subject to minimum number of 5 employees.

**Q** When does my employees' coverage take effect?

**A** Your employees' coverage will take effect on the date when the completed forms and full contribution payment is received by Great Eastern Takaful Berhad ("GETB"), subject to our acceptance.

**Q** What is the eligible waiting period applicable under GET-SME?

**A** **GCI/GACI:** The waiting period for critical illness coverage is thirty (30) days or sixty (60) days; where applicable, after the Effective Date of the rider.

**Critical Illness (with 60 days waiting period)**

1. Cancer - of specified severity and does not cover very early cancers
2. Coronary Artery By-Pass Surgery
3. Heart Attack - of specified severity
4. Serious Coronary Artery Disease
5. Angioplasty and Other Invasive Treatments for Coronary Artery Disease

**GHS:** The eligibility for covered benefits due to illness will only start thirty (30) days after the Effective Date. For Specified Illnesses, hundred and twenty (120) days waiting period applies.

**Extended Coverage for COVID-19:** The waiting period of Extended Coverage for COVID-19 is fourteen (14) days after the Effective Date of the rider.

**Q** What is Pre-existing Illnesses?

**A** Pre-existing Illness means any illness or disability in which a Person Covered has reasonable knowledge of, prior to the Effective Date. A Person Covered may be considered to have reasonable knowledge of a Preexisting Illness where the condition is one for which:

- (a) the Person Covered had received or is receiving treatment; or
- (b) medical advice, diagnosis, care or treatment has been recommended; or
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances

**Q** What is Specified Illnesses?

**A** Specified Illnesses means the following disabilities and its related complications, occurring within the first one hundred twenty (120) days from the Effective Date. However, if there is a break in coverage prior to the expiry of the said one hundred twenty (120) days, a fresh period of one hundred twenty (120) days shall apply again:

- (a) Hypertension, diabetes mellitus or cardiovascular disease;
- (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
- (c) All ear, nose (including sinuses) or throat conditions, excluding flu and sore-throat;
- (d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
- (e) Disease of the reproduction system including endometriosis;
- (f) Vertebro-spinal disorders (including disc) and knee conditions.

# Frequently Asked Questions

**Q** Can I change/ upgrade my employees' benefits?

**A** Yes, change/ upgrade of benefits can be done at any time while the certificate is in forced and is subject to our acceptance.

**Q** Will my employees be covered overseas?

**A** Yes, all benefits provided are applicable worldwide for twenty-four (24) hours a day. If the Person Covered elects to or is referred to be treated outside Malaysia by the attending Registered Medical Practitioner, benefits in respect of the treatment shall be limited to the reasonable and customary medically necessary charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment.

No benefit whatsoever shall be payable for any medical treatment received by the Person Covered outside Malaysia, if the Person Covered resides or travels outside Malaysia for more than ninety (90) consecutive days.

**Q** What are the exclusions under this product?

**A** The Takaful Operator will not pay any benefits under GTT as a result of, including of any of the following whether directly or indirectly due to:

- a) Death during the first certificate year as a result of suicide, while sane or insane;
- b) TPD resulting from self-inflicted injuries, while sane or insane;
- c) TPD that has existed prior to or on the Effective Date;
- d) Terminal Illness has existed prior to or on the Effective Date;
- e) Terminal Illness resulted directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane.

The Takaful Operator will not pay any benefits under GPPD as a result of, including of any of the following whether directly or indirectly due to:

- a) PPD existed prior to or on the Effective Date or on the date of any reinstatement, whichever is later;
- b) Attempted suicide or self-inflicted injuries, while sane or insane;
- c) War or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection.

The Takaful Operator will not pay any benefits under GCI as a result of, including of any of the following whether directly or indirectly due to:

- a) Self-inflicted bodily injuries while sane or insane;
- b) Critical illness that has existed prior to or on the effective date of the rider.

The Takaful Operator will not pay any benefits under GACI as a result of, including of any of the following whether directly or indirectly due to:

- a) Self-inflicted bodily injuries while sane or insane;
- b) Critical illness that has existed prior to or on the effective date of the rider.

The Takaful Operator will not pay any benefits under GPA as a result of, including of any of the following whether directly or indirectly due to:

- a) Suicide, attempted suicide or self-inflicted injuries, while sane or insane;
- b) 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

The Takaful Operator will not pay any Covered Benefits under GHS as a result of, including of any of the following whether directly or indirectly due to:

- a) Any Pre-existing Illness which has been existed before the Effective Date except for:
  - i) the claim that is incurred for a period after one-hundred-twenty (120) days from the Effective Date for Take Over or Renewal Cases.
  - ii) the claim that is incurred for a period after one-hundred-twenty (120) days from the Effective Date for the Person Covered discharged from any Hospitalisation.
- b) Specified Illnesses occurring within the first hundred and twenty (120) days from the Effective Date;
- c) Any medical or physical conditions arising within the Waiting Period.

The Takaful Operator will not pay any Covered Benefits under GOP as a result of, including of any of the following whether directly or indirectly due to:

- a) Physical examination, health check-ups or tests, unless the same is recommended by the Physician in connection with the treatment or diagnosis of a covered disability;
- b) Usage of any preventive vaccination;
- c) Usage of any vitamin, food supplement and herbal cure and anti obesity/weight reducing agents including anyof the counter medication.

The Takaful Operator will not pay any Covered Benefits under Extended COVID-19 Coverage as a result of, including of any of the following whether directly or indirectly due to:

- a) The Person Covered was diagnosed with COVID-19 during the Waiting Period;
- b) The signs and symptoms of COVID-19 manifested or were diagnosed during the Waiting Period;
- c) Where the Hospitalisation of the Person Covered due to COVID-19 occurs after the Waiting Period, but results from or relates to any medical treatment(s), diagnosis, consultation(s) or investigation(s) of the Person Covered by a Physician during Waiting Period.

*Note:*

- a) *For full list of exclusions under this product and its riders, please refer to Product Disclosure Sheet.*
- b) *Take Over shall only apply to the individual Person Covered who were Covered under the previous Certificate at the date of the take over under this Certificate and subsequently who are eligible for this Certificate under these terms and conditions.*

# Important Notices

1. **GET-SME** is a yearly renewable contribution group takaful package product(s) designed to meet the requirements of the small company/organisation (i.e. Small and Medium Enterprise, (SME)) in providing adequate coverage for the employees / members.
2. You should be convinced that this plan will best serve your needs and that the contributions payable under the certificate are affordable by you.
3. If the Contribution for renewal is not paid within the Grace Period of 30 days, the Certificate will lapse.
4. A “free-look period” of 15 days from the **delivery date of the certificate** is given for you to review the suitability of the plan. If the certificate is returned to the Takaful Operator during this period, the Takaful Operator shall refund an amount equal to the amount of contribution paid less medical expenses incurred for medical examinations (if any).
5. You may receive a pro-rated amount of contribution (if any) upon termination or expiry of this plan. No benefit will be payable from Tabarru' Fund.
6. If you switch your certificate from one Takaful Operator to another or if you replace your current certificate with another certificate within the same Takaful Operator, 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 switching or replacement.

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This brochure merely provides general information only and is not a contract of family takaful. You are advised to refer to the Product Disclosure Sheet and sample certificate for detailed features and benefits of the plan before participating in the plan.

GET-SME is a Shariah-compliant product.

If there is a discrepancy between the English and Malay versions of this brochure, the English version shall prevail.



# Appendix I

## List of 45 Critical Illnesses

1.	Alzheimer's Disease/ Severe Dementia	24.	Multiple Sclerosis
2.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	25.	Muscular Dystrophy
3.	Benign Brain Tumor - of specified severity	26.	Paralysis of Limbs
4.	Blindness - permanent and irreversible	27.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
5.	Brain Surgery	28.	Primary Pulmonary Arterial Hypertension - of specified severity
6.	Cardiomyopathy- of specified severity	29.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
7.	Chronic Aplastic Anemia - resulting in Permanent Bone Marrow Failure	30.	Surgery to Aorta
8.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	31.	Systemic Lupus Erythematosus with Severe Kidney Complications
9.	Deafness - permanent and irreversible	32.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
10.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	33.	Terminal Illness
11.	Kidney Failure - requiring dialysis or kidney transplant	34.	Medullary Cystic Disease
12.	End-Stage Liver Failure	35.	Apallic Syndrome (ie. Persistent Vegetative State (PVS))
13.	End-Stage Lung Disease	36.	Poliomyelitis
14.	Full-Blown AIDS	37.	Progressive scleroderma
15.	Fulminant Viral Hepatitis	38.	Creutzfeldt-Jakob disease (CJD) (Mad Cow Disease) - requiring continuous assistance
16.	Heart Valve Surgery	39.	Elephantiasis
17.	HIV Infection Due to Blood Transfusion	40.	Chronic Relapsing Pancreatitis
18.	Loss of Independent Existence	41.	Cancer - of specified severity and does not cover very early cancers
19.	Loss of Speech	42.	Coronary Artery By-Pass Surgery
20.	Third Degree Burns - of specified severity	43.	Heart Attack - of specified severity
21.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	44.	Serious Coronary Artery Disease
22.	Major Organ/ Bone Marrow Transplant	45.	Angioplasty and Other Invasive Treatments for Coronary Artery Disease
23.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms		

# Melindungi Aset Paling Berharga Syarikat Anda

Selain daripada gaji, manfaat pekerja adalah faktor utama yang mempengaruhi seseorang untuk memilih tempat kerja. Suka atau tidak, manfaat pekerja juga sering menjadi titik tumpuan dalam program merekrut dan mengekalkan pekerja anda. Ya, sudah tentu anda mempunyai produk dan servis yang hebat dan jenama yang sedang meningkat naik untuk menarik mana-mana prospek pekerja, namun, bagaimana anda memastikan prospek tersebut menandatangani surat tawaran jika anda tidak menawarkan sekurang-kurangnya pelan perubatan asas? Bagaimanakah anda menarik dan memupuk semangat kesetiaan terhadap syarikat di kalangan pekerja sedia ada anda untuk sama-sama meningkatkan kemajuan syarikat dan mengesepi kejayaan yang lebih cemerlang?

Di Great Eastern Takaful, kami sangat memahami bahawa membina tenaga kerja yang produktif dan sihat adalah salah satu keutamaan anda dan pekerja anda merupakan aset paling berharga di dalam syarikat. Sama ada anda menjalankan perniagaan sekecil 5 orang atau sebesar 200 orang pekerja **GET-SME** kami direka khas untuk anda menyediakan perlindungan perubatan komprehensif kepada pekerja anda dan keluarga mereka. Kembangkan perniagaan anda dengan tenang, kerana pekerja anda akan senantiasa diurus dengan baik.

*Jimatkan masa dan ganjarkan pekerja anda dengan GET-SME kami.*

## Pakej-Pakej Kami untuk Pekerja Anda

### Group Term Takaful



Sediakan jaminan asas kewangan bagi kematian, hilang upaya penuh dan kekal atau penyakit terminal kepada pekerja anda agar keperluan keluarga mereka terjaga.

### Rider-Rider Pilihan

- Group Personal Accident
- Group Critical Illness\*
- Group Additional Critical Illness\*
- Group Partial & Permanent Disability

*\*Rider-rider ini tidak boleh diambil bersama.*

### Group Hospitalisation & Surgical



Hilangkan kebimbangan pekerja anda tentang kos perubatan dan biarkan mereka memberi tumpuan untuk proses pemulihan dengan had tahunan keseluruhan yang tinggi untuk perlindungan penghospitalan.

### Rider-Rider Pilihan

- Group Outpatient Clinical
- Extended Coverage for COVID-19

### Pakej Komprehensif



Lindungi aset berharga syarikat anda dengan menyediakan yang terbaik untuk mereka. Pakej ini menyediakan perlindungan untuk kedua-dua Group Term Takaful dan Group Hospitalisation & Surgical dalam satu sijil.

## Manfaat Group Term Takaful

Pilihan Pelan	Pilih sehingga 8 pelan yang mengikut keperluan dan bajet anda.
Tiada Pengunderaitan Perubatan	Daftar tanpa pengunderaitan perubatan untuk perniagaan yang mempunyai 11-200 orang pekerja yang berumur 65 hari lahir tarikh berikutnya, sehingga RM300,000.
Manfaat Ihsan	Sekiranya berlaku Kematian pada Orang Yang Dilindungi, waris akan menerima jumlah penuh Manfaat Ihsan daripada Dana Tabarru'.
Manfaat Penyakit Terminal	Setelah didiagnos dengan Penyakit Terminal, Orang Yang Dilindungi akan menerima jumlah penuh maksimum sehingga RM100,000.
Manfaat Kematian atau Hilang Upaya Penuh dan Kekal (HUPK)	Sekiranya berlaku Kematian atau HUPK sebelum tempoh luput sijil, Jumlah Perlindungan Asas <sup>1</sup> akan dibayar.
Group Critical Illness (Rider)	Terima sehingga RM250,000 sekiranya didiagnos dengan salah satu daripada 45 penyakit kritikal <sup>2</sup> .

<sup>1</sup> Jumlah Perlindungan Asas dibayar daripada Dana Tabarru'. Dana Tabarru' merujuk kepada kumpulan dana yang disediakan demi kesejahteraan dan menjalin kerjasama di antara peserta-peserta yang digunakan untuk membantu peserta-peserta sekiranya berlaku perkara yang tidak diingini.

<sup>2</sup> Rujuk kepada Lampiran 1 untuk senarai penuh Penyakit Kritikal.

## Group Hospitalisation & Surgical

Pilihan Pelan	Pilih sehingga 7 pelan yang mengikut keperluan dan bajet anda dengan had tahunan keseluruhan sehingga RM140,000.
Tiada Pengunderaitan Perubatan	Daftar tanpa pengunderaitan perubatan bagi perniagaan yang mempunyai 11-200 pekerja yang berumur 65 hari lahir tarikh berikutnya.
Elaun Harian Hospital	Terima elaun harian hospital sehingga RM300 sekiranya dimasukkan ke mana-mana hospital kerajaan Malaysia.
Rawatan Perubatan Pesakit Luar Tanpa Tunai Tanpa Had (Rider)	Nikmati rawatan pesakit luar tanpa tunai di bawah Pengamal Perubatan (GP) di klinik-klinik panel yang dilantik.
Elaun Ihsan	Sekiranya berlaku Kematian pada Orang Yang Dilindungi, warisnya akan menerima jumlah penuh Elaun Ihsan daripada Dana Tabarru'.

## Jadual Manfaat

Asas: Group Term Takaful (GTT)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Kematian	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Hilang Upaya Penuh dan Kekal	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Penyakit Terminal	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000

Asas: Group Hospitalisation & Surgical (GHS)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)
Bilik dan Penginapan Hospital (Had harian, tertakluk pada maksimum 180 hari. Agregat termasuk ICU)	100	150	200	250	300	400	500
Unit Rawatan Rapi (ICU) (tertakluk pada maksimum 30 hari)	Seperti caj yang dikenakan tertakluk kepada Had Tahunan Keseluruhan						
Bekalan dan Khidmat Hospital							
Bayaran Pembedahan							
Yuran Pakar Bius							
Dewan Bedah							
Lawatan Pakar Perubatan dalam Hospital (Maksimum 2 lawatan sehari)							
Pendapat Kedua Pembedahan							
Bayaran Ambulans							
Elaun Tunai Harian di Hospital Kerajaan Malaysia (maksimum 180 hari)	100	100	150	150	200	250	300
Bayaran Balik Laporan Kesihatan	100	100	100	100	100	100	100

## Jadual Manfaat

Asas: Group Hospitalisation & Surgical (GHS)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)
Ujian Diagnostik Sebelum Kemasukan Hospital (dalam tempoh 60 hari sebelum penghospitalan)	Seperti caj yang dikenakan tertakluk kepada Had Tahunan Keseluruhan						
Rundingan Pakar Sebelum Kemasukan Hospital (dalam tempoh 60 hari sebelum penghospitalan)							
Rawatan Selepas Kemasukan Hospital (dalam tempoh 60 hari selepas keluar hospital)							
Rawatan Kemalangan Kecemasan Pesakit Luar (maksimum 30 hari dari tarikh kemalangan)							
Rawatan Pergigian Akibat Kemalangan (maksimum 14 hari dari tarikh kemalangan)							
Rawatan Penyakit Kecemasan Pesakit Luar (10 malam - 8 pagi)	100	100	100	100	100	100	100
Rawatan Kanser Pesakit Luar	Seperti caj yang dikenakan tertakluk kepada Had Tahunan Keseluruhan						
Rawatan Dialisis Buah Pinggang Pesakit Luar							
Had Tahunan Keseluruhan (setiap Orang Yang Dilindungi)	20,000	40,000	60,000	80,000	100,000	120,000	140,000
Elaun Ihsan (Kematian akibat semua sebab bagi setiap satu Orang Yang Dilindungi)	10,000	10,000	10,000	10,000	10,000	10,000	10,000

*Nota: Bilik & Penginapan dan had bagi setiap pelan adalah tetap.*

## Pilihan Rider-Rider

Group Personal Accident (GPA)	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
Kematian Akibat Kemalangan								
HUPK Akibat Kemalangan	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Hilang Upaya Separa dan Kekal (HUSK) Akibat Kemalangan								
<b>Group Partial and Permanent Disability (GPPD)</b>								
HUSK Akibat Semua Sebab	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
<b>Group Critical Illness (GCI)</b>								
45 Penyakit - Mengurangkan Jumlah Perlindungan Asas	5,000	15,000	25,000	50,000	100,000	150,000	200,000	250,000
<b>Group Additional Critical Illness (GACI)</b>								
45 Penyakit - Tidak Mengurangkan Jumlah Perlindungan Asas	5,000	15,000	25,000	50,000	100,000	150,000	200,000	250,000

**Nota:**

1. Jumlah perlindungan yang ditetapkan bagi setiap pelan adalah tetap
2. Jumlah perlindungan, bilangan pelan dan kombinasi rider mungkin berbeza mengikut skim.
3. GCI dan GACI tidak boleh wujud bersama.

## GHS Optional Riders

### Group Outpatient Clinical (GOP)

MANFAAT	Pelan 1 (RM)	Pelan 2 (RM)
1. Rawatan Pesakit Luar (di bawah Pengamal Perubatan) (GP)	Seperti caj yang dikenakan.  Klinik Panel - urusan tanpa tunai Klinik Bukan Panel - secara pembayaran balik	
i) Rundingan Rutin		
ii) Ubat-ubatan		
iii) Suntikan		
iv) Prosedur diagnostik makmal / X-ray		
v) Prosedur Pembedahan		
<b>HAD TAHUNAN KESELURUHAN GP (setiap Orang yang Dilindungi)</b>	<b>TANPA HAD</b>	
2. Rawatan Pesakit Luar (di bawah Pakar Perubatan) (SP)	Seperti caj yang dikenakan (dengan "surat rujukan**"), tertakluk kepada Had Tahunan Keseluruhan SP.  Klinik Panel - urusan tanpa tunai Klinik Bukan Panel - secara pembayaran balik	
i) Rundingan Rutin		
ii) Ubat-ubatan		
iii) Suntikan		
iv) Prosedur diagnostik makmal / X-ray		
v) Prosedur Pembedahan		
<b>HAD TAHUNAN KESELURUHAN SP (setiap Orang yang Dilindungi)</b>	<b>1,200</b>	<b>1,500</b>

#### Nota:

- \*Hanya surat rujukan dari klinik panel sahaja dibenarkan untuk lawatan SP
- Kriteria Klinik Bukan Panel seperti berikut:
  - Dalam kawasan perumahan
  - Lawatan adalah di luar waktu operasi iaitu 12 pagi & ke atas
  - Kes kecemasan sahaja

## Lanjutan Perlindungan untuk Covid-19

- Melalui tanpa tunai atau pembayaran balik untuk penghospitalan akibat COVID-19, yang mana Orang Yang
- Dilindungi telah menerima rawatan aktif sebagai pesakit Kategori 3, 4 atau 5 COVID-19. Perlindungan hendaklah mengikut had kelayakan dan terma dan syarat GHS.
- Tuntutan yang perlu dibayar di bawah Perlindungan COVID-19 yang Dilanjutkan adalah melalui tanpa tunai atau pembayaran balik bergantung pada susunan semasa bagi Pelan Asas GHS.

#### Nota:

Kategori 3, 4, atau 5 COVID-19 merujuk kepada rawatan khusus penyakit COVID-19 di bawah Kategori 3, 4, atau 5, yang boleh dirujuk dalam panduan Kementerian Kesihatan Malaysia (KKM) Bagi Pengurusan Klinikal Kes Disahkan COVID-19.

## Caruman Tahunan

PRODUK	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
<b>GTT</b>								
16-20	17.70	36.30	54.90	101.40	192.40	283.40	374.40	465.40
21-25	17.70	36.30	54.90	101.40	192.40	283.40	374.40	465.40
26-30	17.70	36.30	54.90	101.40	192.40	283.40	374.40	465.40
31-35	17.70	36.30	54.90	101.40	192.40	283.40	374.40	465.40
36-40	19.90	40.90	61.90	114.40	217.40	320.40	423.40	526.40
41-45	31.90	65.50	99.10	183.10	348.10	513.10	678.10	843.10
46-50	55.40	113.80	172.20	318.20	606.20	894.20	1,182.20	1,470.20
51-55	91.70	188.50	285.30	527.30	1,003.30	1,479.30	1,955.30	2,431.30
56-60	151.80	312.00	472.20	872.70	1,661.70	2,450.70	3,239.70	4,028.70
61-65	262.30	538.70	815.10	1,506.10	2,869.10	4,232.10	5,595.10	6,958.10
66-70 *pembaharuan sahaja	435.90	895.70	1,355.50	2,505.00	4,772.00	7,039.00	9,306.00	11,573.00
<b>GPA</b>								
Kelas Pekerjaan 1	4.90	14.70	24.50	49.00	98.00	147.00	196.00	245.00
Kelas Pekerjaan 2	4.90	14.70	24.50	49.00	98.00	147.00	196.00	245.00
Kelas Pekerjaan 3	6.30	18.90	31.50	63.00	126.00	189.00	252.00	315.00
Kelas Pekerjaan 4	9.50	28.50	47.50	95.00	190.00	285.00	380.00	475.00
<b>GPPD</b>								
16-20	2.90	8.70	14.50	29.00	58.00	87.00	116.00	145.00
21-25	2.90	8.70	14.50	29.00	58.00	87.00	116.00	145.00
26-30	2.90	8.70	14.50	29.00	58.00	87.00	116.00	145.00
31-35	2.90	8.70	14.50	29.00	58.00	87.00	116.00	145.00
36-40	3.30	9.90	16.50	33.00	66.00	99.00	132.00	165.00
41-45	5.40	16.20	27.00	54.00	108.00	162.00	216.00	270.00
46-50	9.40	28.20	47.00	94.00	188.00	282.00	376.00	470.00
51-55	15.20	45.60	76.00	152.00	304.00	456.00	608.00	760.00
56-60	25.20	75.60	126.00	252.00	504.00	756.00	1,008.00	1,260.00
61-65	43.40	130.20	217.00	434.00	868.00	1,302.00	1,736.00	2,170.00
66-70 *pembaharuan sahaja	72.00	216.00	360.00	720.00	1,440.00	2,160.00	2,880.00	3,600.00



## Caruman Tahunan

PRODUK	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)	Pelan 8 (RM)
<b>GCI</b>								
16-20	1.00	3.00	5.00	10.00	20.00	30.00	40.00	50.00
21-25	1.50	4.50	7.50	15.00	30.00	45.00	60.00	75.00
26-30	2.15	6.45	10.75	21.50	43.00	64.50	86.00	107.50
31-35	3.35	10.05	16.75	33.50	67.00	100.50	134.00	167.50
36-40	5.65	16.95	28.25	56.50	113.00	169.50	226.00	282.50
41-45	9.30	27.90	46.50	93.00	186.00	279.00	372.00	465.00
46-50	15.10	45.30	75.50	151.00	302.00	453.00	604.00	755.00
51-55	24.05	72.15	120.25	240.50	481.00	721.50	962.00	1,202.50
56-60	39.10	117.30	195.50	391.00	782.00	1,173.00	1,564.00	1,955.00
61-65	54.95	164.85	274.75	549.50	1,099.00	1,648.50	2,198.00	2,747.50
66-70 *pembaharuan sahaja	66.70	200.10	333.50	667.00	1,334.00	2,001.00	2,668.00	3,335.00
<b>GACI</b>								
16-20	1.80	5.40	9.00	18.00	36.00	54.00	72.00	90.00
21-25	2.45	7.35	12.25	24.50	49.00	73.50	98.00	122.50
26-30	3.15	9.45	15.75	31.50	63.00	94.50	126.00	157.50
31-35	4.70	14.10	23.50	47.00	94.00	141.00	188.00	235.00
36-40	8.00	24.00	40.00	80.00	160.00	240.00	320.00	400.00
41-45	13.75	41.25	68.75	137.50	275.00	412.50	550.00	687.50
46-50	23.35	70.05	116.75	233.50	467.00	700.50	934.00	1,167.50
51-55	38.40	115.20	192.00	384.00	768.00	1,152.00	1,536.00	1,920.00
56-60	63.55	190.65	317.75	635.50	1,271.00	1,906.50	2,542.00	3,177.50
61-65	95.85	287.55	479.25	958.50	1,917.00	2,875.50	3,834.00	4,792.50
66-70 *pembaharuan sahaja	131.95	395.85	659.75	1,319.50	2,639.00	3,958.50	5,278.00	6,597.50

Note: The contribution rates are not guaranteed and may be revised from time to time upon renewal.

## Group Hospitalisation and Surgical

Umur 55 tahun hari lahir berikutnya dan ke bawah

Caruman Takaful Tahunan	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)
Pekerja sahaja	502.00	605.00	829.00	999.00	1,183.00	1,434.00	1,724.00
Pekerja & Pasangan	1,255.00	1,513.00	2,073.00	2,498.00	2,958.00	3,585.00	4,310.00
Pekerja & Anak-Anak	1,255.00	1,513.00	2,073.00	2,498.00	2,958.00	3,585.00	4,310.00
Pekerja & Keluarga	2,008.00	2,420.00	3,316.00	3,996.00	4,732.00	5,736.00	6,896.00

Umur 56 tahun hari lahir berikutnya dan ke atas

Caruman Takaful Tahunan	Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)	Pelan 6 (RM)	Pelan 7 (RM)
Pekerja sahaja	1,255.00	1,513.00	2,073.00	2,498.00	2,958.00	3,585.00	4,310.00
Pekerja & Pasangan	3,138.00	3,783.50	5,183.00	6,245.00	7,395.00	8,963.00	10,775.00
Pekerja & Anak-Anak	3,138.00	3,783.50	5,183.00	6,245.00	7,395.00	8,963.00	10,775.00
Pekerja & Keluarga	5,020.00	6,052.00	8,292.00	9,992.00	11,832.00	14,340.00	17,240.00

## Group Outpatient Clinical

Caruman Takaful Tahunan	Pelan 1 (RM)	Pelan 2 (RM)
Setiap Orang Yang Dilindungi	580.00	670.00

## Extended Coverage for COVID-19

Caruman Takaful Tahunan	(RM)
Setiap Orang Yang Dilindungi	195.00

Nota:

1. Kadar caruman untuk GHS & GOP adalah tertakluk kepada caj Pentadbiran Pihak Ketiga (TPA).
2. Kadar caruman adalah tidak dijamin dan mungkin disemak semula dari semasa ke semasa apabila sijil diperbaharui.



## Dapatkan Ganjaran dengan Lebih Pengunderaitan dan Keuntungan Pelaburan

Dengan **GET-SME**, 100% daripada keuntungan pelaburan (jika ada) dari Dana Tabarru' akan dikreditkan ke dalam akaun bank peserta. Apabila ada kerugian, kerugian tersebut akan kekal di dalam Dana Tabarru'.

Sebarang lebihan pengunderaitan (jika ada) daripada Dana Tabarru' setelah melakukan penyelarasan yang sesuai untuk tujuan kecemasan akan dikongsi antara semua peserta dan Pengendali Takaful dengan nisbah 50:50. Bahagian anda daripada lebihan tersebut akan dikreditkan ke dalam akaun bank peserta.

*Nota: Lebihan pengunderaitan dan keuntungan pelaburan akan dikira secara tahunan.*



## Nikmati Pelepasan Cukai

Benefits received from **GET-SME** are generally non-taxable and contributions paid may qualify for tax relief.

*Nota: Pelepasan Cukai tertakluk kepada Akta Cukai Pendapatan Malaysia 1967 dan keputusan muktamad Lembaga Hasil Dalam Negeri.*



## Yuran dan Caj

### Caj Pendahuluan (Yuran Wakalah)

Caj Pendahuluan adalah ditolak daripada caruman yang dibayar untuk perbelanjaan berkaitan pengagihan (termasuk komisen ejen) dan perbelanjaan pengurusan yang lain.

### Tabarru'

Tabarru' berbeza mengikut umur hari lahir tarikh berikutnya, jantina dan kelas pekerjaan Orang Yang Dilindungi. Kadar Tabarru' mungkin berbeza mengikut skim dan akan ditolak pada permulaan tarikh kuat kuasa sijil.

### Caj Pentadbiran Pihak Ketiga (TPA) (untuk GHS dan GOP)

Caj TPA adalah caj yang perlu dibayar untuk perkhidmatan TPA, dan ia adalah caj tambahan yang di atas caruman yang dibayar.

### Duti Setem

Duti setem sebanyak RM10 akan dikenakan kepada Sijil Induk.

*Nota: Yuran dan Caj di atas adalah tertakluk kepada semakan oleh kami dengan memberikan anda sekurang-kurangnya 3 bulan notis bertulis. Kadar yang disemak semula akan berkuat kuasa apabila sijil diperbaharui. Untuk maklumat lanjut mengenai yuran dan caj, sila rujuk pada Risalah Pemberitahuan Produk dan sijil yang dikeluarkan oleh Pengendali Takaful.*

# Syarat-syarat

## Kelayakan

- Syarikat SME yang mempunyai minimum 5 - 200 pekerja layak untuk memohon.
- Semua pekerja tetap yang aktif berkhidmat dan tanggungan mereka termasuk pasangan dan anak-anak (jika berkenaan) boleh memohon sebagai Orang Yang Dilindungi.
- Umur kemasukan minimum dan maksimum adalah seperti yang dinyatakan di dalam jadual berikut:

Umur Kemasukan	Ahli	Pasangan	Anak
Minimum	16 tahun hari lahir berikutnya	16 tahun hari lahir berikutnya	14 hari
Maksimum	65 tahun hari lahir berikutnya	65 tahun hari lahir berikutnya	19 atau 23* tahun hari lahir berikutnya
Umur Maksimum sewaktu Pembaharuan	70 tahun hari lahir berikutnya	70 tahun hari lahir berikutnya	23 tahun hari lahir berikutnya

*Nota: \*Umur kemasukan maksimum bagi anak boleh menjadi 23 tahun hari lahir berikutnya dengan syarat anak yang layak mestilah tidak bekerja, tidak berkahwin dan seorang pelajar sepenuh masa.*

## Garis Panduan Pendaftaran

- Sekiranya pelan tanggungan yang terpilih adalah untuk kumpulan pekerja yang tertentu, semua tanggungan yang layak mestilah mendaftar dengan pelan yang sama dengan pekerja.
- Bagi syarikat yang mempunyai kurang daripada 11 pekerja atau jumlah perlindungan melebihi RM300,000, semua pekerja yang layak mesti melengkapkan deklarasi kesihatan dan perlindungan mereka tertakluk kepada keputusan pengunderaitan.
- Caruman dibayar terlebih dahulu oleh majikan secara tahunan.
- Pembaharuan caruman mungkin tertakluk kepada jumlah keseluruhan pengalaman tuntutan **GET-SME**. Great Eastern Takaful Berhad berhak untuk menerima atau menolak sebarang permohonan dan tawaran pembaharuan.

# Soalan Lazim

**Q** Bagaimanakah cara untuk mendaftarkan pekerja saya bagi GET-SME?

**A** Untuk mendaftar, anda mestilah melengkapkan Borang Cadangan Takaful Berkelompok dan menyediakan butiran pekerja di dalam templat pendaftaran, tertakluk kepada minimum 5 orang pekerja.

**Q** Bilakah perlindungan pekerja saya berkuat kuasa?

**A** Perlindungan pekerja anda akan berkuat kuasa bermula pada tarikh Great Eastern Takaful Berhad (GETB) menerima borang-borang yang lengkap dan caruman penuh, tertakluk kepada penerimaan kami.

**Q** Apakah tempoh menunggu yang diguna pakai di bawah GET-SME?

**A** **GCI/GACI:** Kelayakan untuk perlindungan penyakit kritikal akan bermula tiga puluh (30) hari atau enam puluh (60) hari; yang mana berkenaan, selepas Tarikh Berkuat Kuasa rider.

## **Penyakit Kritikal (60 hari tempoh menunggu)**

1. Kanser – Keterukan Tertentu dan Tidak Melindungi Kanser Tahap Awal
2. Pembedahan Pintasan Arteri Koronari
3. Serangan Jantung – Keterukan Tertentu
4. Penyakit Arteri Koronari Serius
5. Angioplasti dan rawatan invasif lain untuk penyakit arteri koronari

**GHS:** Kelayakan untuk manfaat kemasukan hospital akibat penyakit akan bermula tiga puluh (30) hari selepas Tarikh Berkuat Kuasa. Bagi Penyakit Tertentu, tempoh menunggu selama seratus dua puluh (120) hari akan digunakan.

**Extended Coverage for COVID-19:** Kelayakan untuk perlindungan Extended Coverage for COVID-19 bermula empat belas (14) hari selepas Tarikh Berkuat Kuasa rider.

**Q** Apakah maksud Penyakit Sedia Ada?

**A** Penyakit Sedia Ada bermaksud apa-apa penyakit atau hilang upaya di mana Orang yang Dilindungi mempunyai pengetahuan yang munasabah, sebelum Tarikh Berkuat Kuasa. Orang yang Dilindungi boleh dianggap mempunyai pengetahuan yang munasabah terhadap Penyakit Sedia Ada bagi satu keadaan yang mana:

- (a) Orang yang Dilindungi telah atau sedang menerima rawatan; atau
- (b) nasihat, diagnosis, jagaan atau rawatan perubatan telah disyorkan; atau
- (c) gejala yang jelas dan terang atau yang telah nyata; atau
- (d) kewujudannya adalah jelas kepada orang yang waras dalam keadaan itu.

**Q** Apakah maksud Penyakit Tertentu?

**A** Penyakit Tertentu bermaksud hilang upaya berikut dan komplikasi yang berkaitan dengannya, yang berlaku dalam masa 120 hari pertama dari Tarikh Berkuat Kuasa. Namun, jika tempoh perlindungan terputus sebelum tamat tempoh 120 hari tersebut, tempoh 120 hari yang baru akan dikenakan semula dari tarikh penguatkuasaan semula:

- (a) Hipertensi, diabetes melitus dan penyakit kardiovaskular;
- (b) Semua tumor, kanser, sista, nodul, polip, batu dalam sistem perkumuhan dan biliari;
- (c) Semua penyakit telinga, hidung (termasuk sinus) dan tekak, tidak termasuk flu dan sakit tekak;
- (d) Hernia, hemoroid, fistula, hidrosel, varikosele;
- (e) Endometriosis termasuk penyakit sistem pembiakan;
- (f) Gangguan spinal vertebro (termasuk disk) dan penyakit lutut.

# Soalan Lazim

**Q** Bolehkah saya menukar/ menaiktaraf manfaat pekerja saya?

**A** Ya, penukaran/ naiktaraf manfaat pekerja boleh dilakukan pada bila-bila masa sementara sijil masih berkuat kuasa dan tertakluk kepada penerimaan kami.

**Q** Adakah pekerja saya akan dilindungi di luar Malaysia?

**A** Ya, kesemua manfaat yang disediakan diguna pakai di seluruh dunia, 24 jam sehari. Sekiranya Orang Yang Dilindungi memilih atau dirujuk untuk dirawat oleh Pengamal Perubatan yang Berdaftar di luar Malaysia, manfaat berkenaan dengan rawatan tersebut hanyalah terhad kepada caj perubatan yang munasabah, bersamaan dengan kos rawatan di Malaysia dan tidak termasuk kos pengangkutan ke tempat rawatan.

Tiada manfaat akan dibayar untuk sebarang rawatan perubatan yang diterima oleh Orang Yang Dilindungi di luar Malaysia, sekiranya Orang Yang Dilindungi menetap atau mengembara ke luar Negara lebih daripada 90 hari berturut-turut.

**Q** Apakah pengecualian yang terdapat di bawah pelan ini?

**A** Pengendali Takaful tidak akan membayar sebarang manfaat di bawah GTT disebabkan oleh, termasuk mana-mana daripada yang berikut, sama ada secara langsung atau tidak langsung disebabkan:

- a) Kematian dalam tahun pertama sijil akibat bunuh diri, ketika waras atau tidak waras;
- b) HUPK akibat kecederaan yang dilakukan sendiri, ketika waras atau tidak waras;
- c) HUPK yang sedia wujud sebelum atau pada Tarikh Berkuat Kuasa;
- d) Penyakit Terminal yang sedia wujud sebelum atau pada Tarikh Berkuat Kuasa;
- e) Penyakit Membawa Maut disebabkan oleh mencederakan diri sendiri secara langsung atau tidak langsung (kecuali dalam usaha untuk menyelamatkan nyawa manusia), ketika waras atau tidak waras.

Pengendali Takaful tidak akan membayar sebarang manfaat di bawah GPPD disebabkan oleh, termasuk manamana daripada yang berikut, sama ada secara langsung atau tidak langsung disebabkan:

- a) GPPD sedia ada sebelum atau semasa Tarikh Sijil atau semasa tarikh sebarang pembaharuan, yang mana kemudian;
- b) Percubaan membunuh diri atau kecederaan yang dilakukan sendiri, ketika waras atau tidak waras;
- c) Peperangan atau sebarang tindakan perang, sama ada diisytiharkan atau tidak, aktiviti jenayah, bertugas secara aktif dalam mana-mana angkatan bersenjata, penglibatan langsung dalam mogok, rusuhan dan kekacauan awam atau pemberontakan.

Pengendali Takaful tidak akan membayar sebarang manfaat di bawah GCI disebabkan oleh, termasuk mana-mana daripada yang berikut, sama ada secara langsung atau tidak langsung disebabkan:

- a) Kecederaan badan yang dilakukan sendiri ketika waras atau tidak waras;
- b) Penyakit kritikal yang sedia wujud sebelum atau pada tarikh berkuat kuasa bagi rider ini.

Pengendali Takaful tidak akan membayar sebarang manfaat di bawah GACI disebabkan oleh, termasuk mana-mana daripada yang berikut, sama ada secara langsung atau tidak langsung disebabkan:

- a) Kecederaan badan yang dilakukan sendiri ketika waras atau tidak waras;
- b) Penyakit kritikal yang sedia wujud sebelum atau pada tarikh berkuat kuasa bagi rider ini.

Pengendali Takaful tidak akan membayar sebarang manfaat di bawah GPA disebabkan oleh, termasuk mana-mana daripada yang berikut, sama ada secara langsung atau tidak langsung disebabkan:

- a) Bunuh diri, percubaan membunuh diri atau kecederaan yang dilakukan sendiri, ketika waras atau tidak waras;
- b) Penglibatan dalam pesawat udara selain daripada anak kapal atau sebagai penumpang yang membayar tambang dalam pengendali penerbangan komersil berlesen yang beroperasi pada laluan berjadual yang biasa.

Pengendali Takaful tidak akan membayar sebarang manfaat perlindungan di bawah GHS disebabkan oleh, termasuk mana-mana daripada yang berikut, sama ada secara langsung atau tidak langsung disebabkan:

- a) Penyakit Sedia Ada yang berlaku sebelum Tarikh Berkuat Kuasa kecuali:
  - i) tuntutan yang berlaku selepas seratus dua puluh (120) hari dari Tarikh Berkuat Kuasa bagi kes Pengambilalihan atau Pembaharuan.
  - ii) tuntutan yang berlaku selepas seratus dua puluh (120) hari dari Tarikh Berkuat Kuasa bagi Orang yang Dilindungi yang keluar dari Kemasukan hospital.
- b) Penyakit Tertentu yang berlaku dalam masa seratus dua puluh (120) hari pertama dari Tarikh Berkuat Kuasa;
- c) Sebarang keadaan perubatan atau fizikal yang berlaku dalam Tempoh Menunggu.

Pengendali Takaful tidak akan membayar sebarang manfaat perlindungan di bawah GOP disebabkan oleh, termasuk mana-mana daripada yang berikut, sama ada secara langsung atau tidak langsung disebabkan:

- a) Pemeriksaan fizikal, pemeriksaan kesihatan atau ujian, melainkan jika disarankan oleh Pakar Perubatan yang berkaitan dengan rawatan atau didiagnosis Hilang Upaya yang dilindungi;
- b) Penggunaan vaksin pencegahan;
- c) Penggunaan vitamin, makanan tambahan, ubat herba, anti obesiti / ubat turun berat badan termasuk manamana ubat-ubatan yang lain yang boleh didapati daripada kaunter.

Pengendali Takaful tidak akan membayar sebarang manfaat perlindungan di bawah Extended COVID-19 Coverage disebabkan oleh, termasuk mana-mana daripada yang berikut, sama ada secara langsung atau tidak langsung disebabkan:

- a) Orang yang Dilindungi telah didiagnosis dengan COVID-19 semasa Tempoh Menunggu;
- b) Tanda-tanda dan simptom COVID-19 wujud atau didiagnosis semasa Tempoh Menunggu;
- c) Apabila Kemasukan Hospital Orang yang Dilindungi akibat COVID-19 berlaku selepas Tempoh Menunggu, tetapi hasil daripada atau berkaitan sebarang rawatan perubatan, diagnosis, perundingan atau penyiasatan terhadap Orang yang Dilindungi oleh Pakar Perubatan semasa Tempoh Menunggu.

*Note:*

- a) *Sila rujuk pada Risalah Pemberitahuan Produk untuk senarai penuh pengecualian produk dan rider yang terdapat di bawah pelan ini.*
- b) *Pengambilalihan hanya terpakai kepada Orang yang Dilindungi di bawah Sijil terdahulu pada tarikh pengambilalihan di bawah Sijil ini dan seterusnya layak untuk Sijil ini di bawah terma dan syarat.*

# Notis Penting

1. **GET-SME** merupakan pakej produk takaful berkelompok dengan pembaharuan caruman tahunan yang direka untuk memenuhi keperluan syarikat/ organisasi kecil (iaitu Perusahaan Kecil dan Sederhana (SME)) dalam memberikan perlindungan yang secukupnya kepada pekerja/ ahli.
2. Anda seharusnya yakin bahawa pelan ini akan memenuhi keperluan anda dengan sebaiknya dan caruman yang dibayar di bawah sijil ini adalah jumlah yang anda mampu bayar.
3. Jika Caruman untuk pembaharuan tidak dibayar dalam tempoh tenggang selama 30 hari, Sijil akan luput.
4. “Tempoh rujukan percuma” selama 15 hari **daripada tarikh anda menerima sijil** diberikan kepada anda untuk meneliti kesesuaian pelan. Jika sijil ini dikembalikan kepada Pengendali Takaful dalam tempoh ini, Pengendali Takaful akan mengembalikan suatu jumlah yang bersamaan dengan sebarang caruman yang telah dibayar setelah ditolak sebarang bayaran perubatan untuk pemeriksaan perubatan (jika ada).
5. Anda boleh menerima caruman pro-rata (jika ada) apabila pelan ditamatkan atau telah luput. Tiada manfaat akan dibayar dari Dana Tabarru’.
6. Jika sijil anda beralih daripada satu Pengendali Takaful kepada yang lain atau anda mengganti sijil semasa anda dengan sijil lain dengan Pengendali Takaful yang sama, anda mungkin perlu menghantar permohonan di mana penerimaan cadangan anda adalah tertakluk pada terma dan syarat yang ditetapkan pada masa penukaran atau penggantian.

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Risalah ini adalah untuk maklumat am sahaja dan bukanlah satu kontrak takaful keluarga. Anda dinasihatkan untuk merujuk Risalah Pemberitahuan Produk dan contoh sijil bagi mendapatkan maklumat terperinci berkenaan ciri penting dan manfaat pelan sebelum menyertai pelan ini.

GET-SME merupakan produk yang patuh Syariah.

Jika terdapat percanggahan di antara versi Bahasa Inggeris dan Bahasa Malaysia untuk risalah ini, versi Bahasa Inggeris akan digunapakai.



# Lampiran 1

## Senarai 45 Penyakit Kritikal

1.	Penyakit Alzheimer/ Demensia Teruk	24.	Sklerosis Multipel
2.	Meningitis Bakteria - Mengakibatkan Ketidakupayaan Kekal untuk Melakukan Aktiviti Kehidupan Harian	25.	Distrofi Otot
3.	Tumor Otak Benign - Keterukan Tertentu	26.	Kelumpuhan Anggota
4.	Buta - Kekal dan Tidak Boleh Pulih	27.	Penyakit Parkinson - Mengakibatkan Ketidakupayaan Kekal untuk Melakukan Aktiviti Kehidupan Harian
5.	Pembedahan Otak	28.	Hipertensi Arteri Pulmonari Primer - Keterukan Tertentu
6.	Kardiomiopati - Keterukan Tertentu	29.	Strok/Angin Ahmar - Mengakibatkan Defisit Neurologi Kekal dengan Simptom-Simptom Klinikal Berterusan
7.	Anemia Aplastik Kronik - Mengakibatkan Kegagalan Kekal Sumsum Tulang	30.	Pembedahan Aorta
8.	Koma - Mengakibatkan Defisit Neurologi Kekal dengan Simptom Klinikal yang Berterusan	31.	Lupus Eritematosus Sistemik Dengan Komplikasi Buah Pinggang Yang Teruk
9.	Pekak - Kekal dan Tidak Boleh Pulih	32.	Virus Kurang Daya Tahan Manusia (HIV) dijangkiti melalui Pekerjaan
10.	Ensefalitis - Mengakibatkan Ketidakupayaan Kekal untuk Melakukan Aktiviti Kehidupan Harian	33.	Penyakit Terminal (Membawa Maut)
11.	Kegagalan Buah Pinggang - Memerlukan Dialisis atau Transplan Buah Pinggang	34.	Penyakit Sistik Medular
12.	Kegagalan Hati Tahap Akhir	35.	Sindrom Apallic (iaitu Keadaan Vegetatif Berterusan)
13.	Penyakit Paru-Paru Tahap Akhir	36.	Poliomielititis
14.	AIDS Dengan Gejala Penuh	37.	Skleroderma Progresif
15.	Hepatitis Viral Fulminan	38.	Penyakit Creutzfeldt-Jakob (Penyakit Lembu Gila)
16.	Pembedahan Injap Jantung	39.	Elefantiasis (Penyakit Untut)
17.	Jangkitan HIV Melalui Transfusi Darah	40.	Keradangan Pankreas Berulang dan Kronik
18.	Kehilangan Upaya Hidup Sendiri (Berdikari)	41.	Kanser - Keterukan Tertentu dan Tidak Melindungi Kanser Tahap Awal
19.	Hilang Keupayaan Bertutur	42.	Pembedahan Pintasan Arteri Koronari
20.	Kelecuran Tahap Ketiga - Keterukan Tertentu	43.	Serangan Jantung - Keterukan Tertentu
21.	Trauma Kepala Major (Teruk) - Mengakibatkan Ketidakupayaan Kekal untuk Melakukan Aktiviti Kehidupan Harian	44.	Penyakit Arteri Koronari Serius
22.	Transplan Organ Utama/Sumsum Tulang	45.	Angioplasti dan rawatan invasif lain untuk penyakit arteri koronari
23.	Penyakit Neuron Motor - Defisit neurologi Kekal dengan Simptom Klinikal Berterusan		

## About Great Eastern Takaful Berhad

Great Eastern Takaful Berhad is a Takaful Operator providing coverage for Family Takaful and medical & health takaful plans. The Takaful Operator was established in December 2010 and is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is backed by 2 major institutions in Malaysia, Great Eastern Group, which is the largest and oldest insurance group in Malaysia with over 100 years of experience and Koperasi Angkatan Tentera Malaysia Berhad, one of the largest co-operative societies in Malaysia with more than 140,000 members.

## Mengenai Great Eastern Takaful Berhad

*Great Eastern Takaful Berhad merupakan Pengendali Takaful yang menyediakan perlindungan bagi pelan Takaful Keluarga dan pelan perubatan & kesihatan. Pengendali Takaful ini telah ditubuhkan pada Disember 2010 dan didaftarkan di bawah Akta Perkhidmatan Kewangan Islam 2013 dan dikawal selia oleh Bank Negara Malaysia. Ianya disokong oleh 2 institusi utama di Malaysia, Kumpulan Great Eastern, yang merupakan kumpulan insurans terbesar dan tertua di Malaysia dengan pengalaman melebihi 100 tahun, dan Koperasi Angkatan Tentera Malaysia Berhad, salah satu syarikat koperasi yang terbesar di Malaysia dan mempunyai lebih daripada 140,000 ahli.*

# Mencapai Kejayaan

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