

**Full Schedule of Benefit of i-Medi Shield Rider (Plan Code: J170 – J171)**

Item	Covered Benefits	J170	J171
		T MSHL150 (RM)	T MSHL200 (RM)
		<b>Deductible per disability (from item 1-7): RM 500, RM 1,000 or RM 2,000 or RM 5,000</b>  <b>Deductible amount (except Deductible RM 500) will be reduced by half, subject to no claim of at least 5 years and up to contribution. If there is claim, the deductible amount will revert to its original amount and if there is no claim made for 5 years the certificate is eligible for the reduction again.</b>	
<b>In-Patient Benefit (RM)</b>			
1	<b>Hospital Room and Board*</b> (Limit per day, for unlimited number of days)	150	200
		*Increase 20% of initial R&B every 5 years, subject to no claim (Up to maximum 5 times of increment)	
		As charged, subject to the limit stated above.	
2	<b>Intensive Care Unit</b> (Limit per day, for unlimited number of days)	As charged.	
3	<b>Hospital Supplies and Services</b>	As charged.	
4	<b>Surgical Fees</b>	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 covered.	
5	<b>Operating Theatre</b>		
6	<b>Anaesthetist Fees</b>		
7	<b>In Hospital Physician Visit</b> (2 visits per day)		
<b>Outpatient Benefit (RM)</b>			
8	<b>Pre-Hospitalisation Diagnostic Tests</b> (Within 120days before hospitalisation)	As charged.	
9	<b>Pre-Hospitalisation Specialist</b> (Within 120 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 covered.	
10	<b>Post-Hospitalisation Treatment</b> (Within 180 days after hospital discharge)		
11	<b>Outpatient Day Surgery</b>		
12	<b>Outpatient Cancer Treatment</b>	As charged, subject to Overall Medical Limit during a certificate year	
13	<b>Outpatient Kidney Dialysis Treatment</b>	(Including the cost of consultation, examination tests and take home drugs)	
14	<b>Outpatient Dengue Treatment</b>	As charged.	
15	<b>Outpatient Emergency Accidental Treatment</b> (Limit per certificate year, subject to a maximum of 30 days from the date of accident)	5,000	

<b>Other Benefits (RM)</b>			
16	<b>Ambulance Fees</b>	As charged.	
17	<b>Organ Transplant</b> (limit to once per lifetime as receiver)	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 covered.	
18	<b>Daily-Cash Allowance at Malaysian Government Hospital</b> (Per day, for unlimited number of days)	150	200
19	<b>Intraocular Lens</b>	Up to 1,000 per eye and maximum of 2,000 per lifetime	
20	<b>Daily Guardian*</b> (Per day, subject to a maximum of 180 days in a certificate year)	N/A	200
21	<b>Outpatient General Practitioner Consultation</b>	Unlimited In accordance with the benefit provisions in Outpatient TeleConsult	
22	<b>Supreme Assist</b> (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement	
23	<b>Executive Second Opinion</b>	In accordance with benefit provisions in Executive Second Opinion	
24	<b>Malaysian Tax</b>	Service tax and/or other tax(es) incurred on Covered Benefits, for which a claim is payable; not subject to Overall Annual Limit	
<b>Overall Limits</b>			
25	<b>Overall Medical Limit for Items (1) to (20) (OML)</b> (Based on paid amount)	100,000	200,000
		<i>*Increase 10% of initial OML every 2 years, subject to no claim (Up to maximum 20 times of increment)</i>	
26	<b>Overall Annual Limit (OAL)</b>	No Annual limit (20% co-takaful apply for claim exceeding OML)	
27	<b>Overall Lifetime Limit (OLL)</b>	No Lifetime limit	

**Standard Annual *Tabarru'* Rates of i-Medi Shield Rider for Occupation Class 1&2**

Age Band	Deductible 500				Deductible 1,000			
	Male		Female		Male		Female	
	R&B 150	R&B 200	R&B 150	R&B 200	R&B 150	R&B 200	R&B 150	R&B 200
1 - 5	1,367	1,632	1,367	1,632	1,224	1,462	1,224	1,462
6 - 10	749	895	691	825	686	818	634	755
11 - 15	731	864	672	796	686	809	632	747
16 - 20	775	909	714	837	748	876	690	808
21 - 25	798	936	737	865	770	902	712	834
26 - 30	888	1,037	820	960	854	996	790	923
31 - 35	913	1,065	844	988	880	1,025	815	952
36 - 40	925	1,069	991	1,145	896	1,034	960	1,106
41 - 45	1,172	1,354	1,268	1,464	1,132	1,305	1,224	1,410
46 - 50	1,479	1,711	1,594	1,843	1,424	1,645	1,535	1,772
51 - 55	1,824	2,112	1,963	2,270	1,753	2,028	1,886	2,179
56 - 60	2,386	2,788	2,238	2,613	2,289	2,674	2,146	2,507
61 - 65	3,755	4,401	3,255	3,828	3,593	4,212	3,114	3,664
66 - 70	5,730	6,662	5,665	6,589	5,475	6,367	5,413	6,297
71 - 75	5,743	6,673	5,750	6,682	5,483	6,372	5,489	6,381
76 - 80	7,033	8,195	6,762	7,885	6,712	7,824	6,452	7,528
81 - 85	8,016	9,343	7,708	8,990	7,649	8,919	7,354	8,581
86 - 90	9,494	11,066	9,129	10,647	9,057	10,562	8,708	10,161
91 - 95	10,883	12,686	10,466	12,206	10,381	12,107	9,981	11,647
96 - 98	12,319	14,358	11,845	13,814	11,749	13,701	11,296	13,180

Note: Loading of 25% and 50% will be imposed for Occupation Class 3 and 4 respectively.

**Standard Annual *Tabarru'* Rates of i-Medi Shield Rider for Occupation Class 1&2**

Kumpulan Umur	Deduktible 2,000				Deduktible 5,000			
	Lelaki		Perempuan		Lelaki		Perempuan	
	R&B 150	R&B 200	R&B 150	R&B 200	R&B 150	R&B 200	R&B 150	R&B 200
1 - 5	936	1,119	936	1,119	286	346	286	346
6 - 10	549	655	507	605	242	288	226	268
11 - 15	585	689	539	637	360	421	334	391
16 - 20	683	798	631	737	534	621	497	576
21 - 25	704	823	652	762	547	636	509	591
26 - 30	778	906	720	840	595	689	553	641
31 - 35	802	933	744	867	619	716	576	668
36 - 40	827	952	885	1,018	663	757	707	807
41 - 45	1,040	1,197	1,124	1,293	820	938	883	1,011
46 - 50	1,305	1,505	1,405	1,621	1,015	1,165	1,091	1,253
51 - 55	1,602	1,851	1,723	1,989	1,234	1,421	1,326	1,526
56 - 60	2,086	2,438	1,956	2,286	1,591	1,862	1,492	1,746
61 - 65	3,266	3,834	2,829	3,334	2,461	2,903	2,129	2,522
66 - 70	4,967	5,781	4,911	5,718	3,716	4,337	3,673	4,289
71 - 75	4,969	5,781	4,975	5,789	3,702	4,319	3,707	4,325
76 - 80	6,081	7,098	5,844	6,827	4,522	5,300	4,342	5,094
81 - 85	6,928	8,089	6,660	7,781	5,146	6,036	4,942	5,801
86 - 90	8,201	9,577	7,884	9,211	6,085	7,139	5,843	6,861
91 - 95	9,399	10,976	9,034	10,557	6,968	8,177	6,691	7,857
96 - 98	10,636	12,420	10,223	11,945	7,880	9,248	7,566	8,886

Note: Loading of 25% and 50% will be imposed for Occupation Class 3 and 4 respectively.

Note: Please read this Product Disclosure Sheet before you decide to take up <i-Medi Shield Rider>. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad (“Takaful Operator”, “Us”, “We”, “Our”)  
 Name of Product : <i-Medi Shield Rider>  
 Date : <dd/mm/yyyy>

**1. What is this product about?**

i-Medi Shield Rider is a contribution paying rider that provides coverage for hospitalisation and surgical expenses incurred due to illness or accidental injury, in excess of the deductible amount, where applicable. The deductible amount is a fixed amount of RM<500/1,000/2,000/5,000> that must be paid by you per disability (up to 90 days) before any eligible expenses are payable by Us. There is no Overall Annual limit for this rider, where for claim amount exceeding the Overall Medical Limit, 20% co-takaful will be applicable.

**2. What are the Shariah concepts applicable?**

- **Tabarru’**: means a portion of the Contribution allocated into the Tabarru’ Fund as donation for the purpose of mutual help and assistance to fellow Participants in need.
- **Wakalah bi al-Ujrah**: means the contract of agency where Participant appoints Us to manage the Tabarru’ Fund. We are entitled to receive fees as pre-agreed at the beginning of the contract upon the services rendered.
- **Ju’alah**: means compensation for a given service, where the Underwriting Surplus is shared among Participants and Us based on a pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any.
- **Mudharabah**: We act as an Entrepreneur (Mudharib) that manages the Tabarru’ Fund and Participants as Capital Provider (Rabbul Mal):
  - (i) Profit sharing on the investment return of Tabarru’ Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any.
  - (ii) Profit on the investment return of Participant’s Individual Account (“PIA”) based on pre-agreed ratio according to the basic plan the rider is attached to, which is distributed after each financial year and will be credited back in PIA, if any.
- **Qard (Loan)**: means an interest-free loan provided by Us in the event of deficit in the Tabarru’ Fund. The Qard is repayable from the future Underwriting Surplus of the Tabarru’ Fund.

**3. What are the covers / benefits provided?**

The benefits under this plan are as follows:

Description	Amount Payable (RM) / Plan
<b>Optional Contribution Paying Riders</b>	
<p><b>i-Medi Shield Rider (&lt;T MSHL150 / T MSHL200 / T MSHL300&gt;)</b>                      Upon hospitalisation and surgery incurred due to illness or accidental injury, this rider shall pay the hospitalisation and surgical expenses in excess of the deductible amount, where applicable. The deductible amount is a fixed amount of RM&lt;500/1,000/2,000/5,000&gt; that must be paid by you per disability/expenses (up to 90 days) before any eligible expenses are payable by Us. There is no Overall Annual limit for this rider, where for claim amount exceeding the Overall Medical Limit, 20% co-takaful will be applicable.</p>	<p style="text-align: center;"><b>R&amp;B: &lt;T MSHL150/ T MSHL200/ T MSHL300&gt;</b></p> <p><u>If T MSHL150 is selected:</u></p> <p>For every 5 years, the R&amp;B will Increase by 20% up to maximum R&amp;B of RM300, subject to no claim.</p> <p>For every 2 years, the Overall Medical Limit (OML) will increase by 10% up to maximum OML of RM300,000, subject to no claim.</p> <p><u>If T MSHL200 is selected:</u></p>

<p>Please refer to the Schedule of Benefit for details of the benefits.</p> <p><i>Duration of cover: &lt;Term of Rider&gt; years or upon termination, whichever occurs first.</i></p>	<p>For every 5 years, the R&amp;B will increase by 20% up to maximum R&amp;B of RM400, subject to no claim.</p> <p>For every 2 years, the Overall Medical Limit (OML) will increase by 10% up to maximum OML of RM600,000, subject to no claim.</p>
---	---

*Note: Terms and conditions apply. Please read the Benefit Illustration and Certificate, which include product and riders' benefits, where applicable. It is important to select a plan and its attachable riders that suit your protection needs.*

The benefit(s) payable under eligible certificate/product is (are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Great Eastern Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**4. How much contribution do I have to pay?**

Please refer to communication pack on the estimated regular Contribution that you have to pay

*Note: The contribution rate is applicable to standard risks. The contribution and certificate terms may vary depending on Our underwriting requirements.*

**5. What are the fees and charges that I have to pay?**

- **Upfront Charge** (unallocated contributions) is deducted according to the percentage of contribution paid (less Service Tax and/or other taxes, if any), to pay for distribution related expenses including intermediary's commission and management expenses including stamp duty of RM10. Upfront Charge will be deducted from the PIA. You are advised to refer to the Benefit Illustration or Takaful Certificate.
- Note also that the agent may also be entitled to production bonus (10% of the first-year contribution - except for i-Saver PIA Rider) provided the agent meets the qualifying criteria set by Us.
- **Tabarru'** is deducted monthly from the PIA, for the purpose of providing protection and meeting claims on the events/risks covered under the Takaful Certificate. The Tabarru' may increase as you grow older. The Tabarru' and contribution rates may vary by attained age next birthday, gender, smoker status and occupation class, where applicable, at each certificate anniversary. Details of Tabarru' and other charges for this plan are given in the Benefit Illustration and/or certificate. The Tabarru' and contribution may be non-guaranteed and may vary from time to time. We reserve the right to revise the Tabarru' and contribution by giving at least 30 days (for Medical and Health Takaful (MHT) benefit) and 3 months (for other than MHT benefit) prior written notice, where the revision (if any) will aim to reflect Our claim experience, cost of medical treatment, advancement in medical technology, or other justified circumstances. Such changes will be applicable to all certificates regardless of the individual claim experience.
- **Contribution** quoted in Question 4 above may be subjected to service tax and/or other tax(es), if applicable.

*Note: This list is non-exhaustive. Please refer to the certificate for more details on the fees and charges under this plan and the respective attachable riders.*

**6. What are some of the key terms and conditions that I should be aware of?**

**General Terms & Conditions**

- **Importance of Disclosure** – you must disclose all material facts such as your medical conditions (where applicable) and state your age correctly.
- **Free-Look Period** – you may cancel your rider by returning the certificate to Us within fifteen (15) days after the certificate has been delivered to you. We shall refund an amount that equals the contribution paid less the medical expenses incurred, if any, for the medical examinations.
- **Grace Period** – a grace period of thirty (30) days from each contribution due date is given for you to pay the contributions.
- **Claims Procedures** – claims forms can be obtained from Our website. Proof of claim must be accepted and approved by Us to facilitate payment of any benefit. In the event of claim, it is advisable to notify Us immediately.

- **Waiting Period** – the eligibility for covered benefits due to illness will only start 30 days after the effective date or reinstatement date of the attached rider(s), whichever is later. For specified illness, 120 days waiting period applies. No Waiting Period for inpatient or outpatient accident emergency.
- **Coordination of Benefits** – We will provide compensation on a proportionate basis if you have any other hospitalisation coverage on reimbursement basis with Us or other provider, or if you are receiving compensation from other sources for injury or illness or disease.
- **Residence Overseas** – no benefit 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 90 consecutive days.
- **Overseas Treatment** – if Person Covered chooses to, or is referred to be treated outside of Malaysia, benefits in respect of the treatment shall be limited to the reasonable and customary charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment.
- **Deductible Amount** – We will reimburse / pay the eligible expenses per disability incurred for all covered benefits, in excess of the deductible amount of RM<500/1,000/2,000/5,000> as stated above and in the Schedule of Benefit in the Certificate.
- **Co-Takaful** – you will have to pay 20% of the total medical cost beyond the total Overall Medical Limit for <T MSHL150/ T MSHL200/ T MSHL300>.

*Note: This list is non-exhaustive. Please refer to the certificate for more details on the fees and charges under this plan and the respective attachable riders.*

#### 7. What are the major exclusions under this Certificate?

- Pre-existing illness.
- Specified illness occurring within first 120 days from the effective date of this rider.
- Any medical treatment outside Malaysia, if you reside or travel outside Malaysia for more than 90 consecutive days.
- Maternity.
- Congenital abnormalities.
- Accidental injuries or illnesses arising from racing.
- Cosmetic or plastic surgery.
- Dental work or treatment oral surgery.

*Note: This list is non-exhaustive. Please refer to the certificate for the full list of limitations and exclusions under this plan and the respective attachable riders.*

#### 8. Can I cancel my Certificate?

Yes, you may cancel your rider by giving a written notice to Us. Upon cancellation of the rider, the benefits under the rider will cease and the surrender value of your rider, which is part of PIA, will be returned to you upon termination of basic plan.

#### 9. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that you inform Us of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner. You may also do and update your nomination via our online customer portal *i-Get In Touch* at [igetintouch.greateastertakaful.com](http://igetintouch.greateastertakaful.com).

#### 10. Where can I get further information?

Should you require additional information about Family Takaful and Medical and Health Takaful, please refer to [www.mycoverage.my](http://www.mycoverage.my).

If you have any enquiries, please contact Us at:

**GREAT EASTERN TAKAFUL BERHAD 201001032332 (916257-H)**

(A Takaful Operator registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Head Office : Level 3, Menara Great Eastern,  
303, Jalan Ampang,  
50450 Kuala Lumpur.

Tel : (603) 4259 8338

Fax : (603) 4259 8808

Careline : 1 300 13 8338

E-mail : [i-greatcare@greateastertakaful.com](mailto:i-greatcare@greateastertakaful.com)

Website : [www.greateasterntakaful.com](http://www.greateasterntakaful.com)

**11. Other similar types of cover available**

You may check with your intermediary or contact Us directly for other similar types of cover currently available.

**IMPORTANT NOTICE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD SATISFY YOURSELF THAT THE CONTRIBUTION PAYABLE UNDER THE CERTIFICATE IS THE AMOUNT THAT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND DISCUSS WITH THE INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

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

The information provided in this disclosure sheet is valid as at **<dd/mm/yyyy>**.