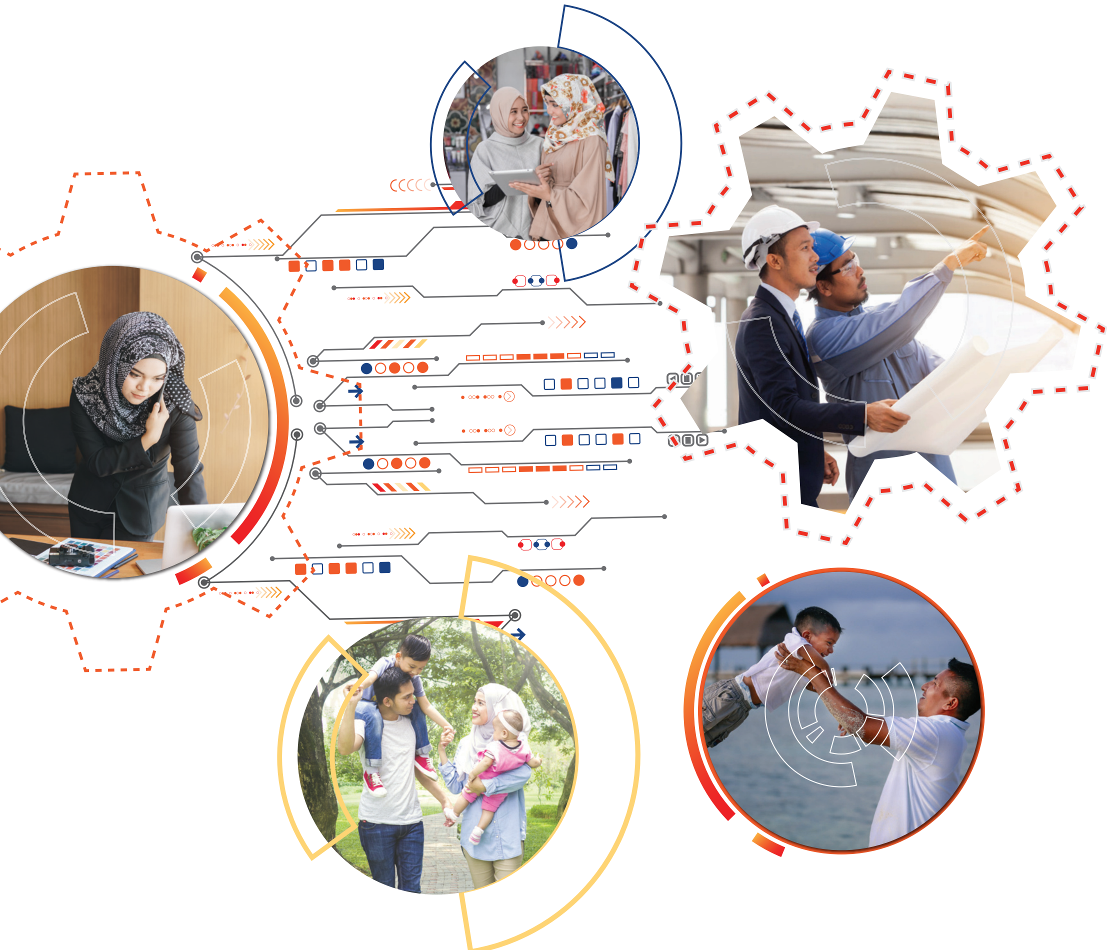
GROUP SME PACKAGE

Protecting Your Company's Greatest Assets



Sum Covered of up to RM500,000

No underwriting for 11-150 employees up to RM300,000

Choose up to 3 Packages

Great Eastern TAKAFUL

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 a lean team of 10 or 150 strong, our **Group SME Package** 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 flexible Group SME Package.

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 Rider

- Group Outpatient Clinical

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 11–150 employees 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, the following shall be payable: • Basic Sum Covered (BSC)[1] • The total value available from the Participant's Individual Account (PIA)[2] (if any)
Group Critical Illness (Rider)	Receive up to RM250,000 upon diagnosis of one of 45 Critical Illnesses[3].

[1] *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.*

[2] *Participant's Individual Account (PIA) refers to the account into which the contribution and underwriting surplus (if any) and/or investment profit (if any) arising shall be allocated.*

[3] *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 11-150 employees.
Hospital Daily Allowance	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.

This page is intentionally left blank

Schedule of Benefits

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	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.

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 Partial and Permanent Disability (PPD) Due to Accident	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Group Partial and Permanent Disability (GPPD)								
PPD Due to All Causes	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Group Critical Illness (GCI)								
45 Illnesses -Accelerated BSC	5,000	15,000	25,000	50,000	100,000	150,000	200,000	250,000
Group Additional Critical Illness (GACI)								
45 Illnesses -Non Accelerated BSC	5,000	15,000	25,000	50,000	100,000	150,000	200,000	250,000

Notes:
- *The predetermined sum covered for each plan is fixed*
- *The sum covered, plans count and riders combination may vary based on scheme.*

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		
OVERALL ANNUAL GP LIMIT (per Person Covered)	**UNLIMITED**	
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		
OVERALL ANNUAL SP LIMIT (per Person Covered) Per Annum	**1,200**	**1,500**

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)
GTT								
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
GPA								
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
GPPD								
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)
GCI								
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
GACI								
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.

Group Hospitalisation and Surgical

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	910.00	1,247.00	1,908.00	2,748.00	3,516.00
Employee & Spouse	1,255.00	1,512.50	2,275.00	3,117.50	4,770.00	6,870.00	8,790.00
Employee & Children	1,255.00	1,512.50	2,275.00	3,117.50	4,770.00	6,870.00	8,790.00
Employee & Family	2,008.00	2,420.00	3,640.00	4,988.00	7,632.00	10,992.00	14,064.00

Group Outpatient Clinical

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

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.

Rewards You with Underwriting Surplus and Investment Profit

With **Group SME Package**, 100% of the investment profit or loss (if any) from the PIA will be credited into or debited from your PIA. 100% of the investment profit (if any) from the Tabarru' Fund will be credited into the PIA. 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 your PIA.

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

Enjoy Tax Relief

Benefits received from **Group SME Package** 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 monthly at the beginning of each certificate month.

Third-Party Administrative (TPA) Charge (for GHS and GOP)
TPA charge is the charge payable for the TPA services, and it is inclusive in 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 - 150 employees are eligible to apply.
- All full time permanent employees who are on active service and their spouses (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 and their dependant (if any) 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 **Group SME Package.** 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 Group SME Package?
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 Group SME Package?
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.

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 Pre-existing 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.

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.

Frequently Asked Questions

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) 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 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.

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. **Group 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. 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 contributions paid.
4. You may receive the remaining amount in PIA (if any) upon termination or expiry of this plan, which may be less than the total allocated contribution into the PIA. No benefit will be payable from Tabarru' Fund.
5. The amount of PIA will be based on actual performance of the fund and is not guaranteed. The investment risk under this plan will be borne by you and the benefits may be less than the total contributions contributed to the funds.
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.

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.

Group SME Package 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 1

List of 45 Critical Illnesses

1.	Alzheimer's Disease/ Severe Dementia
2.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
3.	Benign Brain Tumor - of specified severity
4.	Blindness - permanent and irreversible
5.	Brain Surgery
6.	Cardiomyopathy- of specified severity
7.	Chronic Aplastic Anemia - resulting in Permanent Bone Marrow Failure
8.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms
9.	Deafness - permanent and irreversible
10.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living
11.	Kidney Failure - requiring dialysis or kidney transplant
12.	End-Stage Liver Failure
13.	End-Stage Lung Disease
14.	Full-Blown AIDS
15.	Fulminant Viral Hepatitis
16.	Heart Valve Surgery
17.	HIV Infection Due to Blood Transfusion
18.	Loss of Independent Existence
19.	Loss of Speech
20.	Third Degree Burns - of specified severity
21.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
22.	Major Organ/ Bone Marrow Transplant
23.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms

24.	Multiple Sclerosis
25.	Muscular Dystrophy
26.	Paralysis of Limbs
27.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
28.	Primary Pulmonary Arterial Hypertension - of specified severity
29.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
30.	Surgery to Aorta
31.	Systemic Lupus Erythematosus with Severe Kidney Complications
32.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
33.	Terminal Illness
34.	Medullary Cystic Disease
35.	Apallic Syndrome (ie. Persistent Vegetative State (PVS)
36.	Poliomyelitis
37.	Progressive scleroderma
38.	Creutzfeldt-Jakob disease (CJD) (Mad Cow Disease) - requiring continuous assistance
39.	Elephantiasis
40.	Chronic Relapsing Pancreatitis
41.	Cancer - of specified severity and does not cover very early cancers
42.	Coronary Artery By-Pass Surgery
43.	Heart Attack - of specified severity
44.	Serious Coronary Artery Disease
45.	Angioplasty and Other Invasive Treatments for Coronary Artery Disease

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 mengecapi 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 10 orang atau sebesar 150 orang pekerja, **Group SME Package** 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 Group SME Package fleksibel 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 Pilihan

- Group Outpatient Clinical

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 11-150 orang pekerja sehingga RM300,000.
Manfaat Ihsan	Sekiranya berlaku Kematian pada Orang Yang Dilindungi, warisnya 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, sejumlah manfaat akan dibayar: • Jumlah Perlindungan Asas[1] • Jumlah di dalam Akaun Individu Peserta (PIA[2]) (jika ada)
Group Critical Illness (Rider)	Terima sehingga RM250,000 sekiranya didiagnos dengan salah satu daripada 45 penyakit kritikal[3].

[1] *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.*

[2] *Akaun Individu Peserta (PIA) merujuk kepada akaun yang mana caruman dan lebihan pengunderaitan (jika ada) dan/atau keuntungan pelaburan (jika ada) yang terhasil akan diperuntukkan.*

[3] *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 11-150 pekerja.
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'.

Muka surat ini sengaja ditinggalkan kosong

Jadual Manfaat

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	30,000	50,000	100,000	100,000	100,000	100,000	100,000
Manfaat Ihsan	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	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 Hilang Upaya Separa dan Kekal (HUSK) Akibat Kemalangan	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Group Partial and Permanent Disability (GPPD)								
HUSK Akibat Semua Sebab	10,000	30,000	50,000	100,000	200,000	300,000	400,000	500,000
Group Critical Illness (GCI)								
45 Penyakit - Mengurangkan Jumlah Perlindungan Asas	5,000	15,000	25,000	50,000	100,000	150,000	200,000	250,000
Group Additional Critical Illness (GACI)								
45 Penyakit - Tidak Mengurangkan Jumlah Perlindungan Asas	5,000	15,000	25,000	50,000	100,000	150,000	200,000	250,000

Nota:
- *Jumlah perlindungan yang ditetapkan bagi setiap pelan adalah tetap*
- *Jumlah perlindungan, bilangan pelan dan kombinasi rider mungkin berbeza mengikut skim.*

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		
HAD TAHUNAN KESELURUHAN GP (setiap Orang yang Dilindungi)	**TANPA HAD**	
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		
HAD TAHUNAN KESELURUHAN SP (setiap Orang yang Dilindungi)	**1,200**	**1,500**

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)
GTT								
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
GPA								
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
GPPD								
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)
GCI								
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
GACI								
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

Nota: Kadar caruman tidak dijamin dan mungkin berubah dari semasa ke semasa.

Group Hospitalisation and Surgical

Caruman 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	910.00	1,247.00	1,908.00	2,748.00	3,516.00
Pekerja & Pasangan	1,255.00	1,512.50	2,275.00	3,117.50	4,770.00	6,870.00	8,790.00
Pekerja & Anak-Anak	1,255.00	1,512.50	2,275.00	3,117.50	4,770.00	6,870.00	8,790.00
Pekerja & Keluarga	2,008.00	2,420.00	3,640.00	4,988.00	7,632.00	10,992.00	14,064.00

Group Outpatient Clinical

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

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.

Dapatkan Ganjaran dengan Lebihan Pengunderaitan dan Keuntungan Pelaburan

Dengan **Group SME Package**, 100% daripada keuntungan atau kerugian pelaburan (jika ada) daripada PIA akan dikreditkan ke dalam atau didebitkan daripada PIA anda. 100% daripada keuntungan pelaburan (jika ada) dari Dana Tabarru 'akan dikreditkan semula ke dalam PIA. 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 semula ke dalam PIA.

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

Nikmati Pelepasan Cukai

Manfaat yang diterima daripada **Group SME Package** secara umumnya tidak dikenakan cukai dan caruman yang dibayar mungkin layak mendapat pelepasan cukai.

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 secara bulanan pada permulaan setiap bulan sijil.

Caj Pentadbiran Pihak Ketiga (TPA) (untuk GHS dan GOP)
Caj TPA adalah caj yang perlu dibayar untuk perkhidmatan TPA, dan ia termasuk dalam 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 - 150 pekerja layak untuk memohon.
- Semua pekerja tetap yang aktif berkidmat dan pasangan (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 11 orang pekerja atau jumlah perlindungan melebihi RM300,000, semua pekerja yang layak dan tanggungan mereka (jika ada) 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 **Group SME Package.** Great Eastern Takaful Berhad berhak untuk menerima atau menolak sebarang permohonan dan tawaran pembaharuan.

Soalan Lazim

S: Bagaimanakah cara untuk mendaftarkan pekerja saya bagi Group SME Package?
J: Untuk mendaftar, anda mestilah melengkapkan Borang Cadangan Takaful Berkelompok dan menyediakan butiran pekerja di dalam templat pendaftaran, tertakluk kepada minimum 5 orang pekerja.

S: Bilakah perlindungan pekerja saya berkuat kuasa?
J: 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.

S: Apakah tempoh menunggu yang diguna pakai di bawah Group SME Package?
J: **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.

S: Apakah maksud Penyakit Sedia Ada?
J: 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.

S: Apakah maksud Penyakit Tertentu?
J: 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.

S: Bolehkah saya menukar/ menaiktaraf manfaat pekerja saya?
J: Ya, penukaran/ naiktaraf manfaat pekerja boleh dilakukan pada bila-bila masa sementara sijil masih berkuat kuasa dan tertakluk kepada penerimaan kami.

Soalan Lazim

S: Adakah pekerja saya akan dilindungi di luar Malaysia?

J: 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.

S: Apakah pengecualian yang terdapat di bawah pelan ini?

J: 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) 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 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.

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. **Group SME Package** 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. "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 tidak diperuntukkan.
4. Anda boleh menerima baki jumlah di dalam PIA (jika ada) apabila pelan ditamatkan atau telah luput, yang mungkin kurang daripada jumlah caruman yang diperuntukkan ke dalam PIA. Tiada manfaat akan dibayar dari Dana Tabarru'.
5. Jumlah di dalam PIA adalah berdasarkan prestasi sebenar dana dan tidak dijamin. Risiko pelaburan di bawah pelan ini akan ditanggung oleh anda dan jumlah PIA mungkin berkurangan daripada jumlah caruman yang dicarum ke dalam dana.
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.

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.

Group SME Package 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
2.	Meningitis Bakteria - Mengakibatkan Ketidakupayaan Kekal untuk Melakukan Aktiviti Kehidupan Harian
3.	Tumor Otak Benign - Keterukan Tertentu
4.	Buta - Kekal dan Tidak Boleh Pulih
5.	Pembedahan Otak
6.	Kardiomiopati - Keterukan Tertentu
7.	Anemia Aplastik Kronik - Mengakibatkan Kegagalan Kekal Sumsum Tulang
8.	Koma - Mengakibatkan Defisit Neurologi Kekal dengan Simptom Klinikal yang Berterusan
9.	Pekak - Kekal dan Tidak Boleh Pulih
10.	Ensefalitis - Mengakibatkan Ketidakupayaan Kekal untuk Melakukan Aktiviti Kehidupan Harian
11.	Kegagalan Buah Pinggang - Memerlukan Dialisis atau Transplan Buah Pinggang
12.	Kegagalan Hati Tahap Akhir
13.	Penyakit Paru-Paru Tahap Akhir
14.	AIDS Dengan Gejala Penuh
15.	Hepatitis Viral Fulminan
16.	Pembedahan Injap Jantung
17.	Jangkitan HIV Melalui Transfusi Darah
18.	Kehilangan Upaya Hidup Sendiri (Berdikari)
19.	Hilang Keupayaan Bertutur
20.	Kelecuran Tahap Ketiga - Keterukan Tertentu
21.	Trauma Kepala Major (Teruk) - Mengakibatkan Ketidakupayaan Kekal untuk Melakukan Aktiviti Kehidupan Harian
22.	Transplan Organ Utama/Sumsum Tulang
23.	Penyakit Neuron Motor - Defisit neurologi Kekal dengan Simptom Klinikal Berterusan

24.	Sklerosis Multipel
25.	Distrofi Otot
26.	Kelumpuhan Anggota
27.	Penyakit Parkinson - Mengakibatkan Ketidakupayaan Kekal untuk Melakukan Aktiviti Kehidupan Harian
28.	Hipertensi Arteri Pulmonari Primer - Keterukan Tertentu
29.	Strok/Angin Ahmar - Mengakibatkan Defisit Neurologi Kekal dengan Simptom-Simptom Klinikal Berterusan
30.	Pembedahan Aorta
31.	Lupus Eritematosus Sistemik Dengan Komplikasi Buah Pinggang Yang Teruk
32.	Virus Kurang Daya Tahan Manusia (HIV) dijangkiti melalui Pekerjaan
33.	Penyakit Terminal (Membawa Maut)
34.	Penyakit Sistik Medular
35.	Sindrom Apallic (iaitu Keadaan Vegetatif Berterusan)
36.	Poliomielitis
37.	Skleroderma Progresif
38.	Penyakit Creutzfeldt-Jakob (Penyakit Lembu Gila)
39.	Elefantiasis (Penyakit Untut)
40.	Keradangan Pankreas Berulang dan Kronik
41.	Kanser - Keterukan Tertentu dan Tidak Melindungi Kanser Tahap Awal
42.	Pembedahan Pintasan Arteri Koronari
43.	Serangan Jantung - Keterukan Tertentu
44.	Penyakit Arteri Koronari Serius
45.	Angioplasti dan rawatan invasif lain untuk penyakit arteri koronari

This plan is underwritten by/*Pelan ini ditajajamin oleh:*

Great Eastern Takaful Berhad. 201001032 332 (916257-H)
Level 3, Menara Great Eastern
303 Jalan Ampang, 50450 Kuala Lumpur.

Start a conversation with us today.

greateasterntakaful.com
greateasterntakaful
greateasterntakaful

www.greateasterntakaful.com

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.

PERBANKAN ISLAM

MEMBER PIDM

Great Eastern Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Great Eastern Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Great Eastern Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

AHLI PIDM

Great Eastern Takaful Berhad ialah ahli Perbadanan Insurans Deposit Malaysia (PIDM). Sebagai ahli PIDM, sebahagian daripada manfaat yang dilindungi di bawah sijil takaful yang ditawarkan oleh Great Eastern Takaful Berhad dilindungi daripada kehilangan sebahagian atau kesemua manfaat takaful oleh PIDM, sekiranya berlaku kegagalan Pengendali Takaful. Untuk maklumat lanjut mengenai had dan skop perlindungan ini, sila dapatkan risalah maklumat PIDM daripada Great Eastern Takaful Berhad atau layari laman web PIDM (www.pidm.gov.my) atau hubungi talian bebas tol PIDM (1-800-88-1266).

For more information, kindly contact:
Untuk maklumat lanjut, sila hubungi:

Printed November 2019