

Great Bizcare

Underwritten by:  **Great Eastern**
A member of the OCBC Group

Great Digitalized Group Medical Insurance for SME Employees!



Starting yearly as low as

RM28*

per employee

Your hard-built Small or Medium-sized Enterprise (SME) deserves the best. We're here with custom insurance solutions, crafted to shield your venture from the unexpected. With our SME insurance, you focus on growth while we handle the rest.



Easy Entry
**Min. 11
Employees**



**No Medical
Underwriting**
For a Group of 11
& Above Employees



**Waiver of
Pre-Existing Conditions***
Applicable to
Medical Inpatient Benefit



Life Coverage
Optional Add-on :
36 Critical Illness or
Group Personal Accident



Hassles-free
Hospital Admission



Cashless
Clinic Treatment / Admission



Max. Entry Age
64 years old

Disclaimer : MetaFin® users have the option to directly self-sign up for the mSME Solutions Program in the MetaFin Digital Platform. This program is underwritten by Great Eastern Life Assurance (Malaysia) Berhad, and the enrollment process is facilitated by authorised insurance agency, Quantum Secure Sdn. Bhd. The information herein may not fully reflect the context of the product disclosure sheet and full terms of the policy. Please refer to the documents for a detailed description of the product's features and the conditions under which any claims are made. MetaFin® is not liable for misinterpretation of product benefits and claim conditions as described in the policy wording sheet and product disclosure sheet.

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD is a member of  . The benefit(s) payable under eligible certificate is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD or PIDM (visit www.pidm.gov.my).

Terms and conditions apply: *The pricing refers to the Group Term Life basic benefit under the lowest plan.

Authorised Insurance Agency : Underwritten By : Digital Platform :

Quantum Secure Sdn. Bhd.

 **Great Eastern**
A member of the OCBC Group

MetaFin®
DIY DIGITAL PLATFORM

Group Yearly Renewable Term Assurance

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
	(RM)					
Death / Total and Permanent Disability / Partial and Permanent Disability	300,000	200,000	150,000	100,000	50,000	20,000
Terminal Illness	100,000	100,000	50,000	30,000	15,000	10,000
Funeral Expenses (all causes)	5,000	4,000	3,000	2,000	1,500	1,000
Optional Riders						
Group Accelerated Living Assurance Rider (GALA)	150,000	100,000	75,000	50,000	25,000	10,000
Group Personal Accident Rider (GPA)	300,000	200,000	150,000	100,000	50,000	20,000

Important Note :

- Group Term Life is compulsory as part of the enrollment basics.
- The Sum Assured is payable upon diagnosis of Terminal Illness expected to cause death within 12 months, and the Assured Member must no longer be receiving active treatment, other than for pain relief.
- Group Personal Accident (GPA) benefits are payable for death, Total Permanent Disability (TPD), or permanent disablement directly caused by an accident.
- Terms and conditions apply.

List of 36 Critical Illnesses

Covered under **Group Accelerated Living Assurance Rider (GALA)** Optional Rider

01. Alzheimer's Disease / Severe Dementia	19. Heart Valve Surgery
02. Angioplasty And Other Invasive Treatments for Coronary Artery Disease*	20. HIV Infection due to Blood Transfusion
03. Bacterial Meningitis - resulting in Permanent inability to perform Activities of Daily Living	21. Kidney Failure - requiring dialysis or kidney transplant
04. Benign Brain Tumour - of specified severity	22. Loss of Independent Existence
05. Blindness - Permanent and Irreversible	23. Loss of Speech
06. Brain Surgery	24. Major Head Trauma - resulting in Permanent inability to perform Activities of Daily Living
07. Cancer - of specified severity and does not cover very early cancers	25. Major Organ / Bone Marrow Transplant
08. Cardiomyopathy - of specified severity	26. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms
09. Chronic Aplastic Anaemia - resulting in Permanent Bone Marrow Failure	27. Multiple Sclerosis
10. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	28. Muscular Dystrophy
11. Coronary Artery By - Pass Surgery	29. Paralysis of Limbs
12. Deafness - Permanent and Irreversible	30. Parkinson's Disease - resulting in Permanent inability to perform Activities of Daily Living
13. Encephalitis - resulting in Permanent inability to perform Activities of Daily Living	31. Primary Pulmonary Arterial Hypertension of specified severity
14. End-Stage Liver Failure	32. Serious Coronary Artery Disease
15. End-Stage Lung Disease	33. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
16. Full-blown AIDS	34. Surgery to Aorta
17. Fulminant Viral Hepatitis	35. Systemic Lupus Erythematosus with Severe Kidney Complications
18. Heart Attack - of specified severity	36. Third Degree Burns - of specified severity

Authorised Insurance Agency :

Underwritten By :

Digital Platform :

Quantum Secure Sdn. Bhd.



Group Yearly Renewable Hospitalisation and Surgical Policy

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	(RM)				
Overall Annual Limit (<i>per Policy Year</i>)	150,000	60,000	50,000	40,000	30,000
Hospital Room and Board (<i>up to 180 days</i>)	400	300	250	200	150
Intensive Care Unit (<i>up to 30 days</i>)					
Hospital Supplies and Services					
Surgical Fees					
Anaesthetist Fees					
Operating Theatre Fees					
In-Hospital Physician Visit (<i>up to 180 days</i>)					
Pre-Hospitalisation Diagnostic Services (<i>within 60 days before hospitalisation</i>)					
Pre-Hospital Specialist Consultation (<i>within 60 days before hospitalisation</i>)					
Second Surgical Opinion					
Post-Hospitalisation Treatment (<i>within 60 days after discharge</i>)					
Emergency Accidental Outpatient Treatment (<i>within 24 hours after the accident & follow-up up to 60 days</i>)					
Emergency Accidental Dental Treatment (<i>within 24 hours after the accident & follow-up up to 14 days</i>)					
Day Surgery					
Ambulance Fees					
Outpatient Cancer Treatment					
Outpatient Kidney Dialysis Treatment					
Medical Report Fee Reimbursement	100	100	100	100	100
Emergency Sickness Outpatient Treatment (<i>10:00pm - 8:00am</i>)	100	100	100	100	100
Outpatient Physiotherapy Treatment (<i>per Policy Year</i>)	5,000	5,000	5,000	5,000	5,000
Overall Maximum Limit for Malaysian Government Hospital Admission	150,000	60,000	50,000	40,000	30,000
Daily Cash Allowance at Malaysian Government Hospital (<i>up to 180 days</i>)	100	100	100	80	60
Compassionate Allowance (<i>all causes</i>)	5,000	5,000	5,000	5,000	5,000
Emergency Medical Evacuation (<i>Supreme Assist Emergency Medical Assistance Services</i>)					

As charged.
Subject to Reasonable and Customary Charges.*

In accordance with the benefit provisions in the Policy

Group Comprehensive Outpatient Clinical Rider (Optional)

Benefits	Plan 1	Plan 2
Outpatient General Practitioner (GP) Care		
Panel GP Clinic Visit		
Emergency Non-Panel GP Clinic Visit	Cashless As Charged	Cashless As Charged
Pap Smear at Panel GP Clinic (<i>max per policy year</i>)		
Child immunisation (<i>preventive vaccination</i>)		
Overseas coverage (<i>reimbursement basis</i>)	RM60 per visit	RM60 per visit
Flu vaccination (<i>reimbursement basis</i>)	RM60 per visit (<i>max 1 visit per year</i>)	RM60 per visit (<i>max 1 visit per year</i>)
Overall General Practitioner Limit	UNLIMITED	UNLIMITED
Outpatient Specialist Care		
Outpatient Specialist Care		
Specialist Visit - with referral from Panel GP Clinic		
Child immunisation (<i>preventive vaccination</i>)		
Mammogram (<i>once a year</i>)		
Outpatient Diagnostic Services - with referral from Panel GP Clinic or Specialist	As Charged (Cashless) with referral	As Charged (Cashless) with referral
Overseas coverage (<i>reimbursement basis</i>)	RM150 per visit	RM150 per visit
Overall Specialist / Diagnostic Services Limit (<i>maximum per member per year</i>)	RM2,000	RM1,200

Important Note :

The plan chosen for Spouse and Dependent must be the same as the employee. Terms and conditions apply.

Authorised Insurance Agency :

Underwritten By :

Digital Platform :

Quantum Secure Sdn. Bhd.



Eligible Age (Age Nearest Birthday)

Benefits		Minimum Entry Age	Maximum Entry Age	Maximum Renewable Age	Expiry Age
Employee					
GTL (Death / TPD [^] / PPD [^] / TI)					
Optional Rider to GTL	GALA GPA	17 years old	64 years old	69 years old	70 years old
GHS					
Optional Rider to GHS	OPC				
Dependant : Spouse					
GHS		17 years old	64 years old	69 years old	70 years old
Optional Rider to GHS	OPC				
Dependant : Child*					
GHS		15 days	23 years old	23 years old	24 years old
Optional Rider to GHS	OPC				

Headcounts

Group size at policy inception	Group Term Life	Group Hospitalisation & Surgical
Minimum		11 employees
Maximum		150 employees

Waiting Period (Group Hospitalisation & Surgical)

Conditions	Waiting Period
Any Disability (except for injury)	30 days
Specified Illness	120 days
Pre-existing conditions*	The waiting period is waived if the company has not held a policy within the past 365 days before enrolling with Great Eastern. Otherwise, a waiting period of 120 days applies.

Important Note :

- a) A group of 5 - 10 employees is required to complete a Personal Health Declaration Form and is subject to underwriting.

SME Submission Requirements :

1. Application Form
2. Letter of Authorization
3. CTC Form 13 / 58, 9, 24, 49, Sect 58 (if any)
For those Non-Malaysian Directors, please provide Nationality, Date of Birth & Gender
4. Deed of Indemnity (on the client's letterhead)
5. Members Listing in excel file for policy issuance
6. Direct Credit Facility Form
7. E-Invoice Implementation required information

Schedule of Compensation For Partial and Permanent Disability (PPD)

No.	Benefits	Percentage of Compensation of the Assured Member's Sum Assured (%)
01.	Loss of arm at shoulder	100
02.	Loss of arm between shoulder and elbow	100
03.	Loss of arm at elbow	100
04.	Loss of arm between elbow and wrist	100
05.	Loss of hand at wrist	100
06.	Loss of leg at hip	100
07.	Loss of leg between knee and hip	100
08.	Loss of leg below knee	100
09.	Loss of eye - whole	100
10.	Loss of eye - sight of both eyes	100
11.	Complete and irrecoverable loss of sight in one eye except for perception of light	50
12.	Loss of lens of eye	50
13.	Loss of hearing - both ears	75
	- one ear	15
14.	Loss of speech	50
15.	Loss of four fingers and thumb of one hand	50
16.	Loss of four fingers	40
17.	Loss of thumb - both phalanges	25
	- one phalanx	10
18.	Loss of index finger - three phalanges	10
	- two phalanges	8
	- one phalanx	4
19.	Loss of middle finger - three phalanges	6
	- two phalanges	4
	- one phalanx	2
20.	Loss of ring finger - three phalanges	5
	- two phalanges	4
	- one phalanx	2
21.	Loss of little finger - three phalanges	4
	- two phalanges	3
	- one phalanx	2
22.	Loss of metacarpals - first or second (additional)	3
	- third, fourth or fifth (additional)	2
23.	Loss of toes - all	15
	- great, both phalanges	5
	- great, one phalanx	2
	- other than great, if more than one toe lost each	1

Schedule of Compensation For Group Personal Accident (GPA)

Section	Loss	Benefit - % Sum Assured
A.	Death	100
B.	Total And Permanent Disability	100
C.	Permanent Disablement	100
	Loss of arm at shoulder	100
	Loss of arm between shoulder and elbow	100
	Loss of arm at elbow	100
	Loss of arm between elbow and wrist	100
	Loss of hand at wrist	100
	Loss of leg at hip	100
	Loss of leg between knee and hip	100
	Loss of leg below knee	100
	Loss of eye - whole	100
	Loss of eye - sight of both eyes	100
	Complete and irrecoverable loss of sight in one eye except for perception of light	50
	Loss of lens of eye	50
	Loss of hearing - both ears	75
	- one ear	15
	Loss of speech	50
	Loss of four fingers and thumb of one hand	50
	Loss of four fingers	40
	Loss of thumb - both phalanges	25
	- one phalanx	10
	Loss of index finger - three phalanges	10
	- two phalanges	8
	- one phalanx	4
	Loss of middle finger - three phalanges	6
	- two phalanges	4
	- one phalanx	2
	Loss of ring finger - three phalanges	5
	- two phalanges	4
	- one phalanx	2
	Loss of little finger - three phalanges	4
	- two phalanges	3
	- one phalanx	2
	Loss of metacarpals - first or second (additional)	3
	- third, fourth or fifth (additional)	2
	Loss of toes - all	15
	- great, both phalanges	5
	- great, one phalanx	2
	- other than great, if more than one toe lost each	1

How Much Does It Cost You In Total?

Group Yearly Renewable Hospitalisation and Surgical Policy

Insured Member(s)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	(RM)				
Employee only	1,195.00	987.00	847.00	739.00	641.00
Employee & Spouse	2,980.00	2,460.00	2,110.00	1,840.00	1,595.00
Employee & Child	2,995.00	2,475.00	2,125.00	1,855.00	1,610.00
Employee & Family	4,780.00	3,948.00	3,388.00	2,956.00	2,564.00

Group Comprehensive Outpatient Clinical Rider (Optional)

	Plan 1 (RM)	Plan 2 (RM)
Per Insured Member	883.00	748.00

Group Yearly Renewable Term Assurance

Attained Age Next Birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
	(RM)					
Basic Benefits : Death / Total and Permanent Disability / Partial and Permanent Disability / Terminal Illness / Funeral Expenses (all causes)						
17 - 35	408.00	272.00	204.00	136.00	68.00	27.20
36 - 40	546.00	364.00	273.00	182.00	91.00	36.40
41 - 45	867.00	578.00	433.50	289.00	144.50	57.80
46 - 50	1,473.00	982.00	736.50	491.00	245.50	98.20
51 - 55	2,445.00	1,630.00	1,222.50	815.00	407.50	163.00
56 - 60	4,026.00	2,684.00	2,013.00	1,342.00	671.00	268.40
61 - 65	6,945.00	4,630.00	3,472.50	2,315.00	1,157.50	463.00
66 - 69*	9,234.00	6,156.00	4,617.00	3,078.00	1,539.00	615.60
Basic Benefits + Optional rider : Group Accelerated Living Assurance Rider (GALA)						
17 - 35	492.00	328.00	246.00	164.00	82.00	32.80
36 - 40	771.00	514.00	385.50	257.00	128.50	51.40
41 - 45	1,281.00	854.00	640.50	427.00	213.50	85.40
46 - 50	2,130.00	1,420.00	1,065.00	710.00	355.00	142.00
51 - 55	3,405.00	2,270.00	1,702.50	1,135.00	567.50	227.00
56 - 60	5,535.00	3,690.00	2,767.50	1,845.00	922.50	369.00
61 - 65	9,237.00	6,158.00	4,618.50	3,079.00	1,539.50	615.80
66 - 69*	12,336.00	8,224.00	6,168.00	4,112.00	2,056.00	822.40
Basic Benefits + Optional rider : Group Personal Accident Rider (GPA)						
17 - 35	744.00	496.00	372.00	248.00	124.00	49.60
36 - 40	882.00	588.00	441.00	294.00	147.00	58.80
41 - 45	1,203.00	802.00	601.50	401.00	200.50	80.20
46 - 50	1,809.00	1,206.00	904.50	603.00	301.50	120.60
51 - 55	2,781.00	1,854.00	1,390.50	927.00	463.50	185.40
56 - 60	4,362.00	2,908.00	2,181.00	1,454.00	727.00	290.80
61 - 65	7,281.00	4,854.00	3,640.50	2,427.00	1,213.50	485.40
66 - 69*	9,570.00	6,380.00	4,785.00	3,190.00	1,595.00	638.00
Basic Benefits + Optional riders : Group Accelerated Living Assurance Rider (GALA) Group Personal Accident Rider (GPA)						
17 - 35	828.00	552.00	414.00	276.00	138.00	55.20
36 - 40	1,107.00	738.00	553.50	369.00	184.50	73.80
41 - 45	1,617.00	1,078.00	808.50	539.00	269.50	107.80
46 - 50	2,466.00	1,644.00	1,233.00	822.00	411.00	164.40
51 - 55	3,741.00	2,494.00	1,870.50	1,247.00	623.50	249.40
56 - 60	5,871.00	3,914.00	2,935.50	1,957.00	978.50	391.40
61 - 65	9,573.00	6,382.00	4,786.50	3,191.00	1,595.50	638.20
66 - 69*	12,672.00	8,448.00	6,336.00	4,224.00	2,112.00	844.80

Important Note :

* Pricing table for reference only; excludes service tax and stamp duty.

** Terms and conditions apply.

Authorised Insurance Agency :

Underwritten By :

Digital Platform :

Quantum Secure Sdn. Bhd.

