Full Schedule of Benefit of i-Medi Shield Link Rider (Plan Code: J164 – J167)

<table>
<tr><th rowspan="3">Item</th><th rowspan="3">Covered Benefits</th><th>J164</th><th>J165</th><th>J166</th><th>J167</th></tr>
<tr><th>IL MSHL
100</th><th>IL MSHL
150</th><th>IL MSHL
200</th><th>IL MSHL
300</th></tr>
<tr><th colspan="4">Deductible per disability (from item 1-7): RM 500, RM1,000, RM 2,000 or RM 5,000
Deductible amount (except Deductible RM500) will be reduced by half, subject to no claim of at least 5 years and up to date basic plan 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</th></tr>
<tr><td colspan="6">In-Patient Benefit (RM)</td></tr>
<tr><td rowspan="3">1</td><td rowspan="3">Hospital Room and Board*
(Limit per day, for unlimited number of days)</td><td>100</td><td>150</td><td>200</td><td>300</td></tr>
<tr><td colspan="4">*Increase 20% of initial R&B every 5 years, subject to no claim
(Up to maximum 5 times of increment)</td></tr>
<tr><td colspan="4">As charged, subject to the limit stated above.</td></tr>
<tr><td>2</td><td>Intensive Care Unit
(Limit per day, for unlimited number of days)</td><td colspan="4">As charged.</td></tr>
<tr><td>3</td><td>Hospital Supplies and Services</td><td colspan="4" rowspan="5">As charged.

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.</td></tr>
<tr><td>4</td><td>Surgical Fees</td></tr>
<tr><td>5</td><td>Operating Theatre</td></tr>
<tr><td>6</td><td>Anaesthetist Fees</td></tr>
<tr><td>7</td><td>In Hospital Physician Visit (2 visits per day)</td></tr>
<tr><td colspan="6">Outpatient Benefit (RM)</td></tr>
<tr><td>8</td><td>Pre-Hospitalisation Diagnostic Tests
(Within 120 days before hospitalisation)</td><td colspan="4" rowspan="4">As charged.

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.</td></tr>
<tr><td>9</td><td>Pre-Hospitalisation Specialist
(Within 120 days before hospitalisation)</td></tr>
<tr><td>10</td><td>Post-Hospitalisation Treatment
(Within 180 days after hospital discharge)</td></tr>
<tr><td>11</td><td>Outpatient Day Surgery</td></tr>
<tr><td>12</td><td>Outpatient Cancer Treatment</td><td colspan="4" rowspan="2">As charged, subject to Overall Medical Limit during a certificate year (Including the cost of consultation, examination tests and take home drugs)</td></tr>
<tr><td>13</td><td>Outpatient Kidney Dialysis Treatment</td></tr>
<tr><td>14</td><td>Outpatient Dengue Treatment</td><td colspan="4">As charged.</td></tr>
<tr><td>15</td><td>Outpatient Emergency Accidental Treatment
(Limit per certificate year, subject to a maximum of 30 days from the date of accident)</td><td colspan="4">5,000</td></tr>
</table>

<table>
<tr><th colspan="6">Other Benefits (RM)</th></tr>
<tr><td>16</td><td>Ambulance Fees</td><td colspan="4" rowspan="2">As charged.

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.</td></tr>
<tr><td>17</td><td>Organ Transplant
(limit to once per lifetime as receiver)</td></tr>
<tr><td>18</td><td>Daily-Cash Allowance at Malaysian Government Hospital
(Per day, for unlimited number of days)</td><td>100</td><td>150</td><td>200</td><td>300</td></tr>
<tr><td>19</td><td>Intraocular Lens</td><td colspan="4">Up to 1,000 per eye and maximum of 2,000 per lifetime</td></tr>
<tr><td>20</td><td>Daily Guardian*
(Per day, subject to a maximum of 180 days in a certificate year)</td><td colspan="2">N/A</td><td>200</td><td>300</td></tr>
<tr><td>21</td><td>Supreme Assist
(Emergency Medical Assistance Services)</td><td colspan="4">In accordance with the benefit provisions in Supreme Assist agreement</td></tr>
<tr><td>22</td><td>Executive Second Opinion</td><td colspan="4">In accordance with benefit provisions in Executive Second Opinion</td></tr>
<tr><td>23</td><td>Malaysian Tax</td><td colspan="4">Service tax and/or other tax(es) incurred on Covered Benefits, for which a claim is payable; not subject to Overall Medical Limit</td></tr>
<tr><th colspan="6">Overall Limits</th></tr>
<tr><td rowspan="2">24</td><td rowspan="2">Overall Medical Limit for Items (1) to (20) (OML)
(Based on paid amount)</td><td>60,000</td><td>100,000</td><td>200,000</td><td>250,000</td></tr>
<tr><td colspan="4">*Increase 10% of initial OML every 2 years, subject to no claim
(up to maximum 200% of initial OML)</td></tr>
<tr><td>25</td><td>Overall Annual Limit (OAL)</td><td colspan="4">No Annual limit
(20% co-takaful apply for claim exceeding OML)</td></tr>
<tr><td>26</td><td>Overall Lifetime Limit (OLL)</td><td colspan="4">No Lifetime limit</td></tr>
</table>

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

Entry Age Band	500 Deductible							
	Male				Female			
	R&B 100	R&B 150	R&B 200	R&B 300	R&B 100	R&B 150	R&B 200	R&B 300
1 - 5	1,317	1,367	1,632	1,732	1,317	1,367	1,632	1,732
6 - 10	728	749	895	938	670	691	825	868
11 - 15	709	731	864	907	651	672	796	839
16 - 20	753	775	909	952	693	714	837	880
21 - 25	777	798	936	979	715	737	865	907
26 - 30	867	888	1,037	1,080	798	820	960	1,003
31 - 35	891	913	1,065	1,107	823	844	988	1,031
36 - 40	903	925	1,069	1,112	970	991	1,145	1,188
41 - 45	1,150	1,172	1,354	1,396	1,247	1,268	1,464	1,507
46 - 50	1,458	1,479	1,711	1,753	1,573	1,594	1,843	1,886
51 - 55	1,803	1,824	2,112	2,154	1,942	1,963	2,270	2,313
56 - 60	2,365	2,386	2,788	2,831	2,216	2,238	2,613	2,656
61 - 65	3,733	3,755	4,401	4,443	3,233	3,255	3,828	3,871
66 - 70	5,708	5,730	6,662	6,705	5,644	5,665	6,589	6,632
71 – 75	5,728	5,743	6,673	6,703	5,735	5,750	6,682	6,712
76 – 80	7,018	7,033	8,195	8,225	6,747	6,762	7,885	7,915
81 – 85	8,001	8,016	9,343	9,373	7,693	7,708	8,990	9,020
86 – 90	9,479	9,494	11,066	11,096	9,114	9,129	10,647	10,677
91 – 95	10,868	10,883	12,686	12,716	10,451	10,466	12,206	12,236
96 – 98	12,304	12,319	14,358	14,388	11,830	11,845	13,814	13,844

Entry Age Band	1,000 Deductible							
	Male				Female			
	R&B 100	R&B 150	R&B 200	R&B 300	R&B 100	R&B 150	R&B 200	R&B 300
1 - 5	1,174	1,224	1,462	1,562	1,174	1,224	1,462	1,562
6 - 10	665	686	818	861	612	634	755	798
11 - 15	665	686	809	852	610	632	747	790
16 - 20	726	748	876	919	669	690	808	850
21 - 25	749	770	902	945	691	712	834	877
26 - 30	833	854	996	1,039	768	790	923	966
31 - 35	858	880	1,025	1,068	793	815	952	994
36 - 40	875	896	1,034	1,077	938	960	1,106	1,149
41 - 45	1,110	1,132	1,305	1,348	1,202	1,224	1,410	1,453
46 - 50	1,403	1,424	1,645	1,688	1,513	1,535	1,772	1,815
51 - 55	1,732	1,753	2,028	2,070	1,865	1,886	2,179	2,222
56 - 60	2,267	2,289	2,674	2,717	2,125	2,146	2,507	2,549
61 - 65	3,571	3,593	4,212	4,255	3,093	3,114	3,664	3,707
66 - 70	5,453	5,475	6,367	6,410	5,391	5,413	6,297	6,340
71 – 75	5,468	5,483	6,372	6,402	5,474	5,489	6,381	6,411
76 – 80	6,697	6,712	7,824	7,854	6,437	6,452	7,528	7,558
81 – 85	7,634	7,649	8,919	8,949	7,339	7,354	8,581	8,611
86 – 90	9,042	9,057	10,562	10,592	8,693	8,708	10,161	10,191
91 – 95	10,366	10,381	12,107	12,137	9,966	9,981	11,647	11,677
96 – 98	11,734	11,749	13,701	13,731	11,281	11,296	13,180	13,210

Entry Age Band	2,000 Deductible							
	Male				Female			
	R&B 100	R&B 150	R&B 200	R&B 300	R&B 100	R&B 150	R&B 200	R&B 300
1 - 5	886	936	1,119	1,219	886	936	1,119	1,219
6 - 10	528	549	655	698	486	507	605	648
11 - 15	563	585	689	732	518	539	637	679
16 - 20	661	683	798	841	610	631	737	780
21 - 25	683	704	823	866	630	652	762	805
26 - 30	757	778	906	949	698	720	840	883
31 - 35	781	802	933	976	722	744	867	910
36 - 40	805	827	952	995	863	885	1,018	1,061
41 - 45	1,018	1,040	1,197	1,240	1,102	1,124	1,293	1,336
46 - 50	1,283	1,305	1,505	1,548	1,384	1,405	1,621	1,663
51 - 55	1,580	1,602	1,851	1,894	1,702	1,723	1,989	2,032
56 - 60	2,065	2,086	2,438	2,481	1,935	1,956	2,286	2,329
61 - 65	3,244	3,266	3,834	3,877	2,808	2,829	3,334	3,377
66 - 70	4,946	4,967	5,781	5,824	4,889	4,911	5,718	5,761
71 – 75	4,954	4,969	5,781	5,811	4,960	4,975	5,789	5,819
76 – 80	6,066	6,081	7,098	7,128	5,829	5,844	6,827	6,857
81 – 85	6,913	6,928	8,089	8,119	6,645	6,660	7,781	7,811
86 – 90	8,186	8,201	9,577	9,607	7,869	7,884	9,211	9,241
91 – 95	9,384	9,399	10,976	11,006	9,019	9,034	10,557	10,587
96 – 98	10,621	10,636	12,420	12,450	10,208	10,223	11,945	11,975

Entry Age Band	5,000 Deductible							
	Male				Female			
	R&B 100	R&B 150	R&B 200	R&B 300	R&B 100	R&B 150	R&B 200	R&B 300
1 - 5	236	286	346	446	236	286	346	446
6 - 10	221	242	288	331	204	226	268	311
11 - 15	339	360	421	464	313	334	391	434
16 - 20	513	534	621	663	475	497	576	619
21 - 25	526	547	636	678	487	509	591	634
26 - 30	574	595	689	732	532	553	641	684
31 - 35	597	619	716	759	554	576	668	710
36 - 40	641	663	757	800	685	707	807	850
41 - 45	798	820	938	981	862	883	1,011	1,054
46 - 50	993	1,015	1,165	1,208	1,070	1,091	1,253	1,296
51 - 55	1,212	1,234	1,421	1,464	1,305	1,326	1,526	1,569
56 - 60	1,570	1,591	1,862	1,905	1,471	1,492	1,746	1,789
61 - 65	2,440	2,461	2,903	2,946	2,108	2,129	2,522	2,565
66 - 70	3,695	3,716	4,337	4,380	3,652	3,673	4,289	4,331
71 – 75	3,687	3,702	4,319	4,349	3,692	3,707	4,325	4,355
76 – 80	4,507	4,522	5,300	5,330	4,327	4,342	5,094	5,124
81 – 85	5,131	5,146	6,036	6,066	4,927	4,942	5,801	5,831
86 – 90	6,070	6,085	7,139	7,169	5,828	5,843	6,861	6,891
91 – 95	6,953	6,968	8,177	8,207	6,676	6,691	7,857	7,887
96 – 98	7,865	7,880	9,248	9,278	7,551	7,566	8,886	8,916

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 Link 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 Link Rider

Date : <dd/mm/yyyy>

1. What is this product about?

i-Medi Shield Link Rider is unit deducting 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'*:** A portion of the Contribution allocated into the *Tabarru'* Fund as donation that You willingly relinquish in order to help and provide assistance to fellow Participants in need.
- ***Wakalah:*** The contract of agency where:
  - (i) ***Wakalah bi al-Ujrah*:** The charge imposed upfront according to the percentage of Contribution paid as Participant appoints Us to manage the *Tabarru'* Fund. The amount will be deducted from Participant's Unit Account (PUA).
  - (ii) ***Wakalah bi al-Istithmar***: The Participant agreed to appoint Us to invest the PUA.
- ***Ju'alah*:** Compensation for a given service, where the Participant will share the Underwriting Surplus of *Tabarru'* Fund with Us 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*). In return, We will share the profit with the Participants on the investment return of *Tabarru'* Fund based on pre-agreed ratio of 50:50 respectively, if any, where applicable. Meanwhile, any investment loss are to be borne by the Participants.
- ***Qard* (Loan):** 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
i-Medi Shield Link Rider (<IL MSHL100/ IL MSHL150 / IL MSHL200 / IL MSHL300>) 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<500/1,000/2,000/5,000> 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. Please refer to the Schedule of Benefit for details of the benefits.	R&B: <IL MSHL100/ IL MSHL150/ IL MSHL200/ IL MSHL300> If IL MSHL100 is selected: For every 5 years, the R&B will Increase by 20% up to maximum R&B of RM200, subject to no claim. For every 2 years, the Overall Medical Limit (OML) will increase by 10% up to maximum OML of RM180,000, subject to no claim.

Duration of cover: <Term of Rider> years or upon termination, whichever occurs first.	<u>If IL MSHL150 is selected</u>: For every 5 years, the R&B will Increase by 20% up to maximum R&B of RM300, subject to no claim. For every 2 years, the Overall Medical Limit (OML) will increase by 10% up to maximum OML of RM300,000, subject to no claim. <u>If IL MSHL200 is selected</u>: For every 5 years, the R&B will Increase by 20% up to maximum R&B of RM400, subject to no claim. For every 2 years, the Overall Medical Limit (OML) will increase by 10% up to maximum OML of RM600,000, subject to no claim. <u>If IL MSHL300 is selected</u>: For every 5 years, the R&B will Increase by 20% up to maximum R&B of RM600, subject to no claim. For every 2 years, the Overall Medical Limit (OML) will increase by 10% up to maximum OML of RM750,000, subject to no claim.

<u>Note:</u> *Terms and conditions apply. Please read the Certificate, which include the rider's benefits, where applicable. It is important to select a rider that suit your protection needs.*

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Great Eastern Takaful Berhad or PIDM (visit <u>www.pidm.gov.my</u>).

4. How much contribution do I have to pay?

Not applicable because this is a unit deduction rider. Please refer to question 5 below for *Tabarru'*.

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

The *Tabarru'* is deducted monthly from the value of your units. The *Tabarru'* may increase as you grow older. The *Tabarru'* vary by attained age next birthday, gender, smoker status and occupation class, where applicable, at each certificate anniversary. The *Tabarru'* is non-guaranteed and may vary from time to time. We reserve the right to revise the *Tabarru'* by giving at least 30 days 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. Refer to the Certificate and/or Benefit Illustration for more details on *Tabarru'*.

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

- **Importance of Disclosure** – you must disclose all material facts such as your medical conditions 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.
- **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 IL MSHL.

Note: This list is non-exhaustive. Please refer to the certificate for the terms and conditions under this rider.

7. What are the major exclusions under this rider?

- 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 rider.

8. Can I cancel my rider?

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 PUA, will be returned to you upon termination of basic plan.

9. What do I need to do if there are changes to my contact details?

It is important that you inform Us of any change in your contact details to ensure all correspondences reach you in a timely manner via our online customer portal *i-Get In Touch* at igetintouch.greateasterntakaful.com.

10. Where can I get further information?

Should you require additional information about Medical and Health Takaful, please refer to 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@greateasterntakaful.com
Website : 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 READ AND UNDERSTAND YOUR CERTIFICATE AND DISCUSS WITH YOUR INTERMEDIARY OR CONTACT THE TAKAFUL OPERATOR 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>.