

# GREAT EARLY VANTAGECARE 2

The early advantage in critical care

*Kelebihan jagaan awal untuk penyakit kritikal*



## The early advantage in critical care

### Greater certainty when it matters most

Early detection and diagnosis of critical illnesses improve the chances of a successful treatment while having financial support at the early stages of a critical illness can help you secure timely and appropriate treatment for the best possible outcome. This is why Great Early VantageCare 2 covers you at different stages across multiple critical illnesses, right from the start, with no wait between submissions of claims.

Great Early VantageCare 2 offers you protection should the unexpected happen. This plan also helps ensure that your loved ones will not be burdened and have the means to carry on with their lives.

## Benefits at a glance

- Provides financial payout at different stages across multiple critical illnesses
- Increased protection with Additional Sum Assured
- Death or Total and Permanent Disability (TPD) Benefit
- Unique BuyBack option
- Maturity Benefit

*Note: Terms and conditions apply.*

### Critical Illness Benefit that provides financial payout at different stages across multiple critical illnesses

Great Early VantageCare 2 offers coverage for critical illnesses of various severity levels which allows you to make multiple claims for different critical illnesses or across severity levels of the same critical illness. Upon the occurrence of any of the critical illnesses, you will receive a percentage of the Basic Sum Assured and Additional Sum Assured, if any; depending on the severity of the critical illness as shown in the following critical illness table, less any payment made earlier under the Critical Illness Benefit for an Early Stage critical illness and/or Angioplasty and other invasive treatments for coronary artery disease. In addition, Cash Bonus (including accumulated Cash Bonuses), if any; and Terminal Bonus (if any) will be payable upon occurrence of a critical illness under Advanced Stage, Intermediate Stage or Early Stage provided that there has been a payment made earlier for a different Early Stage critical illness under the Critical Illness Benefit. The Critical Illness Benefit shall be subject to child lien (if applicable).

## Summary Table of Critical Illnesses Coverage

No.	Critical Illnesses	Benefits Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Basic Sum Assured	100% of Basic Sum Assured	100% of Basic Sum Assured
<b>Critical Illnesses with 3 Severity Levels</b>				
1	Alzheimer's Disease / Severe Dementia	Early Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease / Severe Dementia
2	Bacterial Meningitis	Bacterial Meningitis with Full Recovery	Mild Bacterial Meningitis	Bacterial Meningitis
3	Blindness	Loss of Sight in One Eye	<ul style="list-style-type: none"> <li>- Optic Nerve Atrophy</li> <li>- Retinitis Pigmentosa</li> </ul>	Blindness – Permanent and Irreversible
4	Brain Surgery	<ul style="list-style-type: none"> <li>- Surgery for Subdural Haematoma</li> <li>- Cavernous Sinus Thrombosis Surgery</li> <li>- Cerebral Shunt Insertion</li> </ul>	<ul style="list-style-type: none"> <li>- Removal of brain tumour via transphenoidal route</li> <li>- Surgical Removal of Pituitary Tumour</li> </ul>	Brain Surgery
5	Cancer	<ul style="list-style-type: none"> <li>- Carcinoma in situ</li> <li>- Early Prostate Cancer</li> <li>- Early Thyroid Cancer</li> <li>- Early Bladder Cancer</li> <li>- Early Chronic Lymphocytic Leukaemia</li> </ul>	Mastectomy for CIS Breast or Prostatectomy for Early Prostate Cancer	Cancer
6	Chronic Aplastic Anemia	Reversible Aplastic Anemia	Myelodysplastic Syndrome or Myelofibrosis	Chronic Aplastic Anemia
7	Coma	Coma for 48 hours	<ul style="list-style-type: none"> <li>- Severe Epilepsy</li> <li>- Coma for 72 hours</li> </ul>	Coma

**Summary Table of Critical Illnesses Coverage (Cont'd)**

No.	Critical Illnesses	Benefits Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Basic Sum Assured	100% of Basic Sum Assured	100% of Basic Sum Assured
<b>Critical Illnesses with 3 Severity Levels</b>				
8	Coronary Artery By-Pass Surgery	<ul style="list-style-type: none"> <li>- Pericardectomy or Keyhole Cardiac Surgery</li> <li>- Transmyocardial Laser Surgery or Enhanced External Counterpulsation Device use</li> </ul>	Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	Coronary Artery By-Pass Surgery
9	Deafness / Loss of Hearing	Partial Loss of Hearing	Cochlear Implant Surgery	Deafness – Permanent and Irreversible
10	Encephalitis	Encephalitis with Full Recovery	Mild Encephalitis	Encephalitis
11	End Stage Kidney Failure	Surgical Removal of One Kidney	Chronic Kidney Disease	Kidney Failure
12	End Stage Liver Disease	<ul style="list-style-type: none"> <li>- Liver Surgery</li> <li>- Biliary Tract Reconstruction Surgery</li> </ul>	<ul style="list-style-type: none"> <li>- Liver Cirrhosis</li> <li>- Chronic Primary Sclerosing Cholangitis</li> </ul>	End-Stage Liver Failure
13	End Stage Lung Disease	<ul style="list-style-type: none"> <li>- Severe Asthma</li> <li>- Permanent (or Temporary) Tracheostomy</li> </ul>	Surgical Removal of One Lung	End-Stage Lung Disease
14	Heart Attack	<ul style="list-style-type: none"> <li>- Cardiac Pacemaker Insertion</li> <li>- Less Severe Heart Attack</li> </ul>	Cardiac Defibrillator Insertion	Heart Attack
15	Heart Valve Surgery	Percutaneous Cardiac Valvuloplasty/Valvotomy	Percutaneous Cardiac Valve Replacement	Heart Valve Surgery
16	Major Burns	Mild Severe Burns	Moderately Severe Burns	Third Degree Burns

**Summary Table of Critical Illnesses Coverage (Cont'd)**

No.	Critical Illnesses	Benefits Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Basic Sum Assured	100% of Basic Sum Assured	100% of Basic Sum Assured
<b>Critical Illnesses with 3 Severity Levels</b>				
17	Major Head Trauma	Facial Reconstructive Surgery	Mild Head Trauma	Major Head Trauma
18	Other Serious Coronary Artery Disease	Early Coronary Artery Disease	Moderate Coronary Artery Disease	Serious Coronary Artery Disease
19	Paralysis / Paraplegia	<ul style="list-style-type: none"> <li>- Loss of Use of One Limb</li> <li>- Accidental Cervical Spinal Cord Injury</li> <li>- Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction</li> </ul>	Loss of One Limb requiring Prosthesis	Paralysis of limbs
20	Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease
21	Primary Pulmonary Arterial Hypertension	<ul style="list-style-type: none"> <li>- Secondary Pulmonary Hypertension – Class III</li> <li>- Insertion of a Vena-cava filter</li> </ul>	Secondary Pulmonary Hypertension – Class IV	Primary Pulmonary Arterial Hypertension
22	Surgery to Aorta	Large Asymptomatic Aortic Aneurysm or Dissection	Minimally Invasive Surgery to Aorta	Surgery To Aorta
<b>Critical Illnesses with 2 Severity Levels</b>				
23	Full Blown AIDS	HIV due to Assault or Occupationally Acquired HIV	N/A	Full-blown AIDS
24	Fulminant Viral Hepatitis	Occupationally Acquired Hepatitis B or C	N/A	Fulminant Viral Hepatitis

**Summary Table of Critical Illnesses Coverage (Cont'd)**

No.	Critical Illnesses	Benefits Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Basic Sum Assured	100% of Basic Sum Assured	100% of Basic Sum Assured
<b>Critical Illnesses with 2 Severity Levels</b>				
25	Loss of Independent Existence	Early Loss of Independent Existence	N/A	Loss of Independent Existence
26	Loss of Speech	N/A	Loss of Speech (other than injury or illness to the vocal cords)	Loss of Speech
27	Major Organ Transplant	- Small Bowel Transplant - Corneal Transplant	N/A	Major Organ / Bone Marrow Transplant
28	Multiple Sclerosis	Early Multiple Sclerosis	N/A	Multiple Sclerosis
29	Severe Cardiomyopathy	Hypertrophic Cardiomyopathy	N/A	Cardiomyopathy
30	Stroke	N/A	Carotid Artery Surgery	Stroke
31	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	Systemic Lupus Erythematosus	N/A	Systemic Lupus Erythematosus With Severe Kidney Complications
<b>Critical Illnesses with 1 Severity Level</b>				
32	Apallic Syndrome (i.e. Persistent Vegetative State (PVS))	N/A	N/A	Apallic Syndrome (i.e. Persistent Vegetative State (PVS))
33	Benign Brain Tumor	N/A	N/A	Benign Brain Tumor
34	Chronic Relapsing Pancreatitis	N/A	N/A	Chronic Relapsing Pancreatitis
35	Creutzfeldt-Jakob Disease (Mad Cow Disease)	N/A	N/A	Creutzfeldt-Jakob Disease (Mad Cow Disease)
36	Elephantiasis	N/A	N/A	Elephantiasis
37	HIV Infection Due to Blood Transfusion	N/A	N/A	HIV Infection Due To Blood Transfusion
38	Medullary Cystic Disease	N/A	N/A	Medullary Cystic Disease

### Summary Table of Critical Illnesses Coverage (Cont'd)

No.	Critical Illnesses	Benefits Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Basic Sum Assured	100% of Basic Sum Assured	100% of Basic Sum Assured
<b>Critical Illnesses with 1 Severity Level</b>				
39	Motor Neuron Disease	N/A	N/A	Motor Neuron Disease
40	Muscular Dystrophy	N/A	N/A	Muscular Dystrophy
41	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	N/A	N/A	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
42	Poliomyelitis	N/A	N/A	Poliomyelitis
43	Progressive Scleroderma	N/A	N/A	Progressive Scleroderma
44	Terminal Illness	N/A	N/A	Terminal Illness
No.	Critical Illness	Benefits Payout		
45	Angioplasty and other invasive treatments for coronary artery disease	10% of the Basic Sum Assured, up to RM25,000 per life, whichever is lower		

*Note: Terms and conditions apply.*

### Extra protection with Additional Sum Assured

Great Early VantageCare 2 gives you more assurance with Additional Sum Assured payable in the event of death or occurrence of any of the critical illnesses\*, based on the following table:

Age Next Birthday on Policy Anniversary preceding the Events occur	Additional Sum Assured (% of Basic Sum Assured)
81	5%
82	10%
83	20%
84	30%
85	40%
86	50%

\*The Additional Sum Assured amount will be determined based on the severity level of the critical illness as follows:-

- i. only 10% of the Additional Sum Assured in the policy year in which the claim event occurs is payable for Angioplasty and other invasive treatments for coronary artery disease, subject to a maximum of RM25,000 per life as set out in the Summary Table of Critical Illnesses Coverage; or
- ii. only 50% of the Additional Sum Assured in the policy year in which the claim event occurs is payable for a claim on Early Stage critical illness; or
- iii. 100% of Additional Sum Assured in the policy year in which the claim event occurs is payable for Advanced Stage critical illness, Intermediate Stage critical illness or Early Stage critical illness provided that there has been a payment made earlier for a different Early Stage critical illness.

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### Death or TPD Benefit

Should death occur, your loved ones will receive a lump sum payment of the Basic Sum Assured, Additional Sum Assured, if any; Cash Bonus (including any accumulated Cash Bonuses), if any; and Terminal Bonus, if any.

Should TPD occur within the policy term prior to the policy anniversary of age 65 years next birthday, you will receive the Basic Sum Assured, Cash Bonus (including any accumulated Cash Bonuses), if any; and Terminal Bonus, if any.

The Death or TPD Benefit payable under this plan will be reduced by the quantum of payment made earlier under the Critical Illness Benefit for an Early Stage critical illness and/or Angioplasty and other invasive treatments for coronary artery disease, if any, and shall be subject to child lien (if applicable).

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### Unique BuyBack option when you need it most

To help you gain a second chance in life, Great Early VantageCare 2 comes with an exclusive BuyBack option. This option allows you to buyback the Death Benefit portion up to the maximum of your Basic Sum Assured once your policy is terminated due to a critical illness claim. With this, you and your loved ones can have the extra protection at the time most critical to you.

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### Maturity Benefit

Upon maturity of your policy, you will receive a lump sum payment of the Basic Sum Assured, Cash Bonus (including any accumulated Cash Bonuses), if any; and Terminal Bonus, if any, less any payment made earlier under the Critical Illness Benefit for an Early Stage critical illness and/or Angioplasty and other invasive treatments for coronary artery disease.

*Note: Terms and conditions apply.*



## Frequently Asked Questions

**Q: Who can apply?**

A: The minimum entry age is 30 days old attained age and the maximum entry age is 60 years next birthday.

**Q: How much sum assured can I purchase?**

A: The minimum sum assured for this plan is RM30,000 and maximum sum assured is RM350,000 per life, subject to the applicable underwriting requirements.

**Q: What are some of the exclusions for the plan?**

A: No benefit is payable under the following circumstances:

- Pre-existing illness.
- Death during the first policy year from the risk commencement date or from the date of any reinstatement of the policy, whichever is later, as a result of suicide, while sane or insane.
- TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.
- Critical illnesses which commenced, occurred or diagnosed during the waiting period of 30 days or 60 days (depending on the stage and type of critical illness) from the policy issue/reinstatement date, whichever is later.

The exclusions highlighted here are not exhaustive. Full details are available in the policy document.

**Q: How do I pay my premiums?**

A: You can pay by credit card, banker's order, internet banking, auto debit, cheque or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or monthly (by credit card, banker's order, internet banking or auto debit).

**Q: Will I be entitled to tax benefits?**

A: Benefits received from Great Early VantageCare 2 are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

## Important Notices

Great Early VantageCare 2 is a participating whole life living assurance plan with non-guaranteed bonuses. Premiums are payable up to age 87 years next birthday or upon policy termination, whichever occurs first. The plan will mature at age 87 years next birthday. Any increase in coverage shall entail an increase in premium payment. However, the premium rates are guaranteed and will remain the same throughout the premium payment term.

You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford. A free-look period of 15 days is given for you to review the suitability of the plan. If the policy is returned to the Company during this period, the full premium would be refunded to the policy owner minus the expenses incurred for medical examination, if any. If you switch your policy from one company to another or if you exchange your current policy with another policy within the same company, 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 the policy switching or replacement.

**The Cash Bonus and Terminal Bonus are not guaranteed.**

The actual bonuses that would be declared may be more or less depending on the operating and investment results experienced by the Company.

The policy may not have a guaranteed minimum cash value on termination until after you have paid premiums for two years. If you surrender your policy early you may get back less than the amount you have paid. If you stop paying premiums before the end of the premium payment term, an automatic premium loan will be effected under your policy to pay future premiums so long as the cash value is more than the total indebtedness. The Company shall charge interest on the above loans at interest rates to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet, consumer education

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booklet on Medical and Health Insurance product (MHI) and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations of benefits highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life.

If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

*The terms “Great Eastern Life” and “the Company” shall refer to Great Eastern Life Assurance (Malaysia) Berhad.*

**For more information, please contact your friendly Great Eastern Life Planning Advisor or Customer Service Careline at 1300-1300 88.**



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