



# Great Eastern Takaful Berhad (GETB) International Student Medical Takaful Via Education Malaysia Global Services (EMGS)

GETB X EMGS



*Great Eastern Takaful Berhad is a member of PIDM. The benefit(s) payable under eligible certificate/product is (are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits.*

*Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Great Eastern Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).*

*You may obtain a copy of the PIDM's TIPS Brochure from Great Eastern Takaful Berhad official website : (<https://www.greateastertakaful.com/content/dam/corp-site/takaful/geltk/brand-comms/footer/getb-bcd-hp-pidm-brosur-tips.pdf>)*

# Benefit Enhancements Plan 2026

Sub-Benefit (Inpatient)	Current	Enhancement
Pre and post hosp (number of days)	31	60
Ambulance Fee	Regular – RM200	As Charged
	Premium – RM250	
Govt. Hospital Daily Cash Allowance	Regular – RM80	RM100 for all plans
	Premium – RM100	
Emergency Accidental Outpatient Treatment (number of days)	31	60
Medical Report Reimbursement (per report)	RM50	RM100

## Notes:

1. Benefits with 'As Charged' are still subject to the overall limit selected
2. The above benefits are in Ringgit Malaysia (RM) amount
3. GETB is a member of PIDM. The benefit(s) payable under eligible certificate/product is (are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Great Eastern Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# Group Hospitalisation & Surgical Benefits

Item	Covered Benefits	Amount (RM)	
		Regular Plan	Premium Plan
1	Hospital Room and Board (R&B)	250	300
2	Intensive Care Unit (ICU)	250	300
3	Hospital Supplies and Services (Maximum Per Any One Disability)	As charged, subject to Overall Limit per Disability	
4	Surgical Fees (Maximum Per Any One Disability)		
5	Operating Theatre (Maximum Per Any One Disability)		
6	Anesthetist Fees (Maximum Per Any One Disability)		
7	In Hospital Physician Visit (Maximum 2 visits per day up to 120 days) Maximum per Any One Disability		
8	Pre-Hospitalisation Specialist Consultation (Within 60 days before hospitalisation) Maximum per Any One Disability		

# Group Hospitalisation & Surgical Benefits

Item	Covered Benefits	Amount (RM)	
		Regular Plan	Premium Plan
9	Pre-Hospitalisation Diagnostic Tests(Within 60 days before hospitalisation)Maximum per Any One Disability	As charged, subject to Overall Limit per Disability	
10	Post-Hospitalisation Treatment(Within 60 days after hospital discharge)Maximum per Any One Disability		
11	Ambulance Fees (Maximum Per Any One Disability)	As charged, subject to Overall Limit per Disability	
12	Day Surgery (Maximum Per Any One Disability)	As charged, subject to Overall Limit per Disability	
13	Malaysian Tax		
14	Daily-Cash Allowance at Malaysian Government Hospital (Maximum 120 days in a Certificate Year)	100	100
15	Outpatient Cancer Treatment (Maximum per Certificate Year)	15,000	25,000
16	Outpatient Kidney Dialysis Treatment (Maximum per Certificate Year)	15,000	25,000

# Group Hospitalisation & Surgical Benefits

Item	Covered Benefits	Amount (RM)	
		Regular Plan	Premium Plan
17	Emergency Accidental Outpatient Treatment(Maximum 60 days from the date of accident) Maximum per Any One Disability	As charged, subject to Overall Limit per Disability	
18	Accidental Dental Treatment (Maximum 14 days from the date of accident) Maximum per Any One Disability		
19	Emergency Sickness Outpatient Treatment (10pm – 8am) (Maximum per Any One Disability)		
20	Medical Report Reimbursement (per report)(Maximum Per Any One Disability)	100	100
21	Compassionate Allowance (Death due to all causes)	2,000	2,000
22	Reimbursement of Tuition Fee (Maximum Per Any One Disability)	12,500	15,000
23	Reimbursement of Compassionate Visitation Benefit (Maximum Per Any One Disability)	7,500	10,000
Overall Limit Per Disability (for items 1 to 12,14, 17 to 20)		30,000	50,000

## Notes:

Benefits with 'As Charged' are still subject to the overall limit selected.

The above benefits are in Ringgit Malaysia (RM) amount.

# Group Outpatient Clinical Benefits

Item	Covered Benefits–Outpatient General Practitioner (GP) Care	Amount (RM)	
		Regular Plan	Premium Plan
1	Routine Consultation	<ul style="list-style-type: none"> <li>As charged, subject to Overall Annual GP Limit</li> <li>Cashless at selected Panel GP Clinic</li> <li>Reimbursement basis at non-panel GP Clinic.</li> </ul>	
2	Medication		
3	Injection		
4	Diagnostic Lab/ X-Ray Procedure		
5	Outpatient Surgical Procedures		
6	Malaysian Tax	Service tax and/or other tax(es) incurred on Covered Benefits, for which a claim is payable; not subject to the above limit.	
Overall Annual GP Limit (per Person Covered)		750	1,250

## Notes:

Benefits with 'As Charged' are still subject to the overall limit selected.

The above benefits are in Ringgit Malaysia (RM) amount.

# Extended Benefits

Item	Covered Benefits–Outpatient General Practitioner (GP) Care	Amount (RM)	
		Regular Plan	Premium Plan
1	Compassionate Benefit	2,000	2,000
2	Repatriation Benefit	Max up to RM 200,000	Max up to RM 300,000
3	Accidental Death & Disablement	30,000	50,000

## Notes:

Benefits with 'As Charged' are still subject to the overall limit selected.  
The above benefits are in Ringgit Malaysia (RM) amount.



Thank you