



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).

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>)

Group Hospitalisation & Surgical Benefits

Item	Covered Benefits	Amount (RM)		
		Basic Plan	Regular Plan	Premium Plan
1	Hospital Room and Board (R&B)	200	250	300
2	Intensive Care Unit (ICU)	200	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 31 days before hospitalisation) Maximum per Any One Disability			

Group Hospitalisation & Surgical Benefits

Item	Covered Benefits	Amount (RM)		
		Basic Plan	Regular Plan	Premium Plan
9	Pre-Hospitalisation Diagnostic Tests(Within 31 days before hospitalisation)Maximum per Any One Disability	As charged, subject to Overall Limit per Disability		
10	Post-Hospitalisation Treatment(Within 31 days after hospital discharge)Maximum per Any One Disability			
11	Ambulance Fees (Maximum Per Any One Disability)	150	200	250
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)	60	80	100
15	Outpatient Cancer Treatment (Maximum per Certificate Year)	10,000	15,000	25,000
16	Outpatient Kidney Dialysis Treatment (Maximum per Certificate Year)	10,000	15,000	25,000

Group Hospitalisation & Surgical Benefits

Item	Covered Benefits	Amount (RM)		
		Basic Plan	Regular Plan	Premium Plan
17	Emergency Accidental Outpatient Treatment(Maximum 31 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 (Maximum per Any One Disability)			
20	Medical Report Reimbursement (per report)(Maximum Per Any One Disability)	50	50	50
21	Compassionate Allowance (Death due to all causes)	2,000	2,000	2,000
22	Reimbursement of Tuition Fee (Maximum Per Any One Disability)	10,000	12,500	15,000
23	Reimbursement of Compassionate Visitation Benefit (Maximum Per Any One Disability)	5,000	7,500	10,000
Overall Limit Per Disability (for items 1 to 12,14, 17 to 20)		20,000	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)		
		Basic Plan	Regular Plan	Premium Plan
1	Routine Consultation	- As charged, subject to Overall Annual GP Limit - Cashless at selected Panel GP Clinic - Reimbursement basis at non-panel GP Clinic.		
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)		500	750	1,250

Extended Benefits

Item	Covered Benefits–Outpatient General Practitioner (GP) Care	Amount (RM)		
		Basic Plan	Regular Plan	Premium Plan
1	Compassionate Benefit	2,000	2,000	2,000
2	Repatriation Benefit	Max up to RM 100,000	Max up to RM 200,000	Max up to RM 300,000
3	Accidental Death & Disablement	20,000	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