

WHY MAJOR MEDICAL ?

The Hospital & Surgical benefits provide the cover for the majority of hospital and surgical expenses. The Major Medical benefits are to provide additional cover where:

- 1) There is a major disability and the expenses exceed the hospital and surgical benefits. For example where a complicated operations is performed or a serious accident results in a long hospital stay.
- 2) The insured person is hospitalized in a Western country, where the cost is substantially higher.

WHAT IS A MAJOR MEDICAL DISABILITY ?

Where a person is hospitalized many times for the same reason these are treated as one Disability. Where the person has been hospital discharged for more than 365 days, the next admission is considered a new Disability.

WHEN IS A PATIENT ELIGIBLE FOR MAJOR MEDICAL BENEFITS ?

He is eligible if he has either;

- (i) been confined in a Hospital for a period in excess of 30 days, or
- (ii) undergone a surgical operation for which at least 75% of the maximum Benefits is payable pursuant to the Surgical Schedule of Fees under the Basis Policy. Reimbursement of any Room and Board expenses shall be subject to 100% of the maximum Daily Room and Board benefit stated in the Basis Policy Schedule and shall cover only these expenses incurred subsequent to the period covered by the Basis Policy.

BENEFITS

Eligible Expenses - The eligible expenses are the items which are eligible under the Basic Plan plus

- i) Major dental surgery as a result of an accident
- ii) Private duty nursing care
- iii) Radiotherapy
- iv) Physiotherapy
- v) Artificial limbs and eyes
- vi) Haemodialysis

BENEFIT FEATURES

- a) Basic Plan Cover - There are benefits covered under the basic Hospitalisation and Surgical benefits.
- b) Deductible - This is the first layer of cost above the Basic Plan Cover that is not payable by Great Eastern. This is deducted once only per year.

c) Co-insurance - The cost above the Deductible is shared between Great Eastern and the insured. The percentage payable by the insured is the Co-insurance.

d) Insured Major Medical - This is the amount payable by Great Eastern Expenses under Major Medical benefits.

e) Overall Limit per disability - This is the maximum amount of eligible expenses based on the sum total of the 3 items

**Deductible +
Co-insurance +
Insured Major
Medical Expenses.**