GELFAAM Our Lifeline Our Future

Group H&S underwritten by CHUBB®

Looking for an Alternative to Rising Medical Premiums or an Exhausted H&S Policy?

Free Underwriting Offer – Available for a Limited Time!

Submit your interest now before it is Gone!

Category 1: Applicants below age 45

- Free Underwriting for all Plans
- do *not subject to Pre-Existing Illness Exclusion, Specified Illnesses exclusion and Waiting Period*

Category 2: Existing G1008954 Group H&S policyholders / Applicants with existing H&S policy

- Free Underwriting for Plan 200 only
- do *not subject to Pre-Existing Illness Exclusion, Specified Illnesses exclusion and Waiting Period*
- A copy of your **current in-force H&S policy or renewal notice** must be submitted for eligibility verification.

IMPORTANT NOTE:

- **Free underwriting is available until further notice by CHUBB** and may be withdrawn at any time.
- Policy will commence **upon submission of all required documents and successful payment**, whichever is later, subject to the terms and conditions of the Group Policy.
- You can still join the scheme **after 01 August 2026** – entry starts on the **1st of every month**.
- **Premium will be prorated** based on your entry month.
- **Submit you Interest Online / Contact GELFAAM for a personalised quote**
- **GELFAAM E-mail: admin@gelfaam.com WhatsApp: +603-92006400**

Who is eligible for coverage under this policy?

Person covered	New Application	Renewal
Member	Age 18 next birthday up to age 65 next birthday	Up to 79 next birthday
Member's Spouse	Age 18 next birthday up to age 55 next birthday	Up to 79 next birthday
Member's Child/children	30 days to 19/23* next birthday	19/23* next birthday

*If he/she is still studying full-time in an institute of higher learning, not married, and not gainfully employed on regular and full-time basis.

Members must first participate in the policy only their spouse and child/children eligible to participate.

Members are allowed to continue renewing the policy even if they are subsequently terminated or resign as Agents.

Child above 23 years age next birthday will be allowed to continue under Member's rate as long as the Member is still participating in the policy.

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SCAN to REGISTER INTEREST

IMPORTANT NOTE:

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan(s) before purchasing the plan(s). For further information, reference shall be made to the terms and conditions specified in the policy issued by Chubb.

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What are the covers / benefits provided?

Benefits (in Ringgit Malaysia)	Plan 300	Plan 250	Plan 200	Plan 300A	Plan 250A	Plan 200A
Hospital Room and Board (Max. up to 120 days)	300	250	200	300	250	200
Intensive Care Unit (Max. up to 30 days)	400	350	350	400	350	350
Hospital Supplies & Services	AC	AC	AC	AC	AC	AC
Surgical Fees (Max. up to 60 days, not subject to Surgical Schedule)	AC	AC	AC	AC	AC	AC
Operating Theatre	AC	AC	AC	AC	AC	AC
Anaesthetist Fees	AC	AC	AC	AC	AC	AC
Daily In-Hospital Physician's Visit (Max. up to 2 visits per day) (Max. up to 120 days)	AC	AC	AC	AC	AC	AC
Pre-Hospitalisation Diagnostic Services (Max. 60 days prior to Hospitalisation)	AC	AC	AC	AC	AC	AC
Pre-Hospitalisation Specialist Consultation (Max. 60 days prior to Hospitalisation)	AC	AC	AC	AC	AC	AC
Post-Hospitalisation Treatment (Within 60 days from discharge)	AC	AC	AC	AC	AC	AC
Day-Care Procedure	AC	AC	AC	AC	AC	AC
Emergency Accidental Outpatient Treatment (Within 24 hours of the accident and follow up treatment up to 31 days)	AC	AC	AC	AC	AC	AC
Emergency Accidental Dental Treatment (Within 24 hours of the accident and follow up treatment up to 14 days)	AC	AC	AC	AC	AC	AC
Emergency Sickness Treatment (Between 12am and 6am)	100	100	100	100	100	100
Ambulance Fees	AC	AC	AC	AC	AC	AC
Daily-Cash Allowance At Government Hospital (Max. up to 120 days)	60	50	40	60	50	40
Medical Report Fee	80	80	80	80	80	80
Annual Out-Patient Cancer Treatment	50,000	25,000	20,000	50,000	25,000	20,000
Annual Out-Patient Kidney Dialysis Treatment	50,000	25,000	20,000	50,000	25,000	20,000
Deductible per year	**N/A**	**N/A**	**N/A**	**5,000**	**5,000**	**5,000**
OVERALL ANNUAL LIMIT	**200,000**	**150,000**	**100,000**	**200,000**	**150,000**	**100,000**

AC Denotes As Charged

Note: This is a yearly renewable policy, and its renewability is not guaranteed.

The duration of cover is for one year. You need to renew Your insurance policy annually.

(Please ensure that the insurance policy is renewed before the expiry date.)

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How much premium do I have to pay? (Premium Rates Effective 01/08/2026)

The premium rates applicable are in accordance with the age band and the Plan selected from the Schedule of Benefits for the member concerned.

Annual Premium + SST (Member)	Plan 300	Plan 250	Plan 200	Plan 300A	Plan 250A	Plan 200A
Age Next Birthday	Cashless Admission Basis (No Deductible)			5,000 Deductible Per Year		
18-55	4,685.04	4,035.96	3,093.12	4,489.56	3,867.48	2,964.60
56-60	8,473.68	7,212.24	5,431.32	8,160.48	6,945.48	5,230.44
61-65	14,712.84	12,489.12	9,295.56	14,205.24	12,058.20	8,974.80
66-70	18,163.44	15,451.56	11,510.64	17,577.00	14,952.60	11,139.12
71-75	26,250.48	22,331.16	16,635.24	25,429.68	21,633.48	16,115.76
76-79	37,898.28	32,241.24	24,018.12	36,749.16	31,264.92	23,290.20
Annual Premium + SST (Spouse)	**Plan 300**	**Plan 250**	**Plan 200**	**Plan 300A**	**Plan 250A**	**Plan 200A**
Age Next Birthday	Cashless Admission Basis (No Deductible)			5,000 Deductible Per Year		
18-55	5,082.48	4,349.16	3,317.76	4,870.80	4,167.72	3,179.52
56-60	9,268.56	7,861.32	5,906.52	8,925.12	7,570.80	5,687.28
61-65	14,065.92	11,912.40	8,814.96	13,581.00	11,502.00	8,511.48
66-70	17,364.24	14,737.68	10,916.64	16,804.80	14,262.48	10,564.56
71-75	25,093.80	21,300.84	15,776.64	24,309.72	20,635.56	15,284.16
76-79	36,229.68	30,754.08	22,777.20	35,132.40	29,822.04	22,087.08
Annual Premium + SST (Children)	**Plan 300**	**Plan 250**	**Plan 200**	**Plan 300A**	**Plan 250A**	**Plan 200A**
Age Next Birthday	Cashless Admission Basis (No Deductible)			5,000 Deductible Per Year		
30 days to 23 years	2,630.88	2,269.08	1,758.24	2,521.80	2,175.12	1,685.88

- The premium you need to pay will depend on the plan chosen and is subject to Service Tax (ST) (where applicable).
- The premium rates shown above are based on standard lives. The premium rates are subject to change annually.
- Premium is non-guaranteed and may increase upon renewal. The Company reserves the right to revise the premium by giving you at least thirty (30) days' advance notification before the policy expiry. The revision, if any, will aim to reflect our claim experience, cost of medical treatment, advancement in medical technology, or other justified circumstances.
- The premium that you have to pay, and the policy terms may also vary depending on the underwriting requirements of the Company

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