

Securing the cost of old age



# It's never too early to start thinking about health insurance for your later years.

It's easy to put it at the back of your mind, but the truth is the older you get, the more likely is your need for health insurance. While many people are covered by employer's medical plans, once you retire the coverage stops and you may be left with no medical coverage at the time when illness and hospitalisation becomes more frequent. This is the reason you should plan ahead when you have good health. As the company that listens and understands your needs, we have a product that makes this possible. **PRU***senior med* takes care of your hospitalisation and surgical costs just when you need it most.

# » Let us take the financial burden out of your later years.

**PRU***senior med* is specially designed for senior citizen that provides medical coverage to address your concerns on those infrequent, but financially crippling, large medical bills in the event of hospitalisation for surgeries and illnesses. With **PRU***senior med*, you merely have to pay the co-insurance at either 10% of your total eligible expenses or the affordable minimum co-insurance amount for this product, whichever is higher. **We pay the balance!**

**PRU***senior med* will ease your financial burden as it provides the following:

- Hospital and surgical coverage
- Affordable co-insurance amount
- Policy is guaranteed renewable – up to age 80 years old next birthday
- Compassionate benefit RM5,000
- Affordable level premiums
- High entry age – up to age 70 years old next birthday
- Outpatient kidney dialysis and cancer treatment

## **Introducing** **PRU***senior med*

**PRU***senior med* is a regular premium level term medical plan. This policy offers insurance protection up to age 80 years old next birthday. It reimburses medical bills in the event of hospitalisation for surgeries and illnesses.

# » What are the benefits?

You can choose the plan that meets your personal needs.

	Plan 1	Plan 2
<b>Death Benefit</b>	<b>RM 5,000</b>	<b>RM 5,000</b>
<b>Medical Care Benefits</b>		
1. Hospital Daily Room & Board (120 days per year)	<b>RM 200</b>	<b>RM 200</b>
2. Intensive Care Unit (30 days per year) 3. Surgical Fees 4. Anaesthetist Fees 5. In-hospital & Related Services	As charged, subject to co-insurance at 10% or minimum co-insurance, whichever is higher.	
6. Pre-hospitalisation Treatment (within 30 days before hospitalisation) 7. Post-hospitalisation Treatment (within 90 days after hospital discharge) 8. Home Nursing Care (180 days maximum per life-time) 9. Day surgery 10. Out-patient Cancer Treatment 11. Out-patient Kidney Dialysis Treatment	As charged, subject to co-insurance at 10%.	
<b>Minimum Co-insurance Amount*</b> (Only applicable to item no.2 to 5)	<b>RM 3,000</b>	<b>RM 6,000</b>
<b>Lifetime Limit</b>	<b>RM 225,000</b>	<b>RM 225,000</b>

\* We reserve the right to revise the minimum co-insurance amount once every 12 months, by giving 30-days written notice.

Note: Co-insurance is a cost-sharing arrangement under which the policyholder pays a specified percentage of the cost of an eligible benefit, subject to a minimum amount if applicable. The remaining balance is paid by the company.

## Death Benefit

**PRU***senior med* pays Death Benefit should death occur. If death is due to suicide within the first year, all premiums paid are returned without interest.

## Medical Care Benefits

Cover begins immediately on acceptance, for hospitalisation caused by accidents, but only begins 30 days after acceptance for any other cause.

Each claim reduces the Lifetime Limit. When the Lifetime Limit is exhausted, Death Benefit continues without payment of any further premiums.

## Cash Value

A **PRU***senior med* policy (with term of 20 years or more) will have a cash value after at least 3 years premiums have been paid. Those with term less than 20 years will have no cash value.

## How much premium do I have to pay?

The level of premium that you have to pay depends on your age, sex, the plan chosen and subject to underwriting. You must inform us of any change in occupation, avocation or sports activities because it may affect the premiums, terms, conditions, and benefits.

## How are premiums paid?

You can choose yearly, half-yearly, quarterly or monthly payment either by credit card, autodebit, banker's order, cheque or cash. The premiums must be paid within one month of the due date. They are payable throughout the duration of the policy.

## What happens if a premium payment is missed?

If you do not pay the premiums within the one-month grace period and the policy has not accumulated any cash value, it will end automatically.

If the policy has accumulated sufficient cash value and you are unable to pay premiums, we will automatically pay the premiums on your behalf under the Automatic Premium Loan Scheme. You will continue to enjoy the benefits under the policy. The policy will end when the premium loan plus interest are greater than its cash value.

## How can I take up **PRU***senior med*?

You can take up **PRU***senior med* if you are between the ages of 45 to 70 years on your next birthday.

## How can I take up **PRU***senior med* for my parents?

You can take up **PRU***senior med* for your parents by paying the premiums if they are between the ages of 45 to 70 years on their next birthday. Your parents will own the policy.

## How does **PRU***senior med* pay for overseas medical treatment?

If you receive medical treatment overseas, the Medical Care Benefits is paid according to the costs of treatment that would be customary and reasonably charged by a hospital in Malaysia. No benefit is paid if you reside overseas for more than 90 days per trip.

## Exclusions

**PRU***senior med* does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. Any injury or illness caused by suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
2. Any injury or illness caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riots, strikes and civil commotion.
3. Any condition resulting from pregnancy, childbirth, miscarriage or abortion, including any related treatments, tests, prenatal or postnatal care.
4. Any treatment or test in connection with infertility, contraception, sterilisation, erectile dysfunction, test or treatment relating to impotence.
5. Birth defects, congenital anomalies, congenital deformities including hereditary conditions.
6. Any cosmetic or plastic surgery (unless necessitated by injury or illness), any elective surgery, including sex change or circumcision.
7. Any treatment or test in connection with AIDS, the presence of any Human Immune-Deficiency virus infection or sexually transmitted diseases.
8. Any form of dental care or surgery unless necessitated by accidental injury or illness involving oral surgery.
9. Expenses incurred for donation of any body organ by the Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
10. Any eye examination, glasses and refraction or surgical correction for nearsightedness (Radial Keratotomy).
11. The use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids and prescriptions thereof.
12. Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or routine medical examinations; preventive treatments/medicines, treatments/examinations specifically for weight reduction or gain; convalescence, custodial, sanatoria or rest cures; private nursing.
13. Any costs/expenses of services of a non-medical nature, such as television, mini-bar consumption, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
14. Any psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations), alcohol or substance abuse/addiction.

15. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapies such as treatment, medical service or supplies other than Western medicines, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment.
16. Any injury or illness arising from racing of any kind, hazardous sports but not limited to aerial sports such as skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports unless agreed by special endorsement.
17. Any injury or illness caused by private flying other than as a crew member of or fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
18. Any injury caused by violation or attempted violation of the law, or resistance to arrest.
19. Specified illnesses occurring during the first 120 days of continuous cover for:
  - a) Stone in the urinary and biliary system.
  - b) Hypertension or cardiovascular disease (except Heart attack).
  - c) Diabetes mellitus.
  - d) All tumours, cysts, polyps or cancer.
  - e) Surgery of the sinus, nasal septum or tonsils.
  - f) Hernias, haemorrhoids or fistulae.
  - g) Endometriosis or dysfunctional uterine bleeding.
20. Pre-existing conditions.
21. Any signs or symptoms of illness (except for injuries caused by an accident) occurring less than 30 days after the commencement date or date of policy revival, whichever is later.

# Appendix

Annual Premium Rates for <b>PRU</b> <i>senior med</i>				
	Plan 1		Plan 2	
Minimum Co-insurance Amount	RM 3,000		RM 6,000	
Entry Age N.B.	Male	Female	Male	Female
45	1,753	1,742	1,357	1,338
46	1,819	1,841	1,412	1,406
47	1,885	1,947	1,468	1,478
48	1,954	2,057	1,526	1,552
49	2,025	2,174	1,587	1,628
50	2,099	2,294	1,649	1,707
51	2,178	2,416	1,712	1,787
52	2,263	2,544	1,778	1,871
53	2,353	2,676	1,844	1,959
54	2,451	2,815	1,913	2,052
55	2,557	2,962	1,985	2,151
56	2,675	3,119	2,062	2,257
57	2,802	3,289	2,142	2,371
58	2,941	3,474	2,230	2,496
59	3,094	3,676	2,325	2,633
60	3,260	3,898	2,431	2,784
61	3,397	4,107	2,492	2,885
62	3,502	4,261	2,560	3,000
63	3,636	4,452	2,652	3,139
64	3,759	4,628	2,739	3,266
65	3,897	4,825	2,840	3,407
66	4,040	5,027	2,948	3,549
67	4,204	5,252	3,073	3,706
68	4,375	5,484	3,205	3,866
69	4,573	5,745	3,357	4,046
70	4,778	6,008	3,514	4,227

Note: The above premium rates are based on standard risk for all occupation class, and yearly payment mode.

## Important Notes

- > This brochure is for illustrative purposes only. You are advised to refer to Product Disclosure Sheet and Sales Illustration before purchasing a plan, and to refer to the terms and conditions in the policy document for details of the important features of the plan.
- > You should assess the affordability and suitability of the product in relation to your financial goals and risk appetite. To achieve this, we recommend that you speak to your agent or Wealth Planner who will perform a needs analysis and assist you in making an informed decision.
- > There is a free-look period of 15 days after the delivery of your policy to allow you to review if it meets your needs. If the policy is cancelled within this period, we will refund to you the premiums you have paid, less medical expenses incurred (if any).
- > If you cancel the policy in the early years, you may not be able to obtain the full value from the amount you have paid in. Upon surrender, this plan will cease.
- > Premium rates for this plan are not guaranteed. We reserve the right to revise the premium rates at policy anniversary by giving a 30-day notice if the actual claims experience is worse than expected.
- > Non-payment of premiums may cause this policy to cease.
- > Prudential Assurance Malaysia Berhad (PAMB) is licensed insurance company and is regulated by Bank Negara Malaysia (BNM).

### Prudential Assurance Malaysia Berhad Member of PIDM

**Prudential Assurance Malaysia Berhad (PAMB) is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by PAMB are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from PAMB or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).**

For personal assistance, call **03 – 2116 0228**, e-mail us at [customer.mys@prudential.com.my](mailto:customer.mys@prudential.com.my) or contact your friendly Prudential Wealth Planner.







Always Listening. Always Understanding.

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