

" Finally, a medical plan
that rewards us for being
healthy, and covers us
when we are not! "

Always Listening. Always Understanding.

PRUDENTIAL 

Health has its rewards

At a Glance:

PRUhealth lets you enjoy:

- > **COMPREHENSIVE** coverage for hospitalisation and surgery bills
- > **NO CLAIMS BONUS**
- > **Option to SEEK MEDICAL TREATMENT OVERSEAS***
- > **AUTOMATIC UPGRADE OPTION** of your **PRU**health plan*
- > **CHOICE** to **CHANGE** your coinsurance option
- > **An option to WAIVE** the annual claims limit*
- > **CHOICE** of plans to suit your budget
- > **Coverage** of up to age 100

A medical plan that rewards you for staying healthy

Most of us realise the importance of having a medical plan to safeguard ourselves against unexpected and costly medical bills. More often than not, we pay our premiums every year without fail for round-the-clock protection. However, not all of us make a claim each and every year.

What if you can now purchase a plan that rewards you with yearly bonuses of up to RM500 when you do not make a claim, whilst you continue to enjoy peace of mind through comprehensive health and medical coverage?

Introducing **PRU**health, a regular premium medical rider that:

- Gives you bonuses when you are healthy
- Takes care of your medical bills when you are not

Either way, you stand to BENEFIT.

* Attachment of optional benefits are subject to underwriting, additional premium and policy terms & conditions.

» Benefits

COMPREHENSIVE coverage for hospitalisation and surgery bills

PRUhealth is a plan that provides **COMPREHENSIVE** medical coverage by reimbursing your medical expenses incurred in the event of hospitalisation. Get peace of mind when you need it the most!

Enjoy **NO CLAIMS BONUS**

An innovative medical plan that rewards you with annual bonuses of up to RM500¹ when you do not make any claim for the year. Your bonuses will automatically be credited in the form of additional units to be invested in funds of your choice, thus increasing your investment value, or to be withdrawn⁺ should you have the need to.

Option to **SEEK MEDICAL TREATMENT OVERSEAS***

In addition to comprehensive coverage for hospitalisation and surgical expenses under your **PRUhealth** plan, you now have the option of overseas medical treatment for 5 types of covered conditions in Singapore, Hong Kong and China with **PRUmedic overseas**.

AUTOMATIC UPGRADE OPTION of your **PRUhealth** plan*

Your **PRUhealth** plan will be **upgraded to the next benefit level** on the 5th and 10th year rider benefit anniversary regardless of your health condition and any previous medical claims you may have made when you take up **PRUmedic auto upgrade**. This upgrade will follow the policy terms and conditions at the start or as and when it is attached to your **PRUhealth** plan.

CHOICE to CHANGE your coinsurance option

If you are thinking of enhancing your existing medical plan coverage, you can also opt for **PRUhealth** with either a RM3,000 or RM10,000 deductible. Include this with **PRUmedic retirement** benefit and it will automatically switch the deductible amount to coinsurance when you reach 55 years old next birthday. Not only will it make your plan more affordable, it also gives you coverage when you need it the most – your retirement.

An option to **WAIVE** the annual claims limit*

Worried that your medical bills might surpass your annual limit? You are now given the flexibility to **waive the annual limit** of your plan by attaching an optional **PRUannual limit waiver** rider to your **PRUhealth** plan which enables you to make claims above your annual limit.

*Note: This benefit is only available for **PRUhealth** 200, 300 and 400 plans and cannot co-exist with **PRUmedic auto upgrade** or when deductible is selected for **PRUhealth**. Total benefits payable cannot exceed your Lifetime Limit.*

CHOICE OF PLANS to suit your budget

Depending on the type of plan you choose and your age, you have a choice of 5 different **PRUhealth** plans starting from as low as RM100 a month to suit your lifestyle and needs.

Coverage of up to age 100²

PRUhealth gives you the choice of protection through all stages in life by covering your medical bills even up to age 100!

⁺ Subject to a minimum of RM500 per transaction. If the value of your funds is less than RM500, only a complete withdrawal is allowed.

^{*} Subject to underwriting, additional premium and policy terms & conditions.

¹ Amount depends on type of plan chosen without **PRUmedic auto upgrade** attached.

² Subject to policy terms and conditions of the basic plan to which **PRUhealth** is attached & subject to sufficient funds to deduct insurance and service charges from.

Select the plan of your choice:

PLAN	PRU ^{health} 100	PRU ^{health} 150	PRU ^{health} 200	PRU ^{health} 300	PRU ^{health} 400	PRU ^{health} 500**	PRU ^{health} 600**
Annual No Claims Bonus	RM100	RM150	RM300	RM400	RM500	RM600	RM700
Hospital & Surgical Benefits							
Hospital Daily Room & Board (120 days a year)	100	150	200	300	400	500	600
Intensive Care Unit (30 days per year)	As charged, subject to coinsurance or deductible (see Note for further details).						
Surgical							
In-hospital & Related Services							
Out-patient Treatment Benefits*	<div> <div> <div>Pre-hospitalisation Treatment (within 30 days)</div> <div>Post-hospitalisation Treatment (within 90 days after hospital discharge)</div> <div>Home Nursing Care (180 days per lifetime)</div> <div>Day surgery</div> <div>Cancer Treatment</div> <div>Kidney Dialysis</div> <div>Emergency Treatment For Accidental Injury (Annual Limit)</div> </div> <div> <div>As charged.</div> <div>*Subject to coinsurance or deductible (see Note for further details).</div> </div> </div>						
Overall Annual Limit (RM)	50,000	62,500	75,000	100,000	150,000	200,000	250,000
Lifetime Limit (RM)	500,000	625,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
Emergency Medical Assistance	Yes						

Note:

Coinurance is a cost-sharing arrangement under which the policyholder pays a specified percentage of the cost of an eligible benefit. If coinsurance is selected, a policyholder will have to pay 10% of the cost of an eligible benefit, subject to a minimum coinsurance amount of RM300 and a maximum coinsurance amount of RM1,000 for Hospital & Surgical Benefit, and a maximum coinsurance amount of RM2,000 for the Outpatient Treatment Benefit. The remaining balance is paid by the Company up to the annual limit.

On the other hand, a deductible is a fixed amount the policyholder must first pay regardless of the total cost of an eligible benefit (excluding cost of daily room & board) for any one disability during a 90-day period. If a deductible of RM3,000 or RM10,000 is selected, a policyholder will have to pay the first RM3,000 or RM10,000 of the total cost of an eligible benefit (excluding cost of daily room & board). The remaining balance is paid by the Company up to the annual limit.

** PRU^{health} 500 and PRU^{health} 600 are only available when PRU^{medic} auto upgrade is attached to PRU^{health} 300 and PRU^{health} 400 plans. This benefit cannot co-exist with PRU^{annual limit} waiver:

The total benefits payable in a year are subject to the Overall Annual Limit and the total benefits payable during the lifetime is subject to the Lifetime Limit. Cover begins immediately upon acceptance, for hospitalisation caused by accidents and 30 days after acceptance for any other causes and 120 days for specified illnesses.

The Company will issue a **PRU***health* card to you under Emergency Medical Assistance when you purchase **PRU***health*. You can call up the 24-hour hotline (operated by International SOS) at any time on reverse charge from anywhere in the world to obtain assistance and services. The **PRU***health* card can also be used for hospital admission under Hospital Alliance Services at a designated network of hospitals (subject to terms and conditions).

» All about **PRU**health

1. What is **PRU**health?

PRUhealth is a regular premium medical rider plan that reimburses medical expenses incurred in the event of hospitalisation. Not only does this plan reward policyholders with a **No Claims Bonus (NCB)** for those who do not make any claims for a particular year, you now have the option to choose the level of **deductible** (the fixed amount you must pay out of the total medical fees, excluding cost of daily room & board, for any one disability during a 90-day period) of RM3,000 or RM10,000 other than the default coinsurance option.

2. Who is this plan for?

This plan is for people aged between 1 – 70 years old next birthday who want a plan that takes care of their medical expenses AND rewards them for staying healthy.

3. How can I take up **PRU**health?

You can take up **PRU**health when you purchase **PRU**link one or **PRU**my child policies.

4. How will the No Claims Bonus (NCB) benefit me?

If you do not make any claims for the year, Prudential will reward you with a **No Claims Bonus (NCB)** by purchasing additional units for your investment in the following year. The amount of bonus paid depends on the plan that you have chosen.

Once you make a claim, you will not receive any bonus in the following year. However, you will receive the bonus for subsequent years as long as no claims are made.

An example of the bonus mechanism, for a 30-year old male policyholder with a **PRU**health 200 plan, expiring at age 70 and pays an annual premium of RM1,032:

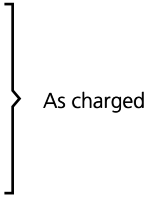
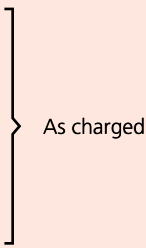
Years	Annual Premium (RM)	Any Claims Made?	Qualify for Bonus?	Amount of Bonus Received (RM)
1	1,032	No	Yes	-
2	1,032	Yes	No	300
3	1,032	No	Yes	-
4	1,032	No	Yes	300
5	1,032	No	Yes	300

5. How can I enhance the coverage of my PRU^{health} plan?

With additional premium and underwriting, you can now enhance the coverage of your PRU^{health} plan with:

- a) **PRU^{annual limit waiver}** – the rider plan that allows you to make claims higher than your annual limit by waiving the annual limit of your PRU^{health} plan. This will ensure that you are safeguarded against any unexpected large medical claims within a policy year. **PRU^{annual limit waiver}** can only be attached to **PRU^{health}** 200, 300 and 400 plans (subject to additional premium). When **PRU^{annual limit waiver}** is attached, claim amounts exceeding the annual limit will be subjected to a coinsurance amount of 10% on total claims (excluding cost of daily room & board).
- b) **PRU^{medic overseas}** - have the option to seek overseas medical treatment or advice in China, Hong Kong or Singapore for the following covered conditions:
 - Surgery related to cancer
 - Neurosurgery
 - Coronary artery bypass surgery
 - Heart valve surgery
 - Organ transplant (kidney, lung, liver, heart, pancreas and bone marrow transplant)

In the event of a covered condition, if you choose to be hospitalised and undergo surgery in Malaysia instead of overseas due to reasons such as family or immobility, a Well-Being Benefit will be payable per admission for every surgery. Policyholders who claim Well-Being Benefit are no longer eligible to reimburse claims for Hospital & Surgical Benefits and Out-patient Treatment Benefits for that **particular covered condition**. Instead, you may claim Well-Being Benefit for multiple admissions for surgery on covered conditions in Malaysia, and claim for local medical treatment under **PRU^{health}** based on reasonable and customary charges.

Plan	PMO Gold	PMO Platinum
Hospital & Surgical Benefits Hospital Daily Room & Board (maximum 120 days per year) Intensive Care Unit (maximum 30 days per year) Surgical In-hospital & Related Services		
Out-patient Treatment Benefits Pre-hospitalisation Treatment (within 30 days before hospitalisation) Post-hospitalisation Treatment (within 90 days after hospital discharge) Home Nursing Care (maximum 180 days per lifetime) Day-surgery Cancer Treatment		
Well-Being Benefit (entitled to claim for every admission into a hospital in Malaysia for every surgery under the 5 covered conditions*)	RM5,000	RM10,000
Annual Limit	RM200,000	RM400,000
Lifetime Limit	RM2,000,000	RM4,000,000

* Subject to policy terms & conditions.

- c) **PRU**medic auto upgrade – with this benefit, our customers will have their **PRU**health plan automatically upgraded. On the 5th and 10th rider benefit anniversary, the **PRU**health plan will move up to the next higher plan following the table below:

Policy Year	Plans					
Year 11 onwards	PH200	PH300	PH400	PH500	PH600	
Year 6 to 10	PH150	PH200	PH300	PH400	PH500	
Year 1 to 5	PH100	PH150	PH200	PH300	PH400	

Note: The upgrade will follow the policy terms and conditions at the start or as and when it is attached to your **PRU**health plan.

- d) **PRU**medic retirement – your **PRU**health plan with deductible option will be switched automatically to the coinsurance option when you retire at age 55 years next birthday with **PRU**medic retirement.

6. How much premium do I need to pay?

The premium that you pay for a **PRUhealth** plan is determined by your age, occupation class, plan type and coinsurance / deductible option chosen, subject to underwriting. The premiums are payable throughout the duration of the plan.

*(Please refer to the Appendix for the **PRUhealth** plan Premium Rate. For premium rates on **PRUhealth** with deductible and optional benefits attachable to your **PRUhealth** plan, please refer to www.prudential.com.my)*

Premium payment

Premiums can be paid yearly, half-yearly, quarterly or monthly via Auto Debit, Credit Card, Cash or Cheque.

7. How does **PRUhealth** pay for overseas medical treatment versus **PRUmedic overseas**?

If you receive medical treatment overseas under your **PRUhealth** plan, the benefits are paid according to the costs of treatment that would be reasonably charged by a hospital in Malaysia. No benefit is paid if you reside overseas for more than 90 days per trip.

However, the 90 days restriction on overseas residence will not be applicable to **PRUmedic overseas** when attached to your **PRUhealth** plan. Reimbursement of medical expenses shall also be based on the reasonable and customary charges in the country of treatment.

Important Notes

- > You must inform the Company of any change in your occupation, avocation or sports activities because it may affect the premiums, terms, conditions and benefits.
- > The Company reserves the right to revise premium rates and insurance charges at policy anniversary by giving a 30-day prior notice if the actual claims experience is worse than expected for **PRUhealth**, **PRUmedic overseas**, **PRUmedic auto upgrade**, **PRUmedic retirement** and **PRUannual limit waiver**.
- > Coverage to expiry age is subject to sufficient funds to cover for insurance charges, service charges, guarantee charges (if any) and administration charges (if any).
- > You should assess the affordability and suitability of the product (including optional benefits) 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.
- > 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, the various benefits under this plan will cease.
- > There is a free-look period of 15 days after the delivery of your policy to allow you to review and ensure that it meets your needs. If the policy is cancelled within this period, the value of units (at the next pricing date) plus the unallocated premiums, service charge, insurance charge, guarantee charge (if any) and administration charge (if any), less medical expenses will be refunded. Additionally, if top-ups are done, 5% of the unallocated premium less medical expenses will be refunded. Top-ups do not incur any insurance charge.
- > This leaflet is for illustrative purposes only. You are advised to refer to the Prudential 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.
- > Non-payment of premiums may cause this policy to cease.
- > Prudential Assurance Malaysia Berhad (PAMB) is a licensed insurance company and is regulated by Bank Negara Malaysia (BNM).

Stay healthy and get rewarded today!

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

Exclusions

PRUhealth does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. Pre-existing conditions.
2. Specified Illnesses occurring during the first 120 days of continuous cover for:
 - a. Hypertension, diabetes mellitus and cardiovascular disease
 - b. All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system
 - c. All ear, nose (including sinuses) and throat conditions
 - d. Hernias, haemorrhoids, fistulae, hydrocele, varicocele
 - e. Endometriosis including disease of the reproduction system
 - f. Vertebro-spinal disorders (including disc) and knee conditions
3. Any medical or physical conditions or any neonatal medical or physical conditions including birth trauma (a physical injury sustained by an infant during birth or the psychological shock experienced by an infant during birth) occurring within the first 30 days of the Life Assured's cover, date of reinstatement or date of birth whichever is latest, except for accidental injuries sustained other than during delivery of the Life Assured.
4. Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction for nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
5. Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Insurance.
6. Private nursing (save and except for Home Nursing Care Benefit), rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
7. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
8. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation.

9. Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
10. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
11. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
12. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
13. 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.
14. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapies such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatments.
15. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
16. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).
17. Costs / expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit / pack and other ineligible non-medical items.
18. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
19. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
20. Expenses incurred for sex changes.

Appendix / Lampiran

Annual Premium Rates for **PRU_{health}** with coinsurance (Occupation Class 1 & 2)

Expiry Age 70					
Entry Age	PRU_{health} 100 (RM)	PRU_{health} 150 (RM)	PRU_{health} 200 (RM)	PRU_{health} 300 (RM)	PRU_{health} 400 (RM)
1 - 15	602.00	665.00	826.00	1,145.00	1,405.00
16 - 20	657.00	737.00	911.00	1,234.00	1,573.00
21 - 25	711.00	809.00	993.00	1,353.00	1,726.00
26 - 30	766.00	849.00	1,032.00	1,443.00	1,824.00
31 - 35	861.00	1,001.00	1,235.00	1,704.00	2,121.00
36 - 40	984.00	1,135.00	1,320.00	1,934.00	2,439.00
41 - 45	1,175.00	1,331.00	1,499.00	2,203.00	2,970.00
46 - 50	1,435.00	1,668.00	1,885.00	2,710.00	3,701.00
51 - 55	1,749.00	2,058.00	2,325.00	3,342.00	4,582.00
56 - 60	2,084.00	2,449.00	2,763.00	3,984.00	5,451.00

Expiry Age 80					
Entry Age	PRU_{health} 100 (RM)	PRU_{health} 150 (RM)	PRU_{health} 200 (RM)	PRU_{health} 300 (RM)	PRU_{health} 400 (RM)
1 - 15	805.00	876.00	1,042.00	1,466.00	1,775.00
16 - 20	890.00	970.00	1,143.00	1,618.00	1,970.00
21 - 25	991.00	1,083.00	1,263.00	1,799.00	2,203.00
26 - 30	1,123.00	1,229.00	1,420.00	2,036.00	2,505.00
31 - 35	1,293.00	1,417.00	1,621.00	2,344.00	2,896.00
36 - 40	1,510.00	1,657.00	1,879.00	2,737.00	3,395.00
41 - 45	1,777.00	1,955.00	2,219.00	3,230.00	4,138.00
46 - 50	2,112.00	2,331.00	2,646.00	3,841.00	5,057.00
51 - 55	2,555.00	2,834.00	3,205.00	4,627.00	6,153.00
56 - 60	3,183.00	3,543.00	3,991.00	5,706.00	7,677.00
61 - 65	4,045.00	4,554.00	5,097.00	7,247.00	9,647.00
66 - 70	5,875.00	6,761.00	7,509.00	10,732.00	14,034.00

Expiry Age 100					
Entry Age	PRU_{health} 100 (RM)	PRU_{health} 150 (RM)	PRU_{health} 200 (RM)	PRU_{health} 300 (RM)	PRU_{health} 400 (RM)
1 - 15	1,295.00	1,445.00	1,641.00	2,381.00	2,991.00
16 - 20	1,465.00	1,638.00	1,856.00	2,693.00	3,398.00
21 - 25	1,667.00	1,867.00	2,113.00	3,062.00	3,882.00
26 - 30	1,916.00	2,150.00	2,431.00	3,520.00	4,478.00
31 - 35	2,222.00	2,498.00	2,823.00	4,084.00	5,213.00
36 - 40	2,596.00	2,923.00	3,302.00	4,774.00	6,112.00
41 - 45	3,045.00	3,436.00	3,882.00	5,609.00	7,198.00
46 - 50	3,586.00	4,057.00	4,582.00	6,611.00	8,524.00
51 - 55	4,250.00	4,824.00	5,439.00	7,827.00	10,145.00
56 - 60	5,078.00	5,779.00	6,505.00	9,325.00	12,156.00
61 - 65	6,122.00	7,003.00	7,866.00	11,258.00	14,733.00
66 - 70	7,335.00	8,455.00	9,480.00	13,596.00	17,871.00

Premium rates for Occupation Class 3 & 4 are 1.25 & 1.5 times the premium for Occupation Class 1 & 2. Premium rates are based on standard risk and are subject to underwriting.

For premium rates on **PRU_{health}** with deductible and optional benefits attachable to your **PRU_{health}** plan, please refer to www.prudential.com.my



Always Listening. Always Understanding.

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