

PRU*flexi med*

MEDICAL 

"Enjoy greater flexibility with
a medical card that lets you
choose what you want."



Always Listening. Always Understanding.

PRUDENTIAL 

PRUflexi med offers you:

> **112 combinations to choose from**

PRUflexi med gives you the flexibility to choose your preferred level of coverage. Pick from 7 Hospital Daily Room & Board Allowance and 16 Annual Limit options; then create a plan to suit your needs and budget!

> **Hospital Daily Room & Board Allowance**

If you are staying in a room & board that is lower than your chosen Hospital Daily Room & Board Allowance, we will pay you the difference in cash as an allowance. What's more, this benefit will not reduce your Annual Limit!

> **No more BILL SHOCK!**

You can choose the **ZERO** deductible option and you need not pay anything on eligible cost when you are hospitalised! You can also opt for a **PRUflexi med** plan with a minimal fixed deductible of RM300.

> **High Lifetime Limit at 20 x Annual Limit**

PRUflexi med lets you claim up to 20 times your Annual Limit per lifetime.

> **Emergency Medical Assistance, anytime anywhere**

We will issue you a **PRUflexi med** card under Emergency Medical Assistance when you purchase **PRUflexi med**. You can call the 24-hour hotline (operated by International SOS) at any time on reverse charge from anywhere in the world to obtain assistance and services.

» All about **PRU**flexi med

What is PRUflexi med?

PRUflexi med is a regular premium investment-linked medical rider that reimburses medical expenses incurred in the event of hospitalisation.

What are the benefits provided under PRUflexi med?

Benefits	Amount
Hospital Daily Room & Board Allowance¹ (120 days per year)	<ul style="list-style-type: none">• Minimum: RM100 per day• Increments: Multiples of RM50 per day• Maximum: RM400 per day
Hospital & Surgical Benefits² <ul style="list-style-type: none">> Intensive Care Unit / High Dependency Unit (60 days per year)> Surgical> In-hospital & Related Services	As charged. * Subject to deductible of zero or RM300 for any one disability during a 90-day period. These benefits accelerate on the Overall Annual Limit.
Outpatient Treatment Benefits² <ul style="list-style-type: none">> Pre-hospitalisation Treatment (within 90 days before hospitalisation)> Post-hospitalisation Treatment (within 90 days after hospital discharge)> Home Nursing Care (180 days per lifetime)> Day Surgery> Cancer Treatment> Kidney Dialysis> Emergency Treatment for Accidental Injury – 2% of Overall Annual Limit per year	
Overall Annual Limit (RM)	<ul style="list-style-type: none">• Minimum: RM50,000• Increments: Multiples of RM10,000• Maximum: RM200,000
Lifetime Limit (RM)	20 x Overall Annual Limit
Emergency Medical Assistance	Yes

¹ These benefits do not accelerate on the Overall Annual Limit.

² Subject to Reasonable and Customary Charges.

Note: Deductible is a fixed amount that you must first pay out of the total cost of eligible benefits (excluding the cost of daily room & board) for any one disability during a 90-day period. The remaining balance is paid by Prudential up to the annual limit. For zero deductible, the total cost of eligible benefits incurred by the policyholder is fully covered by Prudential.

How do I get started with PRUflexi med?

Customising your PRUflexi med plan is as easy as 1, 2, 3 & 4!



Step 1 Decide on your Hospital Daily Room & Board Allowance amount.

Choose the amount of Hospital Daily Room & Board Allowance to cover for your accommodation in a hospital.



Step 2 Decide on your Annual Limit amount.

Set the amount of Annual Limit which you will be covered for every year. This is the maximum amount of total costs of eligible benefits (excluding the cost of daily room & board) that will be paid by Prudential every year for your hospitalisation and surgery bills.



Step 3 Decide on your Deductible amount.

Choose the amount of deductible that suits your preference – zero or RM300 deductible.



Step 4 Decide on your benefit term.

Choose the age to which you would like to be covered until from a choice of 70, 80, 90 or 100 years old.

Who is eligible to take up this plan?

Anyone between ages 1 to 70 years old on their next birthday.

How long do I need to pay premiums for?

Premiums are payable throughout the duration of the plan and depends on the expiry age that you choose for your PRUflexi med plan. PRUflexi med gives you the flexibility to enjoy coverage up to age 70, 80, 90 or 100 years old.

How much premium do I need to pay?

The premium that you pay for PRUflexi med is determined by your age, occupation class, benefits and deductible options chosen, subject to underwriting. Please see Appendix for sample premiums for selected combinations of PRUflexi med benefits. For further details, please refer to the Product Disclosure Sheet and Sales Illustration.

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

Please note that this is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.

Choose PRUflexi med and get the medical coverage you need today!

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

Appendix

Sample Annual Premium Rates (Occupation Class 1 & 2)

Expiry Age 70								
Hospital Daily Room & Board Allowance (RM)	100	200	300	400	100	200	300	400
Annual Limit (RM)	50,000	100,000	150,000	200,000	50,000	100,000	150,000	200,000
Entry Age	Deductible RM300 (RM)				Zero Deductible (RM)			
1 - 15	615	921	1,149	1,380	720	1,069	1,325	1,575
16 - 20	619	965	1,238	1,443	758	1,159	1,455	1,686
21 - 25	677	1,061	1,361	1,582	803	1,254	1,597	1,846
26 - 30	712	1,157	1,527	1,770	845	1,369	1,795	2,070
31 - 35	835	1,354	1,768	2,055	993	1,603	2,079	2,403
36 - 40	957	1,564	2,045	2,375	1,142	1,856	2,410	2,785
41 - 45	1,131	1,841	2,398	2,786	1,354	2,194	2,837	3,278
46 - 50	1,425	2,337	3,071	3,559	1,705	2,783	3,631	4,187
51 - 55	1,710	2,789	3,647	4,227	2,037	3,307	4,295	4,954
56 - 60	2,056	3,369	4,427	5,130	2,422	3,953	5,160	5,952

Expiry Age 80								
Hospital Daily Room & Board Allowance (RM)	100	200	300	400	100	200	300	400
Annual Limit (RM)	50,000	100,000	150,000	200,000	50,000	100,000	150,000	200,000
Entry Age	Deductible RM300 (RM)				Zero Deductible (RM)			
1 - 15	690	1,121	1,447	1,724	814	1,316	1,691	1,997
16 - 20	818	1,336	1,779	2,080	963	1,567	2,071	2,406
21 - 25	913	1,497	1,992	2,320	1,073	1,753	2,316	2,683
26 - 30	1,036	1,704	2,264	2,627	1,218	1,997	2,636	3,044
31 - 35	1,234	2,006	2,630	3,053	1,451	2,352	3,063	3,538
36 - 40	1,438	2,345	3,079	3,574	1,693	2,750	3,587	4,144
41 - 45	1,713	2,782	3,639	4,224	2,018	3,266	4,243	4,902
46 - 50	2,063	3,335	4,343	5,043	2,430	3,916	5,065	5,852
51 - 55	2,526	4,068	5,274	6,127	2,966	4,759	6,128	7,085
56 - 60	3,168	5,078	6,556	7,618	3,695	5,902	7,567	8,753
61 - 65	3,920	6,284	8,112	9,427	4,546	7,263	9,313	10,775
66 - 70	5,101	8,170	10,529	12,219	5,911	9,437	12,083	13,963

Premium rates for Occupation Class 3 & 4 are 1.25 & 1.5 times respectively of the premium for Occupation Class 1 & 2. Premium rates are based on standard risk and are subject to underwriting. For **PRUflexi med** premium rates with other combinations of Hospital Daily Room & Board Allowance, Annual Limit, Deductible and expiry age options, please refer to www.prudential.com.my

Important Notes

- > This brochure is for illustrative purposes only. You are advised to refer to the 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 (including optional benefits) in relation to your financial goals and risk appetite. To achieve that, 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.
- > You must inform us of any change in your occupation, avocation or sports activities because it may affect the premiums, terms, conditions and benefits.
- > **PRUflexi med** is guaranteed renewable but premium rates and/or insurance charges are not guaranteed. We reserve the right to revise the premium rates and/or insurance charges at policy anniversary by giving a 30-day notice if the actual claims experience is worse than expected.
- > Coverage to expiry age is subject to sufficient funds for insurance charges and service charges.
- > Non-payment of premiums may cause this policy to cease.
- > 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, the value of units (at next pricing day) plus the unallocated premiums, service charge and insurance charges less medical expenses will be refunded.
- > 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.
- > Prudential Assurance Malaysia Berhad (PAMB) is licensed under the Insurance Act (1996) and is regulated by Bank Negara Malaysia (BNM).

What are the important terms and conditions I should know?

Overseas medical treatment

If you receive medical treatment overseas, the benefits are 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

PRUflexi med does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one 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; or
 - 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 the delivery of the Life Assured.
4. Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of 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 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 a 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 therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment.
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 item.
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.



Always Listening. Always Understanding.

Prudential Assurance Malaysia Berhad (107655-U)

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