PRUMillion Med Active

PRUDENTIAL

Be in *control*

Pay less when you claim less.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Member of PIDM

Discover the control to pay less without compromising on your coverage

Imagine having control over how much you pay for your insurance plan and taking charge of your health journey.

Introducing **PRU**Million Med Active, a medical plan that rewards your healthy lifestyle and provides a discount on your medical insurance charges when you have no claims, all with no changes to your coverage.

With ***Active Pricing***, your policy starts with an instant discount of up to 15% off your medical insurance charges. By maintaining good health and making no claims, you continue to enjoy the upfront discount yearly.

With this medical plan, you can now save on medical insurance charges by embracing a healthy lifestyle, while still safeguarding yourself with high coverage against the rising costs of medical treatments.

Be in control with PRUMillion Med Active.

Instant discount up to **15% Off** on your medical insurance charges with no claims

No Annual Limit with Active Booster when you opt for coinsurance

Up to **RM1,000 No Claims Benefit** Yearly with Active Booster

Comprehensive **Cancer Protection** including genomic testing, treatment and follow-up care during cancer remission

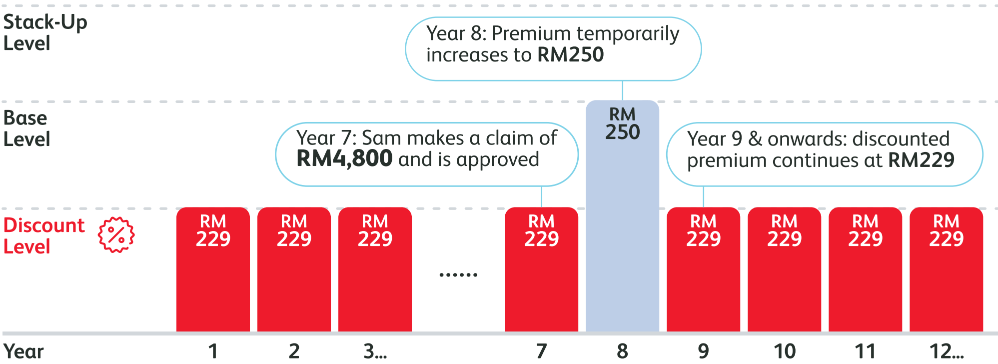
Terms & conditions apply.

Be in control with *Active Pricing*

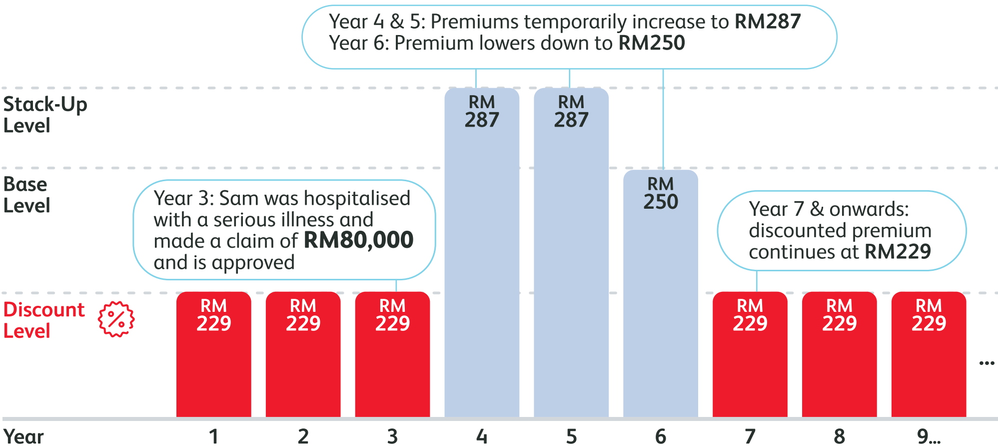
Sam, age 35 years, purchases **PRU**Million Med Active medical plan. With ***Active Pricing***, Sam pays less premiums when he claims less.

Sam will enjoy an **instant discount of 15%** on the medical insurance charges, paying a monthly premium of only **RM229** throughout the policy term if there are no claims made and approved.

In the event Sam makes a claim of less than RM5,000



In the event Sam makes a claim of RM5,000 or more



Premium quoted based on male non-smoker, occupation class 1, **PRU**With You Plus Basic Sum Assured RM10,000, Target Sustainability Option age 80, 100% equity fund, **PRU**Million Med Active Plan 200 with deductible of RM500. The claim amount made and approved is after deducting the deductible.

The case scenario is for illustrative purposes only. The diagram shown is not drawn to scale and is intended for illustrative purposes only.

Boost up your coverage with *Active Booster*

Enhance your coverage with ***Active Booster*** to get additional benefits that suit your needs.

Unlimited days for Room & Board (R&B) / Intensive Care Unit (ICU)

R&B / ICU (days) ~~150 days~~ **Unlimited**

Instant boost on your Annual Limits

Coinsurance Option
Annual Limit: **Unlimited**

Deductible Option
Annual Limit: **+ RM10 million**

Maternity Complications Coverage

Additional coverage for 13 maternity complications during and after childbirth

Extended period for Post-Hospitalisation Treatment

For serious condition: within ~~180 days~~ **365 days**

And more booster coverages

- Double Coverage for Home Nursing Care
- Up to RM1,000 No Claims Benefit Yearly
- Extended Outpatient Rehabilitation Treatment (Physiotherapy & Alternative Treatment) up to 365 days after hospital discharge for serious conditions

Terms & conditions apply.

Explore other alternative medical plans

Alternatively, we have **PRU**Million Med 2.0 and **PRU**Value Med with features and benefits summarised as below.

<table>
<tr><th>Benefits</th><th>PRUMillion Med Active
Be in Control. Pay less when you claim less.</th><th>PRUMillion Med 2.0
Be at Ease. High annual coverage with no lifetime limit.</th><th>PRUValue Med
Get continuous coverage through the years.</th></tr>
<tr><td>Active Pricing</td><td>✓</td><td>–</td><td>–</td></tr>
<tr><td rowspan="2">Annual Limit</td><td>RM2 million – RM8 million</td><td>RM2 million – RM8 million</td><td rowspan="3">Med Value Point RM1 million – RM2 million

with Booster
+ RM100,000 or RM150,000 every year

When your accumulated claims paid exceed the chosen special lifetime limit (also known as Med Value Point), we shall pay 80% of the excess eligible costs.</td></tr>
<tr><td>With Booster
+ RM10 million
(with Deductible option)

Unlimited
(with Coinsurance option)</td><td>With Booster
+ RM10 million</td></tr>
<tr><td>Lifetime Limit</td><td>Annual Limit refresh yearly</td><td>Annual Limit refresh yearly</td></tr>
<tr><td>No Claim Benefit</td><td>With Booster
✓</td><td>With Booster
✓</td><td>With Booster
✓</td></tr>
</table>

PRUMillion Med Active with Active Booster / PRUMillion Med 2.0 with PRUMillion Med Booster 2.0

Benefits	PRUMillion Med Active / PRUMillion Med 2.0			PRUMillion Med Active with Active Booster / PRUMillion Med 2.0 with PRUMillion Med Booster 2.0		
	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)
Room & Board Benefit						
Hospital Daily Room & Board (R&B)	200	300	400	200	300	400
	Per day (RM)					
	Up to 150 days per year			**NO MAXIMUM** number of days per year		
Hospital & Surgical Benefits						
Intensive Care Unit Cardiac Care Unit	As Charged[1] (Up to 150 days per year)			As Charged[1] (**NO MAXIMUM** number of days per year)		
In-Hospital & Related Services • Surgical Fees • Hospital Supplies and Services • Operating Theatre Fees • Anaesthetist Fees • In-Hospital Specialist's Visit (Limited to 2 visits per day)	As Charged[1]			As Charged[1]		
Organ / Bone Marrow Transplant	As Charged[1] (Once per lifetime)			As Charged[1] (**NO LIMIT** per lifetime)		
Outpatient Treatment Benefits						
Pre-hospitalisation Treatment	As Charged[1] (Within 90 days before hospitalisation)			As Charged[1] (Within 90 days before hospitalisation)		
Post-hospitalisation Treatment • Non-Serious Condition	As Charged[1] (Within 180 days after hospital discharge)			As Charged[1] (Within 180 days after hospital discharge)		
• Serious Condition				As Charged[1] (Within **365 days** after hospital discharge)		

Benefits	PRUMillion Med Active / PRUMillion Med 2.0			PRUMillion Med Active with Active Booster / PRUMillion Med 2.0 with PRUMillion Med Booster 2.0		
	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)
Day Surgery / Day Care Procedure	As Charged[1]			As Charged[1]		
Outpatient Cancer Treatment	As Charged[1] *(Including take home drugs, examination tests & consultation)*			As Charged[1] *(Including take home drugs, examination tests & consultation)*		
Outpatient Kidney Dialysis						
Outpatient Rehabilitation Treatment **• Physiotherapy** **• Alternative Treatment[2]**	Combined limit subject to RM6,000 / RM10,000 / RM12,000 per year, within 180 days after hospital discharge • Physiotherapy: As charged • Alternative treatment: Up to RM1,500 per year			Non-Serious Condition: Combined limit subject to RM6,000 / RM10,000 / RM12,000 per year, within 180 days after hospital discharge • Physiotherapy: As Charged • Alternative treatment: Up to RM1,500 per year		
				Serious Condition: **As Charged[1]**, within **365 days** after hospital discharge • Physiotherapy: As Charged • Alternative treatment: Up to RM1,500 per year		
Home Nursing Care (200 days per lifetime)	Up to 20 times of Hospital Daily R&B amount per confinement			Up to **40** times of Hospital Daily R&B amount per confinement		
Outpatient Illness Treatment Benefit **• Bronchitis** **• Dengue Fever** **• Influenza** **• Pneumonia**	Up to 10 times of Hospital Daily R&B amount per diagnosis			Up to 10 times of Hospital Daily R&B amount per diagnosis		
Other Benefits						
Intraocular Lens	Up to RM8,000 per lifetime, including multifocal lens			Up to RM8,000 per lifetime, including multifocal lens		
Emergency Treatment For Accidental Injury	As Charged[1]			As Charged[1]		
Maternity Complications Benefit	None			**As Charged[1]**		

<table>
<tr><th rowspan="2">Benefits</th><th colspan="3">PRUMillion Med Active / PRUMillion Med 2.0</th><th colspan="3">PRUMillion Med Active with Active Booster / PRUMillion Med 2.0 with PRUMillion Med Booster 2.0</th></tr>
<tr><th>Plan 200 (RM)</th><th>Plan 300 (RM)</th><th>Plan 400 (RM)</th><th>Plan 200 (RM)</th><th>Plan 300 (RM)</th><th>Plan 400 (RM)</th></tr>
<tr><td>Coinsurance[3] / Deductible[4]</td><td colspan="6">• Coinsurance (PRUMillion Med Active only): 10%, minimum RM500 and maximum RM20,000
• Deductible: RM500 / RM1,000 / RM5,000 / RM10,000</td></tr>
<tr><td rowspan="3">Overall Annual Limit</td><td rowspan="3">RM2 mil</td><td rowspan="3">RM5 mil</td><td rowspan="3">RM8 mil</td><td colspan="3">No Annual Limit
if Coinsurance option is chosen
(PRUMillion Med Active only)</td></tr>
<tr><td>RM12 mil</td><td>RM15 mil</td><td>RM18 mil</td></tr>
<tr><td colspan="3">if Deductible option is chosen</td></tr>
<tr><td>Lifetime Limit</td><td colspan="3">None</td><td colspan="3">None</td></tr>
<tr><td>No Claims Benefit[5] – Preventive Care</td><td colspan="3">None</td><td>RM500 per year</td><td colspan="2">RM1,000 per year</td></tr>
<tr><td>Emergency Medical Assistance[6]</td><td colspan="3">Yes</td><td colspan="3">Yes</td></tr>
<tr><td>Expert Medical Opinion[6,7]</td><td colspan="3">Yes</td><td colspan="3">Yes</td></tr>
</table>

[1] *We shall only reimburse Reasonable and Customary charges on eligible expenses which are deemed Medically Necessary.*

[2] *Alternative Treatment only applicable for Plan R&B 300 and above, and including Acupuncture, Bonesetting, Chiropractic, Herbalist Treatment, Traditional Chinese Medicine, Moxibustion Therapy, Acupressure, Homeopathy and Osteopathy.*

[3] *With the exception to the claims under No Claims Benefit, Hospital Daily Room & Board Benefit, Emergency Treatment for Accidental Injury Benefit, Outpatient Cancer Treatment Benefit, Outpatient Kidney Dialysis Benefit or Treatment sought at a Government Healthcare Facility, policyholder must first pay a fixed amount equivalent to the 10% of the total Reasonable and Customary Charges of eligible benefits, subject to minimum of RM500 and maximum of RM20,000.*

[4] *With the exception to the claims under No Claims Benefit, Emergency Treatment for Accidental Injury Benefit, Outpatient Cancer Treatment Benefit, Outpatient Kidney Dialysis Benefit or Treatment sought at a Government Healthcare Facility, policyholder must first pay a fixed amount equivalent to the Deductible selected out of the total Reasonable and Customary Charges of accumulated eligible benefits within an annexure year.*

[5] *If no claim has incurred during the preceding annexure year.*

[6] *Emergency Medical Assistance and Expert Medical Opinion are services provided from third party providers which are non-contractual in nature and do not form part of the policy. We have the right to terminate these services by giving a 90-day written notice.*

[7] *Expert Medical Opinion is a value-added service that provides second medical opinion from medical experts in various areas of specialisation. This service is to assist you to learn more about your medical conditions and make an informed decision on the treatment plans.*

PRUValue Med with PRUValue Med Booster

Benefits	PRUValue Med						PRUValue Med with PRUValue Med Booster					
	Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)	Plan 600 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)	Plan 600 (RM)
Room & Board Benefits												
Hospital Daily Room & Board (R&B)	150	200	300	400	500	600	150	200	300	400	500	600
	Per day (RM)											
	Up to 150 days per year						**NO MAXIMUM** number of days per year					
Hospital & Surgical Benefits												
Intensive Care Unit Cardiac Care Unit	As Charged[1] (Up to 90 days per year)						As Charged[1] (**NO MAXIMUM** number of days per year)					
In-Hospital & Related Services • Surgical Fees • Hospital Supplies and Services • Operating Theatre Fees • Anaesthetist Fees • In-Hospital Specialist's Visit (Limited to 2 visits per day)	As Charged[1]						As Charged[1]					
Outpatient Treatment Benefits												
Pre-hospitalisation Treatment	As Charged[1] (Within 60 days before hospitalisation)						As Charged[1] (Within **90 days** before hospitalisation)					
Post-hospitalisation Treatment • Non-Serious Condition	As Charged[1] (Within 90 days after hospital discharge)						As Charged[1] (Within 90 days after hospital discharge)					
• Serious Condition							As Charged[1] (Within **365 days** after hospital discharge)					
Home Nursing Care (180 days per lifetime)	As Charged[1]						As Charged[1]					
Day Surgery												
Day Care Procedure												
Outpatient Cancer Treatment	As Charged[1] Combined up to 1.5 times of the initial Med Value Point per lifetime *(Including take home drugs, examination tests & consultation)*						As Charged[1] **NO LIMIT** per lifetime *(Including take home drugs, examination tests & consultation)*					
Outpatient Kidney Dialysis												
Other Benefits												
Maternity Complications Benefit	Up to RM5,000 per year						As Charged[1] (**NO LIMIT** per year)					
Intraocular Lens	Up to RM6,000 per lifetime						Up to RM6,000 per lifetime					

<table>
<tr><th rowspan="2">Benefits</th><th colspan="6">PRUValue Med</th><th colspan="6">PRUValue Med with PRUValue Med Booster</th></tr>
<tr><th>Plan 150 (RM)</th><th>Plan 200 (RM)</th><th>Plan 300 (RM)</th><th>Plan 400 (RM)</th><th>Plan 500 (RM)</th><th>Plan 600 (RM)</th><th>Plan 150 (RM)</th><th>Plan 200 (RM)</th><th>Plan 300 (RM)</th><th>Plan 400 (RM)</th><th>Plan 500 (RM)</th><th>Plan 600 (RM)</th></tr>
<tr><td>Emergency Treatment For Accidental Injury</td><td colspan="6">Up to 10 times of Hospital Daily R&B amount per year</td><td colspan="6">Up to 10 times of Hospital Daily R&B amount per year</td></tr>
<tr><td>Med Saver or Deductible[2]</td><td colspan="12">Yes or No. If Yes, Flexible option:
Med Saver: RM300 / RM1,000 / RM3,000 / RM5,000 / RM10,000 or
Deductible: RM20,000 / RM50,000 / RM75,000 / RM100,000</td></tr>
<tr><td rowspan="2">Med Value Point[3]</td><td colspan="6" rowspan="2">Flexible Option:
• RM1 mil
• RM1.5 mil
• RM2 mil</td><td colspan="2">Flexible Option:
• RM1.1 mil
• RM1.6 mil
• RM2.1 mil</td><td colspan="4">Flexible Option:
• RM1.15 mil
• RM1.65 mil
• RM2.15 mil</td></tr>
<tr><td colspan="2">Increases by RM100,000 every year</td><td colspan="4">Increases by RM150,000 every year</td></tr>
<tr><td>Med Value Point Bonus[4]</td><td colspan="2">N/A</td><td colspan="4">Med Value Point increases at 2% of the initial Med Value Point at the end of every 2 policy years, provided no claim has incurred during the 2 policy years</td><td colspan="2">N/A</td><td colspan="4">Med Value Point increases at 2% of the initial Med Value Point (excluding the portion from PRUValue Med Booster) at the end of every 2 policy years, provided no claim has incurred during the 2 policy years</td></tr>
<tr><td>No Claims Benefit[5] – Preventive Care</td><td colspan="6">None</td><td colspan="2">RM500 per year</td><td colspan="4">RM1,000 per year</td></tr>
<tr><td>Emergency Medical Assistance[6]</td><td colspan="6">Yes</td><td colspan="6">Yes</td></tr>
<tr><td>Expert Medical Opinion[6,7]</td><td colspan="6">Yes</td><td colspan="6">Yes</td></tr>
</table>

[1] *We shall only reimburse Reasonable and Customary charges on eligible expenses which are deemed Medically Necessary.*

[2] *With the exception to the claims under No Claims Benefit:*
- *If Med Saver is chosen, policyholder must first pay a fixed amount equivalent to Med Saver selected out of the total Reasonable and Customary Charges of eligible benefits excluding the cost of Hospital Daily R&B and Intraocular Lens for Any One Disability.*
- *If Deductible is chosen, policyholder must first pay a fixed amount equivalent to the Deductible selected out of the total Reasonable and Customary Charges of accumulated eligible benefits within an annexure year.*
- *If Med Saver and Deductible are not chosen, the fixed amount shall not apply.*

[3] *Claims on eligible benefits will be payable in full (subject to Med Saver or Deductible, if applicable) up to the Total Med Value Point. If the total benefits we pay to you have exceeded the Total Med Value Point, we shall pay 80% of the eligible benefit's excess cost.*
*Total Med Value Point is equivalent to the sum of initial Med Value Point, any accumulated Med Value Point Bonus and additional Med Value Point (from **PRU**Value Med Booster).*

[4] *When total claims paid exceeds the Total Med Value Point, no further Med Value Point Bonus shall be provided even if there are no further claims.*

[5] *If no claim has incurred during the preceding annexure year.*

[6] *Emergency Medical Assistance and Expert Medical Opinion are services provided from third party providers which are non-contractual in nature and do not form part of the policy. We have the right to terminate these services by giving a 90-day written notice.*

[7] *Expert Medical Opinion is a value-added service that provides second medical opinion from medical experts in various areas of specialisation. This service is to assist you to learn more about your medical conditions and make an informed decision on the treatment plans.*

For more information, visit our website at **www.prudential.com.my** or contact one of our friendly **Prudential Wealth Planners**. We're always here to help.

Important notes and disclaimers

- **PRU**Million Med Active, Active Booster, **PRU**Million Med 2.0, **PRU**Million Med Booster 2.0, **PRU**Value Med and **PRU**Value Med Booster are optional riders attachable to basic plan, **PRU**With You Plus. These riders are underwritten by Prudential Assurance Malaysia Berhad ("PAMB") 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy (including riders) will best serve your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend that you speak to your Prudential Wealth Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information.
- The cost of insurance charges for Medical and Health Insurance (MHI) riders are illustrated in Prudential's corporate website.
- This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRU**With You Plus Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s) before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, exclusions and waiting periods under the policy.
- There is a free-look period of 15 days after the date of delivery of the policy to allow you to review if it meets your needs. If the policy is cancelled within this period, we will refund you the value of units (at the next pricing date) plus the premiums that are not invested, charges (such as insurance charges, service charges, processing charges, and any other charges, where applicable), and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay.
- **PRU**With You Plus comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's age 100. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's age 100 or the rider's maximum coverage term, whichever is earlier. Unless you request to disable the Extension of Coverage Term, your policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term. During the extended coverage term, the coverage provided by the basic plan and rider(s) (if applicable) will remain the same.
- You may request to disable the Extension of Coverage Term feature after your policy is issued, which will result in your coverage ending at the original policy term. Any subsequent request to reapply for Extension of Coverage Term is subject to underwriting.

- Assuming a male, aged 34 years, non-smoker, occupation class 1 purchases a **PRU**With You Plus policy with Basic Sum Assured RM10,000, **PRU**Million Med Active R&B RM200 with Deductible RM500, policy term of age next birthday (ANB) 80 with auto-extension, 100% equity fund, with monthly premium payment through credit card, the estimated total premium payable when there are no claims made and approved:

Total premium payable based on coverage term up to ANB 80	To improve your policy sustainability up to Age 100	
	Alternative 1	Alternative 2
RM229.00 monthly from age 34 up to age 78	We advise you to continue paying the total premium payable during the extended term. On top of that, additional Regular Premium Top-up of RM48.00 monthly is recommended from age 34 up to end of Extension of Coverage Term. <u>Total premium payable:</u> • RM277.00 monthly from age 34 up to age 99.	We advise you to continue paying the total premium payable during the extended term. On top of that, additional Regular Premium Top-up of RM1,563.00 monthly is recommended from age 79 up to end of Extension of Coverage Term. <u>Total premium payable:</u> • RM229.00 monthly from age 34 up to age 78. • RM1,792.00 monthly from age 79 up to age 99.

Notes:
- *The premiums are not guaranteed and may vary in the future depending on the actual investment return, premium payment, policy benefits and charges (including any revision to insurance charge). You may refer to the annual statement for the recommended Regular Premium Top-up amount, which is updated yearly, to improve policy sustainability up to the extended term (based on Alternative 1 above), and may consider topping up your premiums from time to time to improve the sustainability of your policy. We shall notify you at least 90 days prior to the Extension of Coverage Term if there is any additional premium required during the extended term.*
- *If your policy is attached with payor rider, you may be required to increase the sum assured for the payor rider due to increase in premium (not including any temporary premium increase) to cover the extended term (subject to underwriting) or any revision to insurance charge. If your policy is under payor claim status and increase in premium is required, you may be required to pay the additional premium amount that is not covered by the company to improve sustainability of your policy.*
- *Age stated in the above table refers to Life Assured's age at Policy Anniversary.*
- *Please refer to Product Disclosure Sheet for more details.*

- **PRU**With You Plus and its attachable riders (if any) are not Shariah-compliant products.
- You can surrender the policy at any time. However, if you terminate the policy in the early years, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this policy will be terminated.
- Unless specified, any age references shall be on the basis of attained age.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this leaflet, the English language version of this leaflet shall prevail and be given effect to.

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.

08/2025

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential, Persiaran TRX Barat,
55188 Tun Razak Exchange, Kuala Lumpur, Malaysia.

Tel: 03-2771 0228, 03-2116 0228
Website: www.prudential.com.my