

*This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and age next birthday 30 with **PRUCover Med**, payment method-credit card.*



PRUCover Med

Specially prepared for:
Sample

Prepared by: SAMPLE

This insurance plan is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia.

The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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).

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meets your needs. You should read your insurance policy contract carefully for full details on your coverage.

FIND OUT MORE:



Step 1 Is this policy right for you?

- This policy covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses or injuries covered under the policy until age next birthday (ANB) 101, subject to annual renewal.
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim**.
- Your insurance policy premiums are not guaranteed, which means that we reserve the right to revise the premiums that we charge in future due to revisions in premium rates. The revision is directly impacted by our claims experience for this plan inclusive of medical inflation, and therefore regular premium revisions are likely in the future.

Step 2 Does it meet your needs?

What is covered?

- Hospital Room & Board: RM200 per day
- Surgical expenses: As charged

Benefits payable are on cashless or pay first, claim later basis and subject to:

- Annual limit: RM500,000
- Lifetime limit: Not applicable

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)
- Specified illnesses during the first 120 calendar days of cover (e.g. hypertension, diabetes)
- Other medical or physical conditions during the first 30 calendar days of cover, except for accidental injuries

This is not a complete list. Please read the Summary Illustration, Appendix and your policy contract carefully for full details on what is and is not covered.

Step 3 Can you afford the increase in premiums over time?

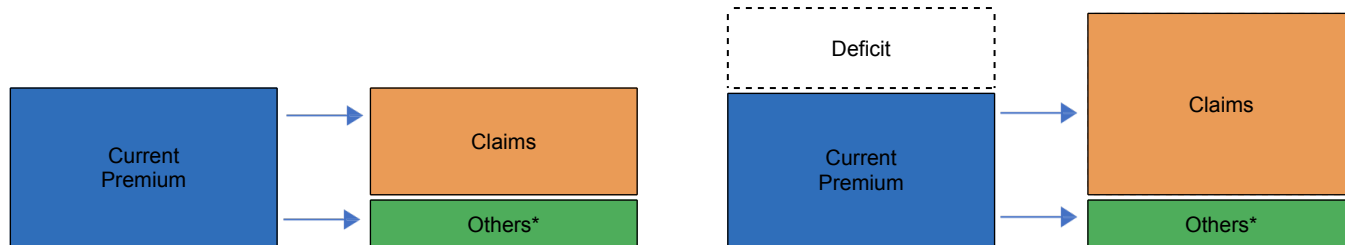
Premium Projection Table

ANB	Current premium upon attained ANB (RM)	Estimated premium		Over the long term, you can reduce premiums payable by choosing plans with:
		Based on medical inflation of 7.00% ¹ per annum (RM)	Based on medical inflation of 10.00% per annum (RM)	
30	1,673			(a) A higher deductible. (b) A higher co-insurance. (c) A lower annual/lifetime limit.
35	1,969	2,761	3,170	
40	2,374	4,669	6,157	
45	2,979	8,220	12,446	
50	3,634	14,064	24,450	

- The projection above is solely for **illustration purposes only**. Actual medical inflation rate may be lower or higher than the above illustration.
- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by insured. **Therefore, there may be annual premium revisions where the increase is based on actual medical inflation rate. The revision, if any, will occur in policy anniversary.** We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72² is allocated to pay claims. The remainder goes to pay commissions to insurance agent, management expenses and profits of the insurers.

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

² This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



Now: Premium sufficiently covers Claims and Others

Future: Arising from medical inflation, Premium may not be enough to cover Claims and Others

* Others include Commissions, Management Expenses and Profits

Note: This chart is not drawn to scale

Step 4 What else should you be aware of?

- **Importance of disclosure** - You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- **Free-look period** - If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a full refund (less any medical examination expenses incurred). We will refund a portion of your premium if you cancel your policy after the 15 calendar days.
- **Waiting period** - Your coverage will only start 120 calendar days after the effective date of the policy for specified illnesses and 30 calendar days for all other illnesses. Cover for hospitalisation due to accidents commences immediately.
- **Grace period** - You have a one-month grace period from each premium due date to pay the premium for this policy. The policy will remain in force during the grace period.
- **Policy lapse** - If you do not pay your premiums within the grace period, your policy shall lapse.
- **Renewal** - Your policy will be auto renewed annually at each policy anniversary, with coverage up to ANB 101, subject to the terms and conditions of the policy and payment of the required premium. The premium payable at each renewal shall be based on your age next birthday at policy anniversary and the premium rates applicable at the time of renewal.
- **Claims** - Please refer to the policy contract to understand further on the claims requirements.
- The commissions³ paid to the agent/ broker/ financial advisor is RM251 or 15% of the annual premium.

This is not a complete list. Please read the Summary Illustration, Appendix and your policy contract carefully for full details on the key terms and conditions.

³ These figures are based on the current premium upon attained ANB.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

Name	Recommended Product	Alternative Product Options	
	PRUCover Med	Option 1 PRUMillion Med Active 2.0	Option 2 PRUMillion Med 2.0
Annual Premium*	RM1,672.80	RM2,364.00 <i>The annual premium is higher by RM691.20</i>	RM2,580.00 <i>The annual premium is higher by RM907.20</i>
Type	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>
Coverage Term	1 year <i>'Auto renewable up to ANB 101 and premium rates are not guaranteed'</i>	Until ANB 101 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>	Until ANB 101 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>
Co-insurance / Deductible	PRUPanel Plus H&S: 5% co-insurance with minimum RM1,000 Pre & Post-Hospitalisation: 5% co-insurance Other than PRUPanel Plus H&S: 10% co-insurance with minimum RM2,000 Pre & Post-Hospitalisation: 10% co-insurance Other Outpatient Benefit: 5% co-insurance <i>Note: Total maximum co-insurance is RM5,000 per year</i>	RM5,000 deductible	RM5,000 deductible

Hospital Room & Board	RM200 per day	RM200 per day	RM200 per day
Surgical Expenses	As charged	As charged	As charged
Annual Limit	RM500,000	RM2,000,000	RM2,000,000
Lifetime Limit	Not Applicable	Not Applicable	Not Applicable

- **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM300 deductible means you have to pay RM300 out of your own pocket and we will pay the balance (up to the relevant limits).
- **Co-insurance:** Fixed percentage of a medical charge that you have to pay. E.g. 20% co-insurance means you have to pay only 20% of each medical bill (up to the relevant limits), and we will cover 80%.
- **Annual limit:** Maximum amount you can claim in a year.
- **Lifetime limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your agent/wealth planner for more information on the differences in features of these products. Please read the Summary Illustration, Appendix and your policy contract carefully for full details on product benefits and features of the recommended product.

*The annual premiums for alternative product options include the annual premium for a basic life insurance policy attached with medical rider only. These premiums are calculated based on a basic sum assured of RM10,000 and 100% equity fund.

Note: Please visit <https://bit.ly/HASGuide> on terms and conditions that apply to "cashless facility" and "cashless basis" mentioned in this PDS.



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