

PRUCover Med



Stay covered, live *confidently*

Essential medical protection for today and tomorrow.



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).

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

Why choose PRUCover Med?

Nothing should ever compromise your health. That's why **PRUCover Med** is a medical plan designed to provide essential and thoughtful protection, so you can access the medical care you need with confidence.



RM500,000 annual limit refreshed yearly with no lifetime limit

Enjoy continued protection year after year.



Auto-renewed annually up to age 101

Stay protected for your long-term healthcare needs.



Coverage from treatment to recovery

Comprehensive support across key stages of care, from consultations and hospitalisation to recovery care and outpatient treatments.



Pay lower Co-insurance with PRUPanel Plus

Reduce your out-of-pocket expenses when you seek treatment at **PRUPanel Plus** hospitals.

Protection through every stage of care

From consultation to recovery, **PRUCover Med** supports you through key stages of care.



Feeling unwell?

When you are not feeling your best, you can access coverage for eligible consultations, diagnostic tests and specialist visits before you are admitted to hospital.

Receiving care without hospitalisation?

PRUCover Med helps cover medical expenses for selected illnesses such as Bronchitis, Dengue Fever, Influenza, Pneumonia / Bronchopneumonia and Hand, Foot and Mouth Disease, as well as eligible day surgery procedures, allowing you to receive treatment while recovering comfortably at home.



Need hospital treatment?

If you need to be hospitalised, your plan helps cover eligible expenses such as room and board, specialist visits, medical treatments, and surgeries, so you can focus on getting better.

Facing a serious illness?

Get continued support with coverage for eligible outpatient cancer treatments and kidney dialysis, without the need for another hospital admission.



Recovering after treatment?

Your care doesn't stop when you leave the hospital. Continue your recovery with coverage for eligible follow-up consultations and treatments, including prescribed medication, physiotherapy and home nursing care.

Lower your out-of-pocket costs with PRUPanel Plus

The good news is, when you choose to get treated at a **PRUPanel Plus** hospital, you can enjoy reduced Co-insurance, helping you save on your out-of-pocket medical expenses.

Benefits	PRUPanel Plus	Other than PRUPanel Plus hospitals
Hospital & Surgical	5% Co-insurance (Min RM1,000)	10% Co-insurance (Min RM2,000)
Pre & Post-Hospitalisation	5% Co-insurance (No min)	10% Co-insurance (No min)
Other Outpatient Benefits	5% Co-insurance (No min)	5% Co-insurance (No min)

Notes:

- Total maximum Co-insurance is RM5,000 per year.
- Co-insurance is not applicable to Emergency Treatment including accident, Outpatient Cancer Treatment Benefit, Outpatient Kidney Dialysis Benefit or Treatment sought at a Government Healthcare Facility.

How does the Co-insurance work?

If treated at a hospital other than those under **PRUPanel Plus**:

Benefits	Total eligible medical bill	Co-insurance	Amount payable by customer	Amount payable by PAMB
In-Hospitalisation	RM15,000	10% with minimum RM2,000	RM2,000 (10% of RM15,000, with minimum RM2,000)	RM13,000
Pre and Post-Hospitalisation	RM1,000	10%	RM100	RM900

If treated at a **PRUPanel Plus** hospital:

Benefits	Total eligible medical bill	Co-insurance	Amount payable by customer	Amount payable by PAMB
In-Hospitalisation	RM15,000	5% with minimum RM1,000	RM1,000 (5% of RM15,000, with minimum RM1,000)	RM14,000
Pre and Post-Hospitalisation	RM1,000	5%	RM50	RM950

Save more when you choose **PRUPanel Plus** hospital

Note: The example provided is subject to the actual eligible medical costs and Co-insurance payable based on the applicable minimum Co-insurance amount and policy terms and conditions.

Beyond Co-insurance savings, enjoy better value and care with PRUPanel Plus

PRUPanel Plus **benefits**



Get access to a wide network of top panel hospitals and specialist centres

Selected Prudential panel hospitals and specialist centres across Malaysia to support your medical needs.



Waiver of deposit

Deposit is waived upon the approval of the Pre-Authorisation Letter.



Waiver of admission fee

Administrative fees, including but not limited to admission and registration fees, are waived upon the approval of the Pre-Authorisation Letter.

Note: Find out more about PRUPanel Plus at Prudential's corporate website at www.prudential.com.my.

PRUCover Med benefits at a glance

This plan offers benefits designed to provide essential and thoughtful medical coverage. Here's a detailed overview of what you can enjoy under this plan.

Plan	PRUCover Med
Benefit	Benefit Amount
Hospital & Surgical Benefits	
(a) Hospital Daily Room & Board Benefit (150 days per year)	Reimburse up to RM200 per day
(b) Intensive Care Unit / Cardiac Care Unit Benefit (90 days per year) (c) In-Hospital and Related Services Benefit • Surgical Fees • Hospital Supplies and Services • Operating Theatre Fees • Anaesthetist Fees • In-Hospital Specialist's Visit (limit to 2 visits per day)	As Charged
(d) Organ / Bone Marrow Transplant Benefit	As Charged
Outpatient Treatment Benefits	
(e) Pre-hospitalisation Treatment Benefit (within 60 days before hospitalisation) (f) Post-hospitalisation Treatment Benefit (within 90 days after hospital discharge)	As Charged
(g) Day Surgery / Day Care Procedure Benefit	
(h) Outpatient Cancer Treatment Benefit	
(i) Outpatient Kidney Dialysis Benefit	
(j) Outpatient Physiotherapy Treatment Benefit (within 90 days after hospital discharge)	Up to RM3,000 per year
(k) Home Nursing Care Benefit (180 days per lifetime)	Up to RM4,000 per confinement
(l) Outpatient Illness Treatment Benefit • Bronchitis • Dengue Fever • Influenza • Pneumonia / Bronchopneumonia • Hand, Foot and Mouth Disease Note: The list is subject to review and change from time to time.	Up to RM2,000 per diagnosis
(m) Emergency Treatment for Accidental Injury Benefit	Up to RM2,000 per year
Overall Annual Limit	RM500,000
Overall Lifetime Limit	Not Applicable
Value-Added Services (VAS): • Emergency Medical Assistance • Expert Medical Opinion • Care Concierge For a complete list of services offered by PAMB, please visit our website at www.prudential.com.my	Yes

PRUCover Med monthly premiums

Here's a clear view of how your premium progresses as you move through different life stages. What you pay for this plan depends on your age, gender, occupation class, and payment frequency.

Age Next Birthday (ANB)	Monthly Premium (RM)		Age Next Birthday (ANB)	Monthly Premium (RM)	
	Male	Female		Male	Female
1	286	225	51	325	293
2	233	198	52	341	307
3	194	176	53	368	332
4	174	157	54	386	348
5	158	140	55	405	364
6	145	125	56	433	390
7	130	114	57	462	416
8	121	104	58	476	428
9	116	97	59	489	441
10	112	92	60	495	450
11	112	89	61	520	475
12	108	86	62	548	503
13	105	83	63	579	535
14	104	84	64	612	568
15	107	86	65	639	596
16	110	88	66	665	622
17	113	90	67	691	649
18	117	92	68	717	676
19	119	95	69	737	697
20	122	97	70	752	712
21	125	98	71^	827	783
22	129	100	72^	908	860
23	132	102	73^	998	945
24	133	104	74^	1,097	1,039
25	135	107	75^	1,206	1,142
26	136	111	76^	1,325	1,238
27	138	114	77^	1,445	1,313
28	138	118	78^	1,527	1,388
29	139	121	79^	1,609	1,463
30	139	123	80^	1,692	1,538
31	143	130	81^	1,739	1,581
32	147	138	82^	1,787	1,624
33	152	143	83^	1,834	1,668
34	158	148	84^	1,882	1,711
35	164	153	85^	1,930	1,754
36	170	159	86^	2,033	1,848
37	180	164	87^	2,135	1,941
38	188	169	88^	2,238	2,035
39	193	174	89^	2,341	2,128
40	198	183	90^	2,444	2,222
41	216	196	91^	2,517	2,288
42	227	205	92^	2,589	2,354
43	234	213	93^	2,662	2,420
44	241	219	94^	2,735	2,486
45	248	226	95^	2,807	2,552
46	257	234	96^	2,931	2,665
47	267	243	97^	3,055	2,778
48	276	251	98^	3,179	2,890
49	290	263	99^	3,303	3,003
50	303	276	100^	3,427	3,116

^On renewal basis only.

Note: The premium rates are only applicable to occupational class 1 & 2 and are rounded to the nearest RM for illustration purposes.

Important Notes & Disclaimers

1. **PRUCover Med** is a non-participating, yearly renewable medical plan 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.
2. The policy will be auto-renewed annually at each policy anniversary, with coverage up to age 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. The premium rates for **PRUCover Med** are available on Prudential's corporate website at www.prudential.com.my.
3. Premiums for this policy are not guaranteed. We reserve the right to revise the premium during the policy term, by giving at least 30 days prior notice before taking effect on the following Policy Anniversary.
4. Buying medical insurance is a long-term financial commitment. You should satisfy yourself that the policy will best serve your needs and that the premium payable under this 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-based analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information.
5. This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRUCover Med** Product Disclosure Sheet and Summary Illustration before purchasing a policy, and to refer to terms and conditions in the policy document for details of the features and benefits, exclusions, grace period and waiting periods under the policy.
6. The medical plan excludes:
 - i. any pre-existing conditions;
 - ii. Specified Illnesses occurring during the first 120 days of continuous cover;
 - iii. any medical or physical conditions or any neonatal medical or physical conditions including birth trauma occurring within the first 30 days from the effective date of the policy, the date it is revived or the date of birth of the Life Assured, whichever is latest, except for accidental injuries sustained other than during the delivery of the Life Assured;
 - iv. overseas medical treatment.Note: This list is non-exhaustive. You must refer to the policy contract for the full list of exclusions.
7. 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 premiums and taxes (if any) that you have paid less medical expenses (if any) that we may have already paid or agreed to pay.
8. **PRUCover Med** is not a Shariah-compliant product.
9. In the event that you do not pay your premium due within one month of grace period, then the policy will lapse.
10. You can cancel the policy at any time. Upon policy cancellation, a cancellation amount will be payable (if any), provided no claim has been paid on the policy in that policy year, and all the benefits under this policy will be terminated thereafter.
11. Any age references shall be on the basis of Age Next Birthday.
12. 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.