

**PRU**Million Med Series



# Built for every *health* need

**Comprehensive medical coverage  
designed for your ease and control.**




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](http://www.pidm.gov.my)).

## Comprehensive medical protection, with more ways to manage your costs

Medical costs continue to rise, and healthcare needs change over time. While comprehensive medical coverage remains important, customers today also seek greater clarity and control over how their medical insurance costs are managed.

The PRUMillion Med Series is designed to provide **comprehensive medical protection**, while offering different ways for you to balance peace of mind and affordability, based on your preferences and lifestyle.

With coverage for both inpatient and outpatient care, including pre- and post-hospitalisation services, you can rest assured that your medical needs are taken care of.




Be at Ease

**PRUMillion Med 2.0**

For those who want comprehensive coverage with **greater certainty and peace of mind**

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Comprehensive medical protection with **no lifetime limit**



Be in Control

**PRUMillion Med Active 2.0**

For those who are **cost-conscious and planning ahead to be future-ready**

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**Pay less when you claim less** without compromising your coverage, with **Active Pricing**

For those who prefer a more active role in managing their medical costs, PRUMillion Med Active 2.0 comes with **Active Pricing** — a pricing approach that recognises health-conscious behaviour and allows you to enjoy more favourable medical insurance charges over time when no claim is made.

Regardless of plan choice, both plans are built on the same foundation of comprehensive medical coverage.

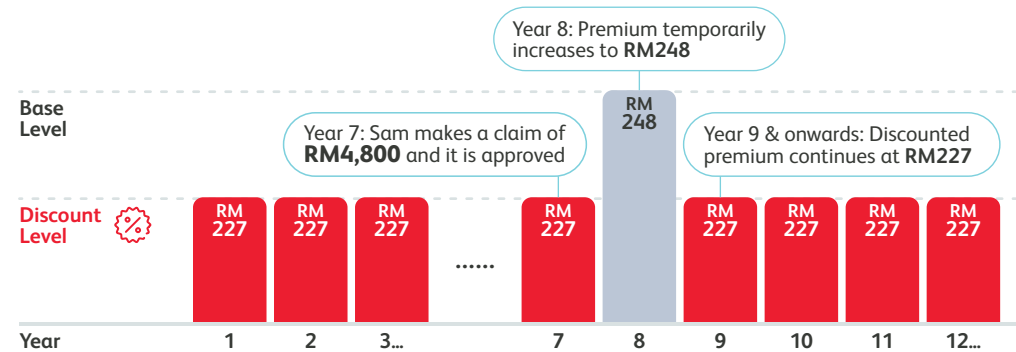


## Be in control with Active Pricing

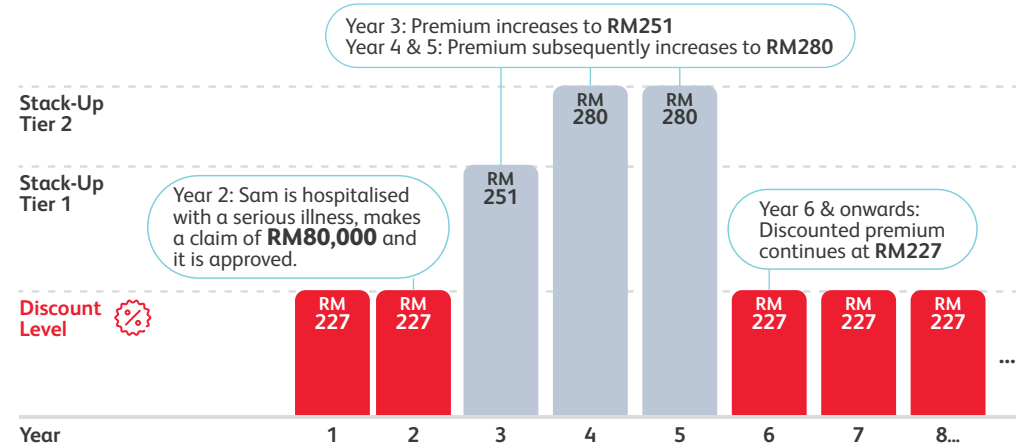
Sam, age 34 years, purchases PRUMillion Med Active 2.0 medical plan. With **Active Pricing**, Sam pays less premiums when he claims less.

Sam will enjoy an **instant discount of 15%** on the medical insurance charges, paying a monthly premium of only **RM227** 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, PRUWith You Plus Basic Sum Assured RM10,000, Target Sustainability Option age 80, 100% equity fund, PRUMillion Med Active 2.0 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.

## ▶ Staying protected with PRUMillion Med Series

The PRUMillion Med Series gives you complete peace of mind, protecting you against rising medical costs with comprehensive medical coverage.



**RM2 million annual limit** refreshed yearly with **no Lifetime Limit**



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



**Flexible cost-sharing options** to help manage affordability and plan out-of-pocket expenses



**Instant discount** of up to **15% off** medical insurance charges\*

Terms & conditions apply.

\*Applicable to PRUMillion Med Active 2.0 only.



## ▶ Boost up your coverage with medical booster

Enhance your coverage with PRUMillion Med Booster 3.0 & Active Booster 2.0 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**



**Guaranteed auto-increasing annual limit every year**

**Increases** RM100,000 in annual limit every year



**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
- RM500 No Claims Benefit Yearly
- Extended Outpatient Rehabilitation Treatment (Physiotherapy) up to 365 days after hospital discharge for serious conditions

Terms & conditions apply.

## ▶ Enjoy more benefits with PRUPanel Plus

Welcome to a network of hospitals and specialist centres, chosen exclusively for our medical policyholders.

With PRUPanel Plus, you'll enjoy perks such as waived administrative fees and deposits, plus exclusive rates and vouchers when redeeming your No Claims Benefit for PAMB Medical Booster policyholders.



### Access close to 100 top hospitals and specialist centres nationwide

Carefully chosen to provide you with better value and care.



### Smooth hospitalisation service

Enjoy the benefit of having your administration fee and deposit waived, express lane, fast discharge, and more.



### Exclusive rates and benefits with No Claims Benefit

Redeem up to RM500 No Claims Benefit annually at our Marketplace for discounted healthcare packages with special add on.

## ▶ Extra care when you need it most with our Value-Added Services (VAS)

Further elevate your healthcare experience with our suite of VAS designed for convenience and peace of mind while you travel locally or overseas.

Our VAS offers 24/7 assistance, including but not limited to:



Medical advice and referrals



Emergency medical evacuation and repatriation



Health and COVID-19 information



Travel Assistance & Other Services

For a complete list of services permitted by PAMB, please visit our website at [www.prudential.com.my](http://www.prudential.com.my).

## ▶ Discover the full benefits of PRUMillion Med Series

Benefits	PRUMillion Med Active 2.0 / PRUMillion Med 2.0	PRUMillion Med Active 2.0 with Active Booster 2.0 / PRUMillion Med 2.0 with PRUMillion Med Booster 3.0
	Plan 200 (RM)	Plan 200 (RM)
<b>Room &amp; Board Benefit</b>		
Hospital Daily Room & Board (R&B)	200	200
	Per day (RM)	
	Up to 150 days per year	<b>NO MAXIMUM</b> number of days per year
<b>Hospital &amp; Surgical Benefits</b>		
Intensive Care Unit / Cardiac Care Unit	As Charged <sup>1</sup> (Up to 150 days per year)	As Charged <sup>1</sup> <b>(NO MAXIMUM)</b> 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 <sup>1</sup>	As Charged <sup>1</sup>
Organ / Bone Marrow Transplant	As Charged <sup>1</sup> (Once per lifetime)	As Charged <sup>1</sup> <b>(NO LIMIT per lifetime)</b>
<b>Outpatient Treatment Benefits</b>		
Pre-hospitalisation Treatment	As Charged <sup>1</sup> (Within 90 days before hospitalisation)	As Charged <sup>1</sup> (Within 90 days before hospitalisation)
Post-hospitalisation Treatment • Non-Serious Condition	As Charged <sup>1</sup> (Within 180 days after hospital discharge)	As Charged <sup>1</sup> (Within 180 days after hospital discharge)
• Serious Condition		As Charged <sup>1</sup> (Within <b>365 days</b> after hospital discharge)
Day Surgery / Day Care Procedure	As Charged <sup>1</sup>	As Charged <sup>1</sup>

Benefits	PRUMillion Med Active 2.0 / PRUMillion Med 2.0	PRUMillion Med Active 2.0 with Active Booster 2.0 / PRUMillion Med 2.0 with PRUMillion Med Booster 3.0
	Plan 200 (RM)	Plan 200 (RM)
Outpatient Cancer Treatment	As Charged <sup>1</sup> (Including take home drugs, examination tests & consultation)	As Charged <sup>1</sup> (Including take home drugs, examination tests & consultation)
Outpatient Kidney Dialysis		
Outpatient Rehabilitation Treatment • Physiotherapy	Up to RM6,000 per year (Within 180 days after hospital discharge)	Non-Serious Condition: Up to RM6,000 per year (Within 180 days after hospital discharge)
		Serious Condition: <b>As Charged<sup>1</sup></b> (Within <b>365 days</b> after hospital discharge)
Home Nursing Care (200 days per lifetime)	Up to 20 times of Hospital Daily R&B amount per confinement	Up to <b>40</b> 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
<b>Other Benefits</b>		
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 <sup>1</sup>	As Charged <sup>1</sup>
Maternity Complications Benefit	None	<b>As Charged<sup>1</sup></b>
Coinsurance <sup>2</sup> / Deductible <sup>3</sup>	<ul style="list-style-type: none"> <li>Coinsurance (PRUMillion Med Active 2.0 only): 10%, minimum RM500 and maximum RM20,000</li> <li>Deductible: RM500 / RM1,000 / RM5,000 / RM10,000</li> </ul>	
Overall Annual Limit	RM2 mil	RM2.1 mil
		Increases by RM100,000 every year

Benefits	PRUMillion Med Active 2.0 / PRUMillion Med 2.0	PRUMillion Med Active 2.0 with Active Booster 2.0 / PRUMillion Med 2.0 with PRUMillion Med Booster 3.0
	Plan 200 (RM)	Plan 200 (RM)
Lifetime Limit	None	None
No Claims Benefit <sup>4</sup> – Preventive Care	None	<b>RM500 per year</b>
Emergency Medical Assistance <sup>5</sup>	Yes	Yes
Expert Medical Opinion <sup>5,6</sup>	Yes	Yes

<sup>1</sup> We shall only reimburse Reasonable and Customary charges on eligible expenses which are deemed Medically Necessary.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> If no claim has incurred during the preceding annexure year.

<sup>5</sup> 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.

<sup>6</sup> 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](http://www.prudential.com.my) or contact one of our friendly Prudential Wealth Planners. We're always here to help.

## Important notes and disclaimers

- **PRUMillion Med Active 2.0, Active Booster 2.0, PRUMillion Med 2.0 and PRUMillion Med Booster 3.0** are optional riders attachable to basic plan, **PRUWith 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-based 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 **PRUWith 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.
- **PRUWith 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.
- The medical riders exclude:
  - (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 rider, 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.

Note: This list is non-exhaustive. You must refer to the policy document for the full list of exclusions.

- Assuming a male, aged 34 years, non-smoker, occupation class 1 purchases a **PRUWith You Plus** policy with Basic Sum Assured RM10,000, **PRUMillion Med Active 2.0 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
RM227.00 monthly from age 34 up to age 78	<p>We advise you to continue paying the total premium payable during the extended term.</p> <p>On top of that, additional Regular Premium Top-up of RM62.00 monthly is recommended from age 34 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u></p> <ul style="list-style-type: none"> <li>• RM289.00 monthly from age 34 up to age 99.</li> </ul>	<p>We advise you to continue paying the total premium payable during the extended term.</p> <p>On top of that, additional Regular Premium Top-up of RM1,553.00 monthly is recommended from age 79 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u></p> <ul style="list-style-type: none"> <li>• RM227.00 monthly from age 34 up to age 78.</li> <li>• RM1,780.00 monthly from age 79 up to age 99.</li> </ul>

### 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.
- **PRUWith 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.