

PRUValue Med

Continuous coverage throughout the years.



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).

PROTECTING YOUR HEALTH CAN BE COSTLY

Regular checkups, treatment costs and other expenses can certainly add up to a hefty sum. Not to mention, healthcare costs may increase due to medical inflation.

Let our comprehensive medical plans, **PRU**Value Med meet your unique medical protection needs. Need more coverage? Enhance your plan with **PRU**Value Med Booster to enjoy higher medical coverage and extensive hospitalisation care. Plus, you'll even be rewarded with preventive care services if you stay claim-free for a year.

Boost your confidence by enhancing your medical plan today.



FUTURE-PROOF YOUR PROTECTION



HIGH PROTECTION WITH AUTO-INCREASING COVERAGE

LEVEL UP YOUR PROTECTION NOW

PRUValue Med

PRUValue Med covers you continuously through the years. 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.



PRUValue Med Booster

Enjoy a
**GUARANTEED
AUTO-INCREASING**
special lifetime limit
(also known as
Med Value Point) every year

FOCUS ON YOUR RECOVERY, WE'VE GOT YOUR BACK



EXTENSIVE COVERAGE BEFORE AND DURING HOSPITALISATION

- Pre-hospitalisation treatment: 90 days
- Hospital Daily Room & Board (R&B) and Intensive Care Unit (ICU) stay: Unlimited number of days



POST-HOSPITALISATION AND TREATMENT

- Up to 365 days for Serious Conditions
- 90 days for Non-Serious Conditions

The benefits and coverage described are based on PRUValue Med with PRUValue Med Booster attached. Please refer to the policy document for full terms and conditions.

ADDITIONAL BENEFITS DESIGNED FOR YOU



REWARDS FOR STAYING HEALTHY

If there is no claim incurred in the preceding year, we will reimburse up to RM1,000 for the following services under Preventive Care:

- Medical Checkup
- Vaccination
- Diagnostic Test
- Subscription Programs – Health and Fitness programs under digital platform



COMPREHENSIVE CANCER CARE

You may claim

- As charged for genomic testing, for more accurate diagnosis based on genetic profile
- As charged for outpatient cancer treatment and up to 365 days for post-hospitalisation



MATERNITY COMPLICATIONS COVERAGE

As charged for 11 specified maternity complications that may occur during pregnancy, childbirth or after delivery



MED SAVER/DEDUCTIBLE OPTIONS

- Opt for the Med Saver option from as low as RM300 for more predictable out-of-pocket expenses
- Complement any existing medical coverage you may already have with high-deductible options of up to RM100,000, where you pay a fixed amount selected from the total claims incurred per year

The benefits and coverage described are based on PRUValue Med with PRUValue Med Booster attached. Please refer to the policy document for full terms and conditions.

ENJOY MORE BENEFITS WITH PRUPANEL PLUS

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

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 RM1,000 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.

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												
a) 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												
b) 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					
c) 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												
d) Pre-hospitalisation Treatment	As Charged ¹ (Within 60 days before hospitalisation)						As Charged ¹ (Within 90 days before hospitalisation)					
e) 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)					
f) Home Nursing Care (180 days per lifetime) g) Day Surgery h) Day Care Procedure	As Charged ¹						As Charged ¹					
i) Outpatient Cancer Treatment j) Outpatient Kidney Dialysis	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)					
Other Benefits												
k) Maternity Complications Benefit	Up to RM5,000 per year						As Charged ¹ (NO LIMIT) per year					
l) Intraocular Lens	Up to RM6,000 per lifetime						Up to RM6,000 per lifetime					
m) Emergency Treatment For Accidental Injury	Up to 10 times of Hospital Daily R&B amount per year						Up to 10 times of Hospital Daily R&B amount per year					

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)
Med Saver or Deductible²	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											
Med Value Point³	Flexible Option: • RM1 mil • RM1.5 mil • RM2 mil						Flexible Option: • RM1.1 mil • RM1.6 mil • RM2.1 mil	Flexible Option: • RM1.15 mil • RM1.65 mil • RM2.15 mil				
							Increases by RM100,000 every year	Increases by RM150,000 every year				
Med Value Point Bonus⁴	N/A		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				N/A		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			
No Claims Benefit⁵ – Preventive Care	None						RM500 per year		RM1,000 per year			
Emergency Medical Assistance⁶	Yes						Yes					
Expert Medical Opinion^{6,7}	Yes						Yes					

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 PRUValue 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 Disclaimer:

- **PRUValue Med** and **PRUValue Med Booster** 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 charged 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.
- This product 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;
 - (iv) any benefits as provided under the Maternity Complications Benefits occurring within the first 365 days from the effective date of the rider or the date it is revived, whichever is later.

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

- 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**Value Med R&B RM200 with Med Value Point RM1 mil and Med Saver RM300, policy term up to 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
RM258 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 RM65.00 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"> RM323.00 monthly from age 34 up to age 99. 	<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 RM1,630.00 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"> RM258.00 monthly from age 34 up to age 78. RRM1,888.00 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 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.

04/2026