

How to submit a claim via [PRUServices](#)

Step 1: On the PRUServices homepage, navigate to "Health" or Claims" tab and select "Submit a Claim"

The screenshot shows the PRUServices homepage. The navigation bar includes the PRUDENTIAL logo, Home, Payments, Health (circled in red), Claims, Investments, Documents, and My profile. A dropdown menu is open under the Health tab, showing options: View eMedical card, No Claims Benefit, and Submit a claim (circled in red). The main banner features the text "PRULink Funds Report 2024 now available" with a "Download now >" link. Below the banner is a "Popular services" section with six icons: Make payment, Pay for family, Change/sign up for auto deduction, View documents, Change contact details, and More services.

The screenshot shows the PRUServices homepage. The navigation bar includes the PRUDENTIAL logo, Home, Payments, Health, Claims (circled in red), Investments, Documents, and My profile. A dropdown menu is open under the Claims tab, showing the option: Submit a claim (circled in red). The main banner features the text "PRULink Funds Report 2024 now available" with a "Download now >" link. Below the banner is a "Popular services" section with six icons: Make payment, Pay for family, Change/sign up for auto deduction, View documents, Change contact details, and More services.

Step 2: Select "Person Covered for This Claim" and click "Continue"

Submit A Claim

The screenshot shows the 'Person covered' step of the 'Submit A Claim' process. The navigation bar at the top includes 'Person covered', 'Claim type', 'Claim details', 'Upload documents', and 'Payout details & summary'. A red dashed box highlights a blue information box with a red 'i' icon, containing the text: 'Ensure timely payout. To avoid delays, update your bank account details via 'Change Payout Account' before submitting your claims. Updates will take effect after 24 hours.' Below this is a section titled 'Person covered' with a person icon and the text 'Select one person covered for this claim.' A single selection box contains a red radio button and the text 'ABCDEFHOOI CHEE'.

Continue

Step 3: Select the "Claim Type" and "Policy" you wish to claim (if you have multiple medical cards). Then, click "Continue".

Note: Customer can only select one claim type per submission.

The screenshot shows the 'Claim type' and 'Policy selection' steps of the 'Submit A Claim' process. The navigation bar at the top includes 'Person covered', 'Claim type', 'Claim details', 'Upload documents', and 'Payout details & summary'. The 'Claim type' section is active and contains two options: 'Hospitalisation/Day Care' (selected with a red radio button) and 'Outpatient Treatment' (unselected with a grey radio button). Below this is a 'Policy selection' section with a red dashed box highlighting a blue information box with a red 'i' icon, containing the text: 'Take note. We'll process your claims based on your best available benefit. If it differs from your initial selection, we'll contact you.' Below this is a selection box for 'Basic Term Assurance' (20411031) with a red radio button. Underneath, the 'PRUMajor Med Benefit' is shown with a table: 'Daily room and board' and 'MYR 100.00/day'. A 'Benefit details' link is also present.

Back

Continue

Step 4: Document Checklist – This pop-up outlines the documents you need to submit, depending on the claim type. Click **"Got it"** to proceed to the next step.

[For Hospitalisation/Day Care:](#)

Submit A Claim

Person covered | **Claim type** | Claim details | Upload documents | Payout details & summary

What you will need to submit

Document checklist
Get your receipts and supporting documents ready for upload. Please keep all original receipts and invoices, as Prudential may request for physical copies.

- 1 Medical bills & receipts** **Required** ^
Original receipts (including deposit receipt) and original final bills/tax invoices with an itemised breakdown of details. (Recommended for overseas treatment: Obtain the English-translated medical bills from the admitting hospital)
- 2 Doctor's statement** **Required** ^
Medical report or Physician statement. (Recommended for overseas treatment: Obtain the English-translated Medical report/Physician statement from the admitting hospital and passport indicating evidence of travel.)
- 3 Lab test/Imaging report** **If available** ^
Histopathology, X-ray, MRI, CT scan, ultrasound, blood test, visual acuity, audiogram report and all other lab test report. (If applicable)
- 4 Claim settlement letter** **If available** ^
Claim settlement letter from other insurers for 3rd party claim. (If applicable)

Got it

[For Outpatient Treatment:](#)

Submit A Claim

Person covered | **Claim type** | Claim details | Upload documents | Payout details & summary

What you will need to submit

Document checklist
Get your receipts and supporting documents ready for upload. Please keep all original receipts and invoices, as Prudential may request for physical copies.

- 1 Medical bills & receipts** **Required** ^
Original receipts (including deposit receipt) and original final bills/tax invoices with an itemised breakdown of details. (Recommended for overseas treatment: Obtain the English-translated medical bills from the admitting hospital)
- 2 Doctor's memo** **If available** ^
Accident date, circumstances of the accident, injuries and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for accidental event)
- 3 Doctor's memo** **If available** ^
Outpatient or follow up visit date, extent of diagnosis and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for outpatient event)
- 4 Nursing care documents** **If available** ^
 - Recommendation letter from the treating doctor for home nursing care.
 - Nursing qualifications certificates of the nurses.
 - Breakdown of charges detailing the time and period of the home nursing care services rendered per day. (Applicable for Nursing care benefit)

Got it

Step 5: Enter the invoice/bill details and upload the medical bills & receipts, up to maximum of 3 Invoices/ bills per claim type.

Note: You may view the total amount from the bottom.

Submit A Claim

Person covered | Claim type | Claim details | Upload documents | Payout details & summary

Take note
Please ensure the uploaded files are in **JPG, JPEG, PNG, TIFF or PDF** format with each file not exceeding **7.5MB** in size. For better quality images, we recommend submitting files in PDF format.

Outpatient Treatment
Person covered
ABCDEF LEOW JIA CHUEN

Enter invoice/bill details (1/3)

Invoice/bill 1

Invoice/bill date: 08 Sep 2022
Hospital/clinic name: ALPHA SPECIALIST CENTRE

Invoice/bill amount: MYR 500.00

Medical bills & receipts
Original receipts (including deposit receipt) and original final bills/tax invoices with an itemised breakdown of details. (Recommended for overseas treatment: Obtain the English-translated medical bills from the admitting hospital)

Upload file

ipad.png
1 KB

+ Add invoice/bill

Total amount MYR 500.00

Back Continue

Step 6: Upload the required documents based on the claim type as suggested.

Then, click "Continue."

Submit A Claim

Person covered | Claim type | Claim details | Upload documents | Payout details & summary

Take note
Please ensure the uploaded files are in **JPG, JPEG, PNG, TIFF or PDF** format with each file not exceeding **7.5MB** in size. For better quality images, we recommend submitting files in PDF format.

Doctor's memo
Accident date, circumstances of the accident, injuries and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for accidental event)
If available
Upload file
ipad.png
1 KB

Doctor's memo
Outpatient or follow up visit date, extent of diagnosis and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for outpatient event)
If available
Upload file

Nursing care documents
a) Recommendation letter from the treating doctor for home nursing care.
b) Nursing qualifications certificates of the nurses.
c) Breakdown of charges detailing the time and period of the home nursing care services rendered per day. (Applicable for Nursing care benefit)
If available
Upload file

Back Continue

Step 7: Payout Details & Summary – You will be able to view your payout account details, followed by a summary of your claim submission (including the person covered, claim type, invoice/bill information, and uploaded documents).

Click select on the **Terms & Conditions declaration**, then click **"Submit."**

Submit A Claim

Person covered | Claim type | Claim details | Upload documents | **Payout details & summary**

Take note
Please review all details and confirm the declaration to submit your claim.

Payout method

Payout method	Bank name	Account holder
Direct Credit	AFFIN BANK BERHAD	ABCDEFING SHUEN
Account number	*****2888	

Update function will be available in Oct 2025

Payout will be made to the bank account above. Please verify the information is correct or update the payout account details via 'Change Payout Account' (updates will take effect after 24hours).

Summary

Person covered	Claim type
ABCDEF LEOW JIA CHUEN	Outpatient Treatment

PRUWith You
00803728

PRUvalue med

Daily room and board	MYR 200.00/day
Medsaver	MYR 300.00

[Benefit details](#)

Submit A Claim

Person covered | Claim type | Claim details | Upload documents | **Payout details & summary**

Invoice/bill information

Invoice/bill 1	MYR 500.00
Total amount	MYR 500.00

Documents

Doctor's memo

Accident date, circumstances of the accident, injuries and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for accidental event)

ipad.png
1 KB

I declare that I have read, understood and fully agreed to the [Terms and Conditions](#), including the Privacy Policy.

Back Submit

Once the claim is submitted, you will see a pop-up message stating: "**Your claim request has been submitted for our review. You will receive the claim number via SMS. We will process the claim within 14 days. You may close the tab.**"

The pop-up also includes details such as the **Person covered, Claim type, PRUServices reference ID, Transaction type, and Submission date.**

Submit A Claim



Request Submitted

Your claim request has been submitted for our review. You will receive the claim number via SMS. We will process the claim within 14 working days. You may close the tab.

Person covered	ABCDEF LEOW JIA CHUEN
Claim type	Outpatient Treatment
PRUServices ref. ID	L25T4162409
Transaction type	Claim reimbursement
Submission date	19 Jun 2025 01:29:29