

Your current medical plan is in need of booster shot

We all know how important it is to get a COVID-19 booster shot to protect ourselves. But did you know you can give your medical plan a booster shot to ensure you get sufficient coverage for all your medical needs now as well as in the future?

Life stages are changing 

Changes of life stages increases your needs to have a more comprehensive medical insurance plan.

BOOST UP YOUR CURRENT MEDICAL PLAN



Rising healthcare costs 

Malaysia's estimated medical inflation rate in 2022 is 12.0% = **6X higher** than the annual general inflation rate¹.

Give your confidence a boost by topping up your current medical plan with our booster riders today at affordable premium from RM269* per month (Only requires an additional RM38* per month from existing medical plan).

Note: Actual additional premium may vary depending on the cash value of the policy at endorsement.

Here's the overview of the extra benefits that you can get when you add on our medical booster riders:

	Existing Medical Plan PRUValue Med PRUMillion Med	Medical Plan with medical booster riders PRUValue Med Booster PRUMillion Med Booster
Med Value Point (MVP) / Annual Limit	Enjoy coverage of special lifetime limit (also known as MVP) / annual limit more than RM1million	NEW Guaranteed auto-increasing special lifetime limit (also known as MVP) / annual limit every year, regardless of health condition or age for future proof protection
Number of days for Hospital Room and Board (R&B) and Intensive Care Unit (ICU)	Maximum is up to 150 days for Hospital R&B and 120 days for ICU	Unlimited number of days for Hospital R&B and ICU
Pre-hospitalisation	60 days	90 days
Post-hospitalisation	90 days	Extended post-hospitalisation and outpatient physiotherapy treatment up to 365 days after hospital discharge for Serious Conditions
No Claims Benefit	Provide 2% MVP Bonus every 2 years if there is no claims during that 2 years. Applicable for PRUValue Med Hospital R&B RM300 and above	No Claims Benefit up to RM1,000 per year to support you on Preventive Care
Maternity Complications	Up to RM5,000 per year for PRUValue Med. Not available for PRUMillion Med	As charged for 11 maternity complications
		and many more amazing benefits!

*Premium quoted based on age next birthday (ANB) 20, non-smoker male, PRUValue Med Hospital R&B RM200, Med Saver RM300, MVP RM1million, with PRUValue Med Booster, Basic Sum Assured RM100,000, Total Multi Crisis Care RM100,000, Acci Guard Plus RM100,000, Acci Med Plus RM5,000, Acci Income Plus 3 units, Payor Basic attached, policy term of ANB 70 with auto extension.



Our No Claims Benefit is to support you on Preventive Care, accompany you along the health journey and encourage you to continue stay healthy.

We're more than just providing you protection. We're rewarding you with subsidies up to RM1,000 per year when there is no claims incurred in preceding year, which you can use for:

- Medical Checkup
- Diagnostic Test
- Vaccination
- Subscription Programs

For further product details, please refer to our product leaflet to find out more.

Not only that, you will enjoy the following coverage when you sign up for any of our medical plans.



Total Pandemic Protection

You will automatically enjoy Total Pandemic Protection.

Note: Total Pandemic Protection is a protection against all pandemics (not limited to COVID-19).



Cancer Precision Medicine

Coverage for Cancer Precision Medicine is available now, without any additional charges[#].

You can access to more accurate diagnosis of your cancer based on your genetic profile, when you need the most.

[#]Subject to existing policy's terms and conditions

With affordable premium, you can enjoy our new medical booster riders' benefits! Wait no more and start boosting up your medical coverage today!

For more information, visit our website at www.prudential.com.my or contact our Prudential Wealth Planners.

Terms and conditions apply.

Source: ¹<https://says.com/my/lifestyle/what-is-medical-inflation-how-it-affects-insurance-premium>