

Live your dream lifestyle with peace of mind.

PRUMy Medical Plus

Do protect yourself from life's uncertainties with an affordable and comprehensive medical solution.

Protection Insurance



PRUDENTIAL

Listening. Understanding. Delivering.



DOES THE FEAR OF LIFE'S UNCERTAINTIES HOLD YOU BACK FROM LIVING YOUR LIFE TO THE FULLEST?

It's tough not to worry about our health, especially during a pandemic situation. This uncertain time has brought to light the importance of planning for every eventuality. If a medical emergency were to arise, will you be financially prepared to cope with costly medical bills?

PRUMy Medical Plus allows you to live with the confidence of knowing you are protected. This affordable medical solution provides comprehensive coverage for as low as RM153/month. Furthermore, you have a choice of choosing your preferred coverage, deductible option and medical coverage limit, giving you the flexibility to customise your plan to suit your needs.

**DO SOMETHING ABOUT IT.
PROTECT YOURSELF TODAY.**

NO MATTER YOUR NEEDS, WE'VE GOT A PLAN FOR YOU

LITE

PRULite Med

✓ Life Insurance	× Payor Benefit
✓ Medical	× Critical Illness
✓ Accident	

RM
mth **153**

PLUS

PRUTriple Med

✓ Life Insurance	✓ Payor Benefit
✓ Medical	× Critical Illness
✓ Accident	

RM
mth **176**

COMPREHENSIVE

PRUMy Medical Plus

✓ Life Insurance	✓ Payor Benefit
✓ Medical	✓ Critical Illness
✓ Accident	

RM
mth **231**

Note: Monthly premiums quoted above are based on age 20, occupation class 1, non-smoker male, policy term of age 70 with auto-extension[^], and 100% PRULink Managed Plus Fund.

[^]This product comes with Extension of Coverage Term to extend the term of basic plan and rider(s) (if applicable) 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.

PRUValue Med



NO ANNUAL OR LIFETIME LIMITS

- Unlimited coverage to cover you continuously throughout the years
- We pay 80% of excess eligible cost when your accumulated claims paid exceed the Med Value Point*

*Claims on eligible benefits will be payable in full (subject to Med Saver, if applicable) up to the Med Value Point.



UNIQUE VALUE-ADDED BENEFIT

- Provides Maternity Complications Coverage up to RM5,000 per annexe year
- Covers 11 maternity complications during or after childbirth



VALUE-ADDED SERVICES, WITH NO ADDITIONAL COST

- Worry less about travel-related emergencies with Emergency Medical Assistance
- Get access to Expert Medical Opinion in various areas of specialisation



PROVIDES GREATER FLEXIBILITY TO MEET YOUR UNIQUE NEEDS







- Value for money with Med Saver options (RM300/RM1,000/RM3,000/RM5,000/RM10,000) where you pay a fixed amount equivalent to Med Saver selected per disability
- Complements any medical coverage you may already have with high deductible options (RM20,000/RM50,000/RM75,000/RM100,000)

USE THE SAVINGS IN PREMIUM FROM MED SAVER 300 FOR BETTER COVERAGE

Get covered by accidental coverage

Protect yourself with critical illness coverage

Enjoy better medical coverage

	PRUValue Med with Med Saver 300 (RM)	PRUValue Med with Med Saver 5,000 (RM)	PRUValue Med with Med Saver 5,000 (RM)	PRUValue Med with Med Saver 5,000 (RM)
Recommended monthly premium 	165	165	165	165
Coverage that you will get:				
Death & Total and Permanent Disability (TPD) 	100,000	100,000	100,000	100,000
Accidental 	Nil	Acci Guard Plus: 100,000 Acci Med Plus: 5,000 Acci Income Plus: 5 units	Nil	Nil
Critical Illness 	Nil	Nil	Total Multi Crisis Care: 60,000	Nil
Med Value Point 	1,000,000	1,000,000	1,000,000	1,500,000
Room & Board 	200	200	200	300
Quick Tips		Acci Med Plus payout can be used to cover RM5,000 Med Saver	Total Multi Crisis Care payout can be used to cover RM5,000 Med Saver	Higher Room & Board and Med Value Point coverage

Note: Monthly premiums quoted above are based on age 25, occupation class 1, non-smoker male with payment premium method of credit card. Target sustainability of age 70 with auto-extension[^], and 100% PRULink Managed Plus Fund.

[^]This product comes with Extension of Coverage Term to extend the term of basic plan and rider(s) (if applicable) 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.



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:

- **PRULite Med, PRUTriple Med and PRUMy Medical Plus** are solutions offered by our product, **PRUWith You** as its basic plan attached with medical rider. These solutions 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.
- **PRULite Med, PRUTriple Med and PRUMy Medical Plus** consist of components that can be bought separately, and you are not obligated to select all components of this package.
- 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 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** Product Disclosure Sheet, Product Illustration, Fund Fact Sheet(s) and the *insuranceinfo* booklet on Life Insurance, Investment-Linked Insurance, Personal Accident Insurance and Medical and Health Insurance 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.
- Assuming a male, aged 20 years, non-smoker purchases a **PRULite Med** policy with Basic Sum Assured RM100,000, Acci Guard Plus RM100,000 and **PRUValue Med** RM1,000,000 R&B RM200 with Med Saver RM300, policy term up to age 70 with auto-extension, 100% managed fund, with monthly premium payment through credit card, the estimated total premium payable:

Total premium payable based on coverage term up to age 70	To improve your policy sustainability up to age 100	
	Alternative 1	Alternative 2
RM153.00 monthly	<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 RM128.00 monthly is recommended from age 20 up to end of Extension of Coverage Term.</p>	<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 RM1,688.00 monthly is recommended from age 70 up to end of Extension of Coverage Term.</p>

Notes:

- The premiums are not guaranteed and may vary in the future depending on the actual investment return, premium payment, policy benefits and charges. 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.
- 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 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.
- Any age references shall be on the basis of Age Next Birthday.
- 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.

Prudential Assurance Malaysia Berhad
Member of PIDM

Prudential Assurance Malaysia Berhad (PAMB) is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by PAMB are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from PAMB or visit PIDM website (www.pidm.gov.my) or call PIDM toll-free line (1-800-88-1266).

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