

Designed for your medical needs.

PRUMy Medical Plus

Protection Insurance



Listening. Understanding. Delivering.

A woman with dark hair, wearing a red sari with gold borders, is smiling and holding a white sign. The background is a light grey brick wall.

High protection against
rising medical costs

A woman wearing a pink hijab and a pink patterned dress is smiling and holding a white sign. The background is a light grey brick wall.

Add on to my existing
medical coverage

A young man with dark hair, wearing a dark grey t-shirt, is smiling and holding a white sign. The background is a light grey brick wall.

Value for money with
comprehensive coverage

People often take good health for granted, assuming that if anything goes wrong, it will be years in the future. That is, until the day comes, and they find themselves burdened with hefty medical bills they're unprepared for. The simple fact is that nobody ever thinks they need medical insurance... until they do.

This is especially true today, as medical costs are rising every year. Malaysia's healthcare inflation rate is one of the highest in Asia¹, and many people – especially the younger generation – have to cope with rising costs as they age.

At Prudential, we care, and we are here to help.

What You Face



Rising Cost of Living



Affordability

What You Need

With costs of living rising across the board, you need an insurance plan that is comfortably affordable while offering you optimal medical coverage.



Inflexible Medical Insurance Plans



Flexibility

No two people are the same – so why should your medical plan be the same as everyone else's? What you need is a customisable plan to suit your unique needs.



An Uncertain Future



Protection up to age 100

Ideally, medical insurance should continue to cover you years down the line when you're older and your health declines. Choose a plan that offers a sufficient threshold for comprehensive medical coverage up to age 100, subject to terms and conditions².

Introducing PRUMy Medical Plus

PRUMy Medical Plus is a comprehensive solution using **PRUWith You** as the basic plan. **PRUMy Medical Plus** can provide you with long term coverage to meet your protection needs.

With **PRUMy Medical Plus**, you have the flexibility to choose the medical plan that suits your unique needs – from a basic medical coverage that rewards you for staying healthy, to high medical coverage that will safeguard you from rising medical costs in the years to come.

¹Source: <http://www.theedgemarkets.com/article/malysias-medical-inflation-doubledigit-pace>

²Subject to the selected policy term and consent for auto extension is given, the policy coverage term will be extended up to the policy anniversary of age 100 next birthday. The policy coverage terms and benefits payable shall depend on the policy having sufficient account value to cover all the charges. To ensure that policy has sufficient account value, additional premium is required for continuous coverage.

Whatever your needs are, we have the right solution for you

	PRUValue Med	PRUMillion Med	PRUHealth
Value for Money	★		
High Annual Limits		★	
No Claims Bonus			★

These medical plans are non-cancellable, meaning you can rest easy knowing that you will continue to be covered even though your health condition may change, as long as the policy remains in-force.

How do I know which medical plan best suits me?

Our medical plans are unique, each giving you different levels of coverage and benefits, so you can decide what suits you best. Below are some of the key benefits that you should look for in your medical plan.

What is my daily Room & Board entitlement?

Each medical plan comes with Room & Board options for you to choose from. The daily benefit covers the daily room charges as billed by the hospital for the cost of accomodation, meals and general nursing care when you are admitted.

PRUValue Med	PRUMillion Med	PRUHealth
RM100, RM200, RM300, RM400, RM500 or RM600 daily	RM200, RM250, RM300, RM400 or RM500 daily	RM100, RM150, RM200, RM300 or RM400 daily

What is my total medical coverage under the plan?

Many medical insurance plans set an **annual limit** – the Ringgit limit on the yearly claims for the covered benefits; as well as a **lifetime limit** – the maximum Ringgit amount for the total benefits that the medical plan will pay during the individual's lifetime.

PRUValue Med	PRUMillion Med	PRUHealth
NO annual limit	HIGH annual limit of up to RM1.98 million	Annual limit of up to RM150,000
NO lifetime limit	NO lifetime limit	Lifetime limit of up to RM1.56 million

PRUValue Med gives you unlimited coverage to cover you continuously throughout the years. However, when your accumulated claims paid exceeds the **Med Value Point** (RM1 million, 1.5 million or 2 million), you pay 20% of the excess eligible cost. Choose PRUValue Med with the **Med Saver** option (where you pay RM300 per disability) to enjoy savings in your premium.

What other benefits can I get with my plan?

Contrary to popular belief, medical insurance does not just cover you when you are admitted into the hospital. All 3 of our medical plans also cover the following outpatient treatments, so you have the option of recuperating in the comfort and privacy of your own home.



Outpatient Kidney Dialysis



Outpatient Cancer Treatment



Day Surgery

Each medical plan also comes with unique value-added benefits that are truly designed to suit your needs.

PRUValue Med	PRUMillion Med	PRUHealth
Maternity Complications Coverage	Outpatient Dengue Fever Treatment	No Claims Bonus - rewards you for staying healthy

So, don't put it off any longer – get covered with **PRUMy** Medical Plus today!

For more information, you can visit www.prudential.com.my or contact one of our friendly Prudential Agents or Wealth Planners. We're always here to help.

Important Notes & Disclaimer

PRUMy Medical Plus is a solution offered by our product, **PRUWith You** as its basic plan is underwritten by Prudential Assurance Malaysia Berhad (107655-U) which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. You should satisfy yourself that this 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 Agent or 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, Sales Illustration, and the consumer education booklet on Investment-Linked Insurance and Medical and Health Insurance before purchasing a policy, and to refer to the terms and conditions in the policy contract for details of the important features of the policy.

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.