

## List of Non-Coverable Items

Prudential covers all cost directly related to the treatment of the covered condition. However there are certain things that Prudential does not cover as per below:

**1 Stationery or services provided by a hospital** that is not directly related to treat the medical condition or illness

- Admission & registration fees/Medical report & medical record fees
- Telephone/Fax/Mail/Computer/Electric/Billing processing related charges

**2 Home care or take home external appliances** that can be purchased from retail store or pharmacy without prescription

- Crutches/Shoulder crutch/Folding walker/Walking frame/Walking stick/Wheelchair/Ice pack and ice bag cover/Wrist aid support/Lumbosacral support/Lumbar corset (any back and spine patient)/Knee brace/Knee immobilizer/Arm-sling/Cervical support/Jewett brace/Neck collar/Ankle support/Embolism stocking/TED stocking/Stockinette
- Stoma bag/Colostomy bag/Accu-check test strips and needles/Aerochamber
- Diapers/Lining/Towels or similar items
- Any kind of facial cleanser/Body and hair shampoo and scar gel or any form of moisturizer

**3 Vitamins or supplements** to promote health or enhance bodily functions

- Including but not limited to Neuroaid/Ginko/Sangobion/Tanakan/Neurobion/Ostinol/Calcium/Revicon/Hexbio/Legalon/Cefasily/Livolin forte/Fibre sachet/Omega fish oil/Bio-Quinone/Essential Forte & Piascledine/Folic acid/Iberet folic/Arcalion/Adaxil /Probiotics/Any supplement containing active ingredient of Glucosamine or similar
- Any kind of infant's or adult's nutrition formula

**4 Investigation (Lab, Imaging or of any other kind)** that is not covered under the medical benefit and /or done for Screening purpose

- May including and not limited to Sexually transmitted disease test/Pregnancy test/Infertility test/Genome test/Somatic DNA targeted Sequencing Panel/Hepatocyte growth-promoting factors/Circular RNA and Polymerase Chain Reaction (CR & PCR test)/RNA fusion analysis/Peptide Receptor Radionuclide test (PRR test)/Paradigm Cancer Diagnostic (PCDx)/Genome test/Molecular profiling/Cancer marker
- Skin Allergy test/Skin Prick test/Mantoux test

**5 Treatment** that is elective, cosmetic and experimental in nature

Including but not limited to

- Transconjutival eye bag removal and similar nature of surgery
- Vaginal rejuvenating laser or energy treatment
- Laser coagulation for treatment of stress Incontinence
- Circumcision/Preputioplasty/Hyperhidrosis/Staphylococcal Enterotoxin C Injection/Any kind of skin resurfacing using yag or carbon dioxide laser
- Blood & adipose products injection (Stem cell/Blood products Injection)
- Adoptive Immunotherapy and Cellular Therapy (Stem cell)
- Lutetium 177 radio Isotope treatment
- Pulsed Radiofrequency for chronic pain syndrome
- Nerve block ie: Genicular nerve block and similar
- Robotic Surgery for cardiac/gastrointestinal/urology/gynecological etc. (except Prostate cancer, based on pre-authorization assessment consideration)

**Note:**

The above list is not exhaustive and is subject to revision by Prudential Assurance Malaysia Berhad from time to time.

- If you have any enquiries, please email to Prudential at [customer.mys@prudential.com.my](mailto:customer.mys@prudential.com.my)