

Designed for your medical needs.

PRUMy Medical Plus

DO something about it with our comprehensive and affordable medical and critical illness solution.

Protection Insurance



PRUDENTIAL

Listening. Understanding. Delivering.



WITH THE RISING MEDICAL COSTS IN MALAYSIA, DO YOU HAVE ENOUGH FUNDS TO PREPARE YOURSELF FOR MEDICAL EMERGENCIES?

Do something about it with **PRUMy** Medical Plus and ensure you and your family are always prepared and covered for the unexpected. Reclaim your peace of mind knowing that when illnesses strike, **PRUMy** Medical Plus can help you take care of the medical bills and reduce the financial burden for you and your family.

PRUMy Medical Plus is a comprehensive and affordable medical and critical illness solution that provides long-term coverage and can be customised to suit your protection needs and budget, with a premium as low as RM153 per month!

DO SOMETHING ABOUT IT.

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 premium quoted above is based on age 20, occupation class 1, Non-Smoker Male, policy term of age 70 with auto-extension[^], and 100% PRULink Managed Fund II.

[^]This product comes with an option 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 withdraw the consent, 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.



NO ANNUAL OR LIFETIME LIMITS

- Unlimited coverage to cover you continuously throughout the years
- Enjoy savings in your premium with Med Saver (where you pay RM300 per disability)
- 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 annexure 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



OPTIONS FOR HIGH DEDUCTIBLE

- Enjoy even more savings in your premium with high deductible options (RM20,000/ RM50,000/RM75,000/RM100,000)
- Complements any medical coverage you may already have

Note: The features highlighted above are based on PRUValue Med, a medical rider attachable to PRUWith You.



Visit our website www.prudential.com.my to find out more.
Contact your Prudential Wealth Planner for more information now!

Important Notes & Disclaimers

- **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 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 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 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 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.
- **PRUWith 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 plan will be terminated.
- Any age reference 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).

10/2020