

# Be at Ease with Prudential Medical Plans.

Boost your confidence with enhanced coverage to your protection.

Medical Insurance



**100**  
*years*  
in Malaysia



PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# PROTECTING YOUR HEALTH CAN BE COSTLY

Regular checkups, treatment costs and other expenses can certainly add up to a hefty sum. Not to mention, healthcare costs may increase due to medical inflation.

Let our comprehensive medical plans, **PRUMillion Med 2.0** or **PRUValue Med** meet your unique medical protection needs. Need more coverage? Enhance your plan with **PRUMillion Med Booster 2.0** or **PRUValue Med Booster** to enjoy higher medical coverage and extensive hospitalisation care. Plus, you'll even be rewarded with preventive care services if you stay claim-free for a year.

**Boost your confidence by enhancing your medical plan today.**



# FUTURE-PROOF YOUR PROTECTION

WITH HIGH COVERAGE



LEVEL UP YOUR PROTECTION NOW

## PRUMillion Med 2.0

PRUMillion Med 2.0 has no lifetime limit and starts with a high annual limit of up to RM8 million.



## PRUMillion Med Booster 2.0

Enjoy an  
**INSTANT BOOST**  
of coverage of  
**RM10 MILLION**

OR

## PRUValue Med

PRUValue Med covers you continuously through the years. When your accumulated claims paid exceed the chosen special lifetime limit (also known as Med Value Point), we shall pay 80% of the excess eligible costs.



## PRUValue Med Booster

Enjoy a  
**GUARANTEED**  
**AUTO-INCREASING**  
special lifetime limit  
(also known as  
Med Value Point) every year

# FOCUS ON YOUR RECOVERY, WE'VE GOT YOUR BACK



## EXTENSIVE COVERAGE FOR BEFORE AND DURING HOSPITALISATION

- Pre-hospitalisation treatment: 90 days
- Hospital Daily Room & Board (R&B) and Intensive Care Unit (ICU) stay:
  - PRUMillion Med 2.0 – 150 days each for R&B and ICU
  - PRUValue Med – 150 days for R&B & 90 days for ICU with Booster – get unlimited number of days for R&B and ICU



## POST-HOSPITALISATION TREATMENT AND OUTPATIENT REHABILITATION COVERAGE

Medical Plan	Serious Conditions	Non-Serious Conditions
<b>PRUMillion Med 2.0 with PRUMillion Med Booster 2.0</b>	Up to 365 days including Alternative Treatment	Up to 180 days including Alternative Treatment
<b>PRUValue Med with PRUValue Med Booster</b>	Up to 365 days	Up to 90 days

# ADDITIONAL BENEFITS DESIGNED FOR YOU



## REWARDS FOR STAYING HEALTHY\*

If there is no claim incurred in the preceding year, we will reimburse up to RM1,000 for the following services under Preventive Care:

- Medical Checkup
- Vaccination
- Diagnostic Test
- Subscription Programs – Health and Fitness programs under digital platform



## COMPREHENSIVE CANCER CARE

You may claim

- As charged for genetic testing, for more accurate diagnosis based on genetic profile
- As charged for outpatient cancer treatment and up to 365 days for post-hospitalisation
- PRUMillion Med 2.0 – Follow-up care upon cancer remission up to 5 years



## MATERNITY COMPLICATIONS COVERAGE

Covers maternity complications during the antenatal stage of pregnancy, during childbirth or after childbirth

- PRUMillion Med 2.0 with PRUMillion Med Booster 2.0 – 13 conditions
- PRUValue Med – 11 conditions

*\*only applicable to PRUMillion Med Booster 2.0 and PRUValue Med Booster*

# PRUMILLION MED 2.0 WITH PRUMILLION MED BOOSTER 2.0

Benefits	PRUMillion Med 2.0			PRUMillion Med 2.0 with PRUMillion Med Booster 2.0		
	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)
<b>Room &amp; Board Benefits</b>						
a) Hospital Daily Room & Board (R&B)	200	300	400	200	300	400
	Up to 150 days per year			Per day (RM) <b>NO MAXIMUM</b> number of days per year		
<b>Hospital &amp; Surgical Benefits</b>						
b) Intensive Care Unit Cardiac Care Unit	As Charged <sup>1</sup> (Up to 150 days per year)			As Charged <sup>1</sup> <b>(NO MAXIMUM)</b> number of days per year		
c) In-hospital & Related Services • Surgical Fees • Hospital Supplies and Services • Operating Theatre Fees • Anaesthetist Fees • In-Hospital Specialist's Visit (Limited to 2 visits per day)	As Charged <sup>1</sup>			As Charged <sup>1</sup>		
d) Organ/Bone Marrow Transplant	As Charged <sup>1</sup> (Once per lifetime)			As Charged <sup>1</sup> <b>(NO LIMIT)</b> per lifetime		
<b>Outpatient Treatment Benefits</b>						
e) Pre-hospitalisation Treatment	As Charged <sup>1</sup> (Within 90 days before hospitalisation)			As Charged <sup>1</sup> (Within 90 days before hospitalisation)		
f) Post-hospitalisation Treatment • Non-Serious Condition	As Charged <sup>1</sup> (Within 180 days after hospital discharge)			As Charged <sup>1</sup> (Within 180 days after hospital discharge)		
• Serious Condition				As Charged <sup>1</sup> (Within <b>365 days</b> after hospital discharge)		
g) Day Surgery/Day Care Procedure	As Charged <sup>1</sup>			As Charged <sup>1</sup>		
h) Outpatient Cancer Treatment i) Outpatient Kidney Dialysis	As Charged <sup>1</sup> (Including take home drugs, examination tests & consultation)			As Charged <sup>1</sup> (Including take home drugs, examination tests & consultation)		

Benefits	PRUMillion Med 2.0			PRUMillion Med 2.0 with PRUMillion Med Booster 2.0		
	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)
j) Outpatient Rehabilitation Treatment <ul style="list-style-type: none"> <li>Physiotherapy</li> <li>Alternative Treatment<sup>2</sup></li> </ul>	Combined limit subject to RM6,000/RM10,000/RM12,000 per year, within 180 days after hospital discharge <ul style="list-style-type: none"> <li>Physiotherapy: As Charged</li> <li>Alternative treatment: up to RM1,500 per year</li> </ul>			<b>Non-Serious Condition:</b> Combined limit subject to RM6,000/RM10,000/RM12,000 per year, within 180 days after hospital discharge <ul style="list-style-type: none"> <li>Physiotherapy: As Charged</li> <li>Alternative treatment: up to RM1,500 per year</li> </ul>		
				<b>Serious Condition:</b> As Charged, within 365 days after hospital discharge <ul style="list-style-type: none"> <li>Physiotherapy: As Charged</li> <li>Alternative treatment: up to RM1,500 per year</li> </ul>		
k) Home Nursing Care (200 days per lifetime)	Up to 20 times of Hospital Daily R&B amount per confinement			Up to <b>40</b> times of Hospital Daily R&B amount per confinement		
l) Outpatient Illness Treatment Benefit <ul style="list-style-type: none"> <li>Bronchitis</li> <li>Dengue Fever</li> <li>Influenza</li> <li>Pneumonia</li> </ul>	Up to 10 times of Hospital Daily R&B amount per diagnosis			Up to 10 times of Hospital Daily R&B amount per diagnosis		
<b>Other Benefits</b>						
m) Intraocular Lens	Up to RM8,000 per lifetime, including multifocal lens			Up to RM8,000 per lifetime, including multifocal lens		
n) Emergency Treatment For Accidental Injury	As Charged <sup>1</sup>			As Charged <sup>1</sup>		
o) Maternity Complications Benefit	None			As Charged <sup>1</sup>		
<b>Deductible<sup>3</sup></b>	RM500 / RM1,000 / RM5,000 / RM10,000					
<b>Overall Annual Limit</b>	RM2 mil	RM5 mil	RM8 mil	RM12 mil	RM15 mil	RM18 mil
<b>Lifetime Limit</b>	None			None		
<b>No Claims Benefit<sup>4</sup> – Preventive Care</b>	None			<b>RM500 per year</b>	<b>RM1,000 per year</b>	
<b>Emergency Medical Assistance<sup>5</sup></b>	Yes			Yes		
<b>Expert Medical Opinion<sup>5,6</sup></b>	Yes			Yes		

<sup>1</sup> We shall only reimburse Reasonable and Customary charges on eligible expenses which are deemed Medically Necessary.

<sup>2</sup> Alternative Treatment only applicable for Plan R&B 300 and above, and including Acupuncture, Bonesetting, Chiropractic, Herbalist Treatment, Traditional Chinese Medicine, Moxibustion Therapy, Acupressure, Homeopathy and Osteopathy.

<sup>3</sup> With the exception to the claims under No Claims Benefit, Emergency Treatment for Accidental Injury Benefit, Outpatient Cancer Treatment Benefit, Outpatient Kidney Dialysis Benefit or Treatment sought at a Government Healthcare Facility, policyholder must first pay a fixed amount equivalent to the Deductible selected out of the total Reasonable and Customary Charges of accumulated eligible benefits within an annexure year.

<sup>4</sup> If no claim has incurred during the preceding annexure year.

<sup>5</sup> Emergency Medical Assistance and Expert Medical Opinion are services provided from third party providers which are non-contractual in nature and do not form part of the policy. We have the right to terminate these services by giving a 90-day written notice.

<sup>6</sup> Expert Medical Opinion is a value added service that provides second medical opinion from medical experts in various areas of specialisation. This service is to assist you to learn more about your medical conditions and make an informed decision on the treatment plans.



# PRUValue Med WITH PRUValue Med Booster

Benefits	PRUValue Med						PRUValue Med with PRUValue Med Booster					
	Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)	Plan 600 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)	Plan 600 (RM)
<b>Room &amp; Board Benefits</b>												
a) Hospital Daily Room & Board (R&B)	150	200	300	400	500	600	150	200	300	400	500	600
	Per day (RM)											
	Up to 150 days per year						<b>NO MAXIMUM</b> number of days per year					
<b>Hospital &amp; Surgical Benefits</b>												
b) Intensive Care Unit/ Cardiac Care Unit	As Charged <sup>1</sup> (Up to 90 days per year)						As Charged <sup>1</sup> <b>(NO MAXIMUM)</b> number of days per year					
c) In-hospital & Related Services • Surgical Fees • Hospital Supplies and Services • Operating Theatre Fees • Anaesthetist Fees • In-Hospital Specialist's Visit (Limited to 2 visits per day)	As Charged <sup>1</sup>						As Charged <sup>1</sup>					
<b>Outpatient Treatment Benefits</b>												
d) Pre-hospitalisation Treatment	As Charged <sup>1</sup> (Within 60 days before hospitalisation)						As Charged <sup>1</sup> (Within <b>90 days</b> before hospitalisation)					
e) Post-hospitalisation Treatment • Non-Serious Condition	As Charged <sup>1</sup> (Within 90 days after hospital discharge)						As Charged <sup>1</sup> (Within 90 days after hospital discharge)					
• Serious Condition							As Charged <sup>1</sup> (Within <b>365 days</b> after hospital discharge)					
f) Home Nursing Care (180 days per lifetime) g) Day Surgery h) Day Care Procedure	As Charged <sup>1</sup>						As Charged <sup>1</sup>					
i) Outpatient Cancer Treatment j) Outpatient Kidney Dialysis	As Charged <sup>1</sup> Combined up to 1.5 times of the initial Med Value Point per lifetime (Including take home drugs, examination tests & consultation)						As Charged <sup>1</sup> <b>NO LIMIT</b> per lifetime (Including take home drugs, examination tests & consultation)					
<b>Other Benefits</b>												
k) Maternity Complications Benefit	Up to RM5,000 per year						As Charged <sup>1</sup> <b>(NO LIMIT)</b> per year					
l) Intraocular Lens	Up to RM6,000 per lifetime						Up to RM6,000 per lifetime					
m) Emergency Treatment For Accidental Injury	Up to 10 times of Hospital Daily R&B amount per year						Up to 10 times of Hospital Daily R&B amount per year					

Benefits	PRUValue Med						PRUValue Med with PRUValue Med Booster					
	Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)	Plan 600 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)	Plan 600 (RM)
<b>Med Saver or Deductible<sup>2</sup></b>	Yes or No. If Yes, Flexible option: Med Saver: RM300 / RM1,000 / RM3,000 / RM5,000 / RM10,000; or Deductible: RM20,000 / RM50,000 / RM75,000 / RM100,000											
<b>Med Value Point<sup>3</sup></b>	Flexible Option: • RM1 mil • RM1.5 mil • RM2 mil						Flexible Option: • RM1.1 mil • RM1.6 mil • RM2.1 mil	Flexible Option: • RM1.15 mil • RM1.65 mil • RM2.15 mil				
							<b>Increases by RM100,000 every year</b>	<b>Increases by RM150,000 every year</b>				
<b>Med Value Point Bonus<sup>4</sup></b>	N/A		Med Value Point increases at 2% of the initial Med Value Point at the end of every 2 policy years, provided no claim has incurred during the 2 policy years				N/A		Med Value Point increases at 2% of the initial Med Value Point (excluding the portion from PRUValue Med Booster) at the end of every 2 policy years, provided no claim has incurred during the 2 policy years			
<b>No Claims Benefit<sup>5</sup> – Preventive Care</b>	None						<b>RM500 per year</b>		<b>RM1,000 per year</b>			
<b>Emergency Medical Assistance<sup>6</sup></b>	Yes						Yes					
<b>Expert Medical Opinion<sup>6,7</sup></b>	Yes						Yes					

<sup>1</sup> We shall only reimburse Reasonable and Customary charges on eligible expenses which are deemed Medically Necessary.

<sup>2</sup> With the exception to the claims under No Claims Benefit:

- If Med Saver is chosen, policyholder must first pay a fixed amount equivalent to Med Saver selected out of the total Reasonable and Customary Charges of eligible benefits excluding the cost of Hospital Daily R&B and Intraocular Lens for Any One Disability.
- If Deductible is chosen, policyholder must first pay a fixed amount equivalent to the Deductible selected out of the total Reasonable and Customary Charges of accumulated eligible benefits within an annexure year.
- If Med Saver and Deductible are not chosen, the fixed amount shall not apply.

<sup>3</sup> Claims on eligible benefits will be payable in full (subject to Med Saver or Deductible, if applicable) up to the Total Med Value Point. If the total benefits we pay to you have exceeded the Total Med Value Point, we shall pay 80% of the eligible benefit's excess cost.

Total Med Value Point is equivalent to the sum of initial Med Value Point, any accumulated Med Value Point Bonus and additional Med Value Point (from PRUValue Med Booster).

<sup>4</sup> When total claims paid exceeds the Total Med Value Point, no further Med Value Point Bonus shall be provided even if there are no further claims.

<sup>5</sup> If no claim has incurred during the preceding annexure year.

<sup>6</sup> Emergency Medical Assistance and Expert Medical Opinion are services provided from third party providers which are non-contractual in nature and do not form part of the policy. We have the right to terminate these services by giving a 90-day written notice.

<sup>7</sup> Expert Medical Opinion is a value added service that provides second medical opinion from medical experts in various areas of specialisation. This service is to assist you to learn more about your medical conditions and make an informed decision on the treatment plans.



For more information, visit our website at [www.prudential.com.my](http://www.prudential.com.my) or contact one of our friendly **Prudential Wealth Planners**. We're always here to help.

### **Important Notes and Disclaimer:**

- **PRUMillion Med 2.0, PRUMillion Med Booster 2.0, PRUValue Med and PRUValue Med Booster** are optional riders attachable to basic plan, **PRUWith You**. These riders 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.
- 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 and Fund Fact Sheet(s) 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** comes with an Extension of Coverage Term. You may request to disable the Extension of Coverage Term feature after your policy is issued, which will result in your coverage ending at the original policy term. Any subsequent request to reapply for Extension of Coverage Term is subject to underwriting.
- **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 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.

06/2024