

# Medical plan that grows with you.

## **PRU**My Medical Plus

Flex your confidence with enhanced coverage to boost your protection as you age.

Protection Insurance



Listening. Understanding. Delivering.



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)).

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)  
Member of PIDM

# 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 solution, **PRUMy Medical Plus**, help you out. **PRUMy Medical Plus** offers a selection of plans to meet your unique medical protection needs. Need more coverage? Enhance your plan with **PRUValue Med Booster** or **PRUMillion Med Booster** to enjoy higher medical coverage and extensive hospitalisation care. Plus, you'll even be rewarded on preventive care services if you stay claim-free for a year.

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



# FUTURE-PROOF YOUR PROTECTION

**HIGH PROTECTION WITH  
AUTO-INCREASING COVERAGE**



**LEVEL UP YOUR PROTECTION NOW**

## 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

**OR**

## PRUMillion Med

PRUMillion Med has no lifetime limit and starts with a high annual limit of up to RM1.98 million.



## PRUMillion Med Booster

Enjoy a  
**GUARANTEED  
AUTO-INCREASING**  
annual limit every year

A stagnant annual limit may not be able to safeguard you against medical inflation and it may be hard to increase your annual limit when you need it. Hence, a constantly increasing annual limit will better protect you against medical inflation and financial uncertainty.

# 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: Unlimited number of days



## POST-HOSPITALISATION TREATMENT AND OUTPATIENT PHYSIOTHERAPY COVERAGE

- Up to 365 days for Serious Conditions
- 90 days for Non-Serious Conditions

# ADDITIONAL BENEFITS DESIGNED FOR YOU



## REWARDS FOR STAYING HEALTHY

If there is no claim incurred in the preceding year, we 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



## TOTAL PANDEMIC PROTECTION

Protection against all pandemics (not limited to COVID-19)



## MATERNITY COMPLICATIONS COVERAGE

Covers 11 maternity complications during or after childbirth



## CANCER PRECISION MEDICINE

Broaden your coverage to include Cancer Precision Medicine at no additional charge. This includes genomic testing and targeted treatment, allowing you to focus on your treatment with peace of mind



## MED SAVER/ DEDUCTIBLE OPTIONS

(DEDUCTIBLE OPTIONS ARE AVAILABLE FOR  
**PRU**Value Med ONLY)

- Enjoy affordable premium with Med Saver options (RM300/RM1,000/RM3,000/RM5,000/RM10,000) where you pay a fixed amount selected out of charges incurred per disability
- Complement any medical coverage you may already have with high deductible options (RM20,000/RM50,000/RM75,000/RM100,000) where you pay a fixed amount selected out of charges incurred per year

# AN IDEAL PLAN FOR YOUR MEDICAL PROTECTION

## PRUMy Medical Plus



✓ Life Insurance



✓ Accident



✓ Medical



✓ Payor Benefit



✓ Critical Illness

From RM**234**/month



## BOOSTERS

Complete your plan with these affordable booster benefits:

### PRUValue Med Booster

- ✓ Yearly increasing Med Value Point/annual limit, regardless of health condition or age
  - ✓ No Claims Benefit of up to RM1,000
- ✓ Unlimited number of days for Hospital Daily R&B and ICU stay
  - ✓ Extended pre-hospitalisation period
- ✓ Extended post-hospitalisation treatment and outpatient physiotherapy for Serious Conditions
  - ✓ As charged for 11 maternity complications
- ✓ No lifetime limit for outpatient cancer/kidney dialysis treatment

From RM**39**/month

### PRUMillion Med Booster

- ✓ No more once per lifetime limit for organ and bone marrow transplant
- ✓ No amount cap for home nursing care, subject to maximum 20 days per confinement

From RM**39**/month

Note: Monthly premium quoted above are based on age 20, occupation class 1, non-smoker male, policy term of age 80 with auto-extension<sup>^</sup>, and 100% equity fund.

<sup>^</sup>This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's age 100. For rider(s), if applicable, the rider's term will be extended 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. During the extended coverage term, the coverage provided by the basic plan and rider(s) (if applicable) will remain the same.

# 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
	Up to 150 days per year						<b>NO MAXIMUM</b> number of days per year					
	Per day (RM)											
<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)
Med Saver or Deductible <sup>2</sup>	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											
Med Value Point <sup>3</sup>	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>				
Med Value Point Bonus <sup>4</sup>	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			
No Claims Benefit <sup>5</sup> – Preventive Care	None						<b>RM500 per year</b>		<b>RM1,000 per year</b>			
Emergency Medical Assistance <sup>6</sup>	Yes						Yes					
Expert Medical Opinion <sup>6,7</sup>	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 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 this service 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.

Note:

For Overseas Treatment, if the Life Assured chooses to have or is referred to be treated outside Malaysia, the benefits for the treatment are limited to the Reasonable and Customary and Medically Necessary charges for equivalent local treatment in Malaysia and subject to 90 days residence limit.

# PRUMillion Med WITH PRUMillion Med Booster

Benefits	PRUMillion Med					PRUMillion Med with PRUMillion Med Booster				
	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
<b>Room &amp; Board Benefits</b>										
a) Hospital Daily Room & Board (R&B)	200	250	300	400	500	200	250	300	400	500
	Per day (RM)									
	Up to 120 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 120 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 60 days before hospitalisation)					As Charged <sup>1</sup> (Within <b>90 days</b> before hospitalisation)				
f) 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)				
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)				
j) Outpatient Physiotherapy Treatment	6,000	8,000	10,000	12,000	14,000	6,000	8,000	10,000	12,000	14,000
	(Per year, within 90 days after hospital discharge)					(Per year, within 90 days after hospital discharge)				
k) Outpatient Physiotherapy Treatment – Serious Condition	None					<b>Within 90 days after hospital discharge: Any amount in excess of benefit (j) per year 91<sup>st</sup> day to 365<sup>th</sup> day after hospital discharge: As Charged<sup>1</sup></b>				

Benefits	PRUMillion Med					PRUMillion Med with PRUMillion Med Booster				
	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 400 (RM)	Plan 500 (RM)
<b>l) Home Nursing Care (180 days per lifetime)</b>	Up to 20 times of Hospital Daily R&B amount per confinement					Up to 20 times of Hospital Daily R&B amount per confinement + <b>Any amount in excess of above-mentioned amount per confinement (subject to a maximum of 20 days per confinement)</b>				
<b>m) Outpatient Dengue Fever Treatment Benefit</b>	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>										
<b>n) Intraocular Lens</b>	Up to RM6,000 per lifetime					Up to RM6,000 per lifetime				
<b>o) Emergency Treatment For Accidental Injury</b>	Up to 20 times of Hospital Daily R&B amount per accident					Up to 20 times of Hospital Daily R&B amount per accident				
<b>p) Maternity Complications Benefit</b>	None					As Charged <sup>1</sup>				
<b>Med Saver<sup>2</sup></b>	RM300, RM1,000, RM3,000, RM5,000, RM10,000									
<b>Overall Annual Limit</b>	1.38 mil	1.68 mil	1.78 mil	1.88 mil	1.98 mil	1.48 mil	1.78 mil	1.93 mil	2.03 mil	2.13 mil
						<b>Increases by 100,000 every year</b>		<b>Increases by 150,000 every year</b>		
<b>Lifetime Limit</b>	None					None				
<b>No Claims Benefit<sup>3</sup> – Preventive Care</b>	None					<b>RM500 per year</b>		<b>RM1,000 per year</b>		
<b>Emergency Medical Assistance<sup>4</sup></b>	Yes					Yes				
<b>Expert Medical Opinion<sup>4,5</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, you must first pay a fixed amount equivalent to the 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.

<sup>3</sup> If no claim has incurred during the preceding year.

<sup>4</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 this service by giving a 90-day written notice.

<sup>5</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.

Note:

For Overseas Treatment, if the Life Assured chooses to have or is referred to be treated outside Malaysia, the benefits for the treatment are limited to the Reasonable and Customary and Medically Necessary charges for equivalent local treatment in Malaysia and subject to 90 days residence limit.



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:**

- **PRU**My Medical Plus is a solution offered using **PRU**With You as the basic plan with optional riders including medical rider. This solution is 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.
- **PRU**My Medical Plus consists 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 **PRU**With 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.
- 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.
- Assuming a male, aged 20 years, non-smoker purchases a **PRU**My Medical Plus policy with Basic Sum Assured RM100,000, Total Multi Crisis Care RM100,000, Acci Guard Plus RM100,000, Acci Med Plus RM5,000, Acci Income Plus 3 units, **PRU**Million Med R&B RM200 with Med Saver RM300, **PRU**Million Med Booster and Payor Basic, policy term up to age 80 with auto-extension, 100% equity fund, with monthly premium payment through credit card, the estimated total premium payable:

Total premium payable based on coverage term up to age 80	To improve your policy sustainability up to age 100	
	Alternative 1	Alternative 2
RM273.00 monthly from age 20 up to age 79	<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 RM22.00 monthly is recommended from age 20 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u></p> <ul style="list-style-type: none"> <li>- RM295.00 monthly from age 20 up to age 99.</li> </ul>	<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 RM2,126.00 monthly is recommended from age 80 up to end of Extension of Coverage Term.</p> <p><u>Total premium payable:</u></p> <ul style="list-style-type: none"> <li>- RM273.00 monthly from age 20 up to age 79.</li> <li>- RM2,399.00 monthly from age 80 up to age 99.</li> </ul>

**Notes:**

*-The premiums are not guaranteed and may vary in the future depending on the actual investment return, premium payment, policy benefits and charges (including any revision to insurance charge). 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.*

*-If your policy is attached with payor rider, you may be required to increase the sum assured for the payor rider due to increase in premium to cover the extended term (subject to underwriting) or any revision to insurance charge. If your policy is under payor claim status and increase in premium is required, you may be required to pay the additional premium amount that is not covered by the company to improve sustainability of your policy.*

*-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.

01/2024