

Get MORE with **PRU**value med



Always Listening. Always Understanding.

All about **PRU**value med

We all know just how crucial medical care is in today's world and the need for healthcare becomes even more paramount as we age. With the escalating cost of healthcare, have you ever wondered if you are able to safeguard yourself against any uncertainty and insufficient savings for healthcare?

Wouldn't it be great if there is a medical plan that not only promises you a lifetime of assurance for all your medical needs, but also helps you save with more benefits?

Here are some questions to help you identify your needs in order to select the features that best fit those needs!

Do you already have medical coverage?

NO

PRUvalue med with
Med Saver 300



OR

PRUvalue med
without
Med Saver

Read more about Med Saver
in this brochure

YES

annual
limit

or

life
time
limit

Is there any  or 
on your existing medical coverage?

Is your existing medical coverage sufficient to
cope with the **rising healthcare costs?**



Some facts and figures to think about:

3 Main Killers in Malaysia



Source:

¹<http://www.cancer.org.my/quick-facts/types-cancer/>

²<http://yourhealth.asiaone.com/content/heart-disease-no-1-killer-malaysian-women#sthash.LHcFaWTN.dpuf>

³<http://www.caringforstroke.com.my/understanding-stroke/facts-about-stroke/>

A guide on rising healthcare costs

Medical Treatment	Current Cost (RM)	Cost in 20 years (RM)
Cataract	3,500 to 5,000	24,000 to 34,000
Heart attack	10,000 to 30,000	67,000 to 202,000
Knee replacement	15,000 to 40,000	101,000 to 270,000
Hip replacement	18,000 to 50,000	121,000 to 336,000
Cancer	18,000 to 300,000	121,000 to 2,018,000
Stroke	35,000 to 75,000	235,000 to 505,000
Kidney failure	150,000 and above	1,009,000 and above

Source:

<http://www.thestar.com.my/business/business-news/2015/10/04/planning-for-healthcare-costs-in-retirement/?style=biz>

In fact, what may seem enough today in one's medical plan may become insufficient in the future. **PRU** value med helps you safeguard against rising healthcare costs, and allows you to have peace of mind knowing that you will have adequate and lifelong protection.

We have a solution for you!
 Extending your medical safety net with
PRU value med with **Deductible**








Benefits at a glance

PRUvalue med offers you:

1 Med Saver or Deductible option

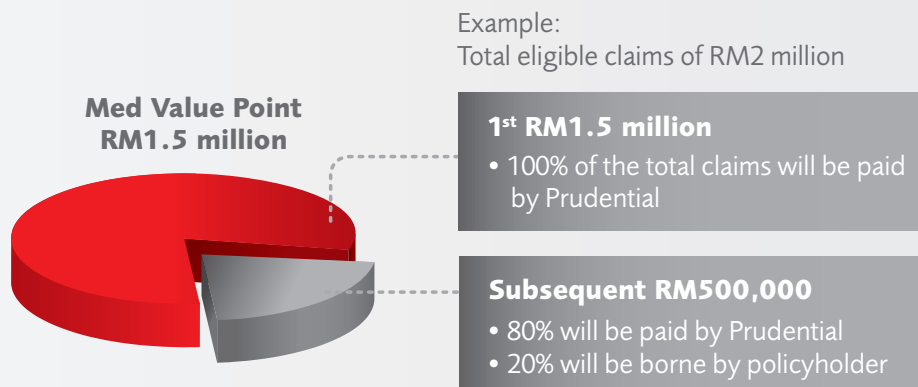
Med Saver or Deductible option gives you the flexibility to have **a medical plan that is tailor-made to fit** your needs.

<h3>Med Saver 300</h3>	<h3>Deductible</h3> <p>20,000 / 50,000 / 75,000 / 100,000</p>
<p>Allows you to enjoy the premiums saved to increase your coverage</p>  <p>MORE value in every way</p> <div data-bbox="237 945 623 1123"><p>MORE Savings MORE Protection MORE Benefits</p></div>	<p>Provides extension to your existing medical plan as a safety net for unexpected healthcare costs</p>  <p>OR</p>

Read more about Med Saver and Deductible options in this brochure

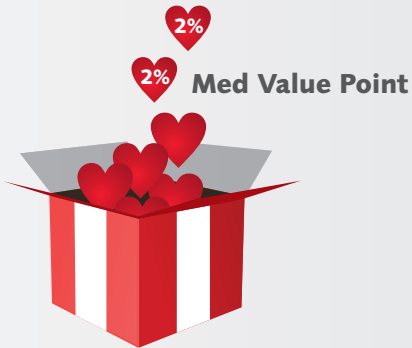
2 Med Value Point: RM1 million, RM1.5 million, RM2 million

PRUvalue med is the first medical plan with no annual and lifetime limits to provide you continuous coverage. In the event that the total eligible claims paid exceed the initial Med Value Point plus any accumulated Med Value Point Bonus, we will still pay 80% of the total eligible benefit cost.



3 Med Value Point Bonus

Rewards you for staying healthy by increasing your Med Value Point.



4 100% Non-Cancellable



is the same as Guaranteed Renewable

PRUvalue med is non-cancellable unless there is fraud or any circumstance that makes the policy or rider voidable or null and void. This depends on all premiums being paid duly and the policy or rider being in force.

5 More Benefits

Additional benefits on top of what you would expect from a medical plan.



Day Care Procedure

Save time & go home



Outpatient Cancer & Kidney Treatment

- ✓ Take Home Drugs
- ✓ Consultation Fees
- ✓ Examination Test



11 Maternity Complication Benefits



Home Nursing Care



Emergency Treatment for Accidental Injury

All about **PRU**value med

What is **PRU**value med?

PRUvalue med is a regular premium investment-linked medical rider that reimburses medical expenses incurred in the event of hospitalisation and for outpatient treatment.

What are the benefits provided under **PRU**value med?

Benefits	Benefit Amount
Room & Board Benefits	
a) Hospital Daily Room & Board (R&B) (up to 150 days per year)	Flexible option between RM100 and RM600 per day <i>(Increments in multiples of RM100 per day)</i>
Hospital & Surgical Benefits	
b) Intensive Care Unit / Cardiac Care Unit (up to 90 days per year)	As Charged ¹
c) In-hospital & Related Services <ul style="list-style-type: none"> • Surgical Benefit • Hospital Supplies and Services • Operating Theatre • Anaesthetist Fees • In-Hospital Specialist's Visit (limit to 2 visits per day) 	As Charged ¹
Outpatient Treatment Benefits	
d) Pre-hospitalisation Treatment (within 60 days before hospitalisation)	As Charged ¹
e) Post-hospitalisation Treatment (within 90 days after hospital discharge)	
f) Home Nursing Care (up to 180 days per life-time)	
g) Day Surgery	
h) Day Care Procedure	
i) Outpatient Cancer Treatment	As Charged ¹ <i>Up to 1.5 times of the initial Med Value Point per lifetime (including take home drugs, examination tests & consultation)</i>
j) Outpatient Kidney Dialysis	

Benefits	Benefit Amount
Other Benefits	
k) Maternity Complications Benefit (for female life assured only)	Up to RM5,000 per year
l) Intraocular Lens	Up to RM6,000 per lifetime
m) Emergency Treatment For Accidental Injury	Up to 10 times of Hospital Daily R&B amount per year
Med Saver or Deductible ²	Yes or No. If Yes, flexible option: Med Saver RM300, Deductible RM20,000, Deductible RM50,000, Deductible RM75,000 or Deductible RM100,000.
Med Value Point	Flexible option: RM1 million, RM1.5 million or RM2 million
Med Value Point Bonus	Med Value Point increases at 2% of the initial Med Value Point at the end of every 2 policy years, provided no claim has been incurred during the 2 policy years. Applicable to plans with Hospital Daily Room & Board of RM300 and above.
Emergency Medical Assistance	Yes
Expert Medical Opinion ³	Yes

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

² 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, which are Hospital & Surgical Benefits, Outpatient Treatment Benefits, Maternity Complications Benefits and Emergency Treatment For Accidental Injury (excluding the cost of Hospital Daily Room & Board and Intraocular Lens) for any one disability.

Otherwise, 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, which are Hospital Daily Room & Board, Hospital & Surgical Benefits, Outpatient Treatment Benefits and Other Benefits within a policy year.

If Med Saver and Deductible are not chosen, the fixed amount shall not apply.

³ 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.

Med Saver 300

PRU value med with **Med Saver 300**

This page is to describe the **PRU** value med with Med Saver 300, which is suitable if you are looking for a comprehensive medical plan that combines extraordinary values and savings. Therefore, you will never have to choose between your health and finances as your healthcare needs are what matters most to us.



What is Med Saver 300?

If Med Saver 300 is chosen, you must first pay a fixed amount of RM300 out of the eligible benefits before Prudential pays for any expenses (excluding the cost of Hospital Daily Room & Board and Intraocular Lens) for any one disability.

Med Saver 300 applies to Hospital & Surgical Benefits, Outpatient Treatment Benefits, Maternity Complications Benefit and Emergency Treatment for Accidental Injury Benefit.

Med Saver 300 allows you the flexibility to enjoy premium savings where the premium saved can be used to enhance your coverage and retirement funds.

Use the premium saved for other goals

GET MORE SAVINGS



Higher Cash Value

GET MORE PROTECTION



Better Protection

GET MORE BENEFITS



Better Medical Plan

How does Med Saver 300 work?

Med Saver 300 Scenario

James is a 35-year-old male working as an Accountant (Occupation Class 1).

He has bought a **PRU**link one (with Death and Total & Permanent Disability (TPD) Benefit) attached with Crisis Shield (with Critical Illnesses Benefit) and **PRU**value med (PVM) on 1 January 2016 with annual premium of RM5,250 and he has selected an equity fund.

He would have the following options:

RM1,104

Use the premium saved for other goals (RM)

Description	PVM Without Med Saver (RM)	PVM with Med Saver 300 (RM)	Get More Savings	Get More Protection	Get More Benefits
			Allocate RM1,104 into PRU saver for savings purpose	Increase the life and critical illness coverage to RM150,000	Increase the medical coverage of PVM
Annual Premium	5,250	4,146	5,250	5,250	5,250
Cash Value @ 65 years old*	124,300	91,185	170,773	134,556	113,391
Death & TPD	100,000	100,000	100,000	150,000	100,000
Critical Illnesses	100,000	100,000	100,000	150,000	100,000
Med Value Point	1 mil	1 mil	1 mil	1 mil	1.5 mil
Room & Board	300	300	300	300	400
Expiry Age	80	80	80	80	80
Remarks	-	Saved RM1,104 per year	Higher Cash Value	Higher Protection	Higher Medical Coverage

Note:

* Illustration is based on a high projected investment return scenario (i.e. 9% p.a. for the first 20 years and 6% p.a. thereafter). The projected values are for illustrative purpose only. These values are neither guaranteed nor based on past performance of the investment-linked funds.

Deductible

PRUvalue med with Deductible

This page is to describe the **PRU**value med with Deductible, which is suitable if you have an existing medical plan with limited coverage, and you wish to extend your existing coverage to help you safeguard against **rising healthcare costs**.



What is Deductible?

If Deductible is chosen, you must first pay a fixed amount equivalent to Deductible selected out of the total accumulated eligible benefits within a policy year, before Prudential pays the rest of the expenses. The costs of the eligible benefit accumulated for that year will not be carried forward to next year.

If you already have a medical plan with an annual limit equivalent to (or higher than) the Deductible amount, the eligible expenses in excess of the Deductible selected will be covered by **PRU**value med.

Deductible applies to Hospital Daily Room & Board Benefit, Hospital & Surgical Benefits, Outpatient Treatment Benefits and Other Benefits.

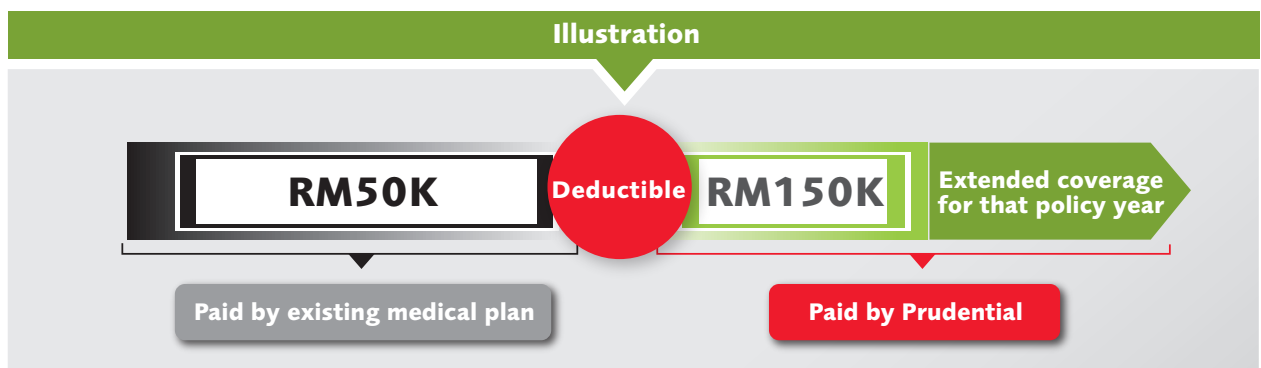
How does Deductible work?

Deductible 50,000 Scenario

James is a 35-year-old male who already has a medical plan provided by his employer with RM50,000 annual limit. To extend his medical coverage, he bought a **PRU**value med with Deductible 50,000 and Med Value Point RM1.5 million.

He is diagnosed with an illness and admitted to a hospital, and incurs a medical bill of RM200,000.

Illustration



Note:

The above scenario is for illustration purpose only and all benefits are subject to waiting periods. Please refer to Policy Document for the detailed terms and conditions.

All about **PRU**value med

What is Med Value Point (MVP)?

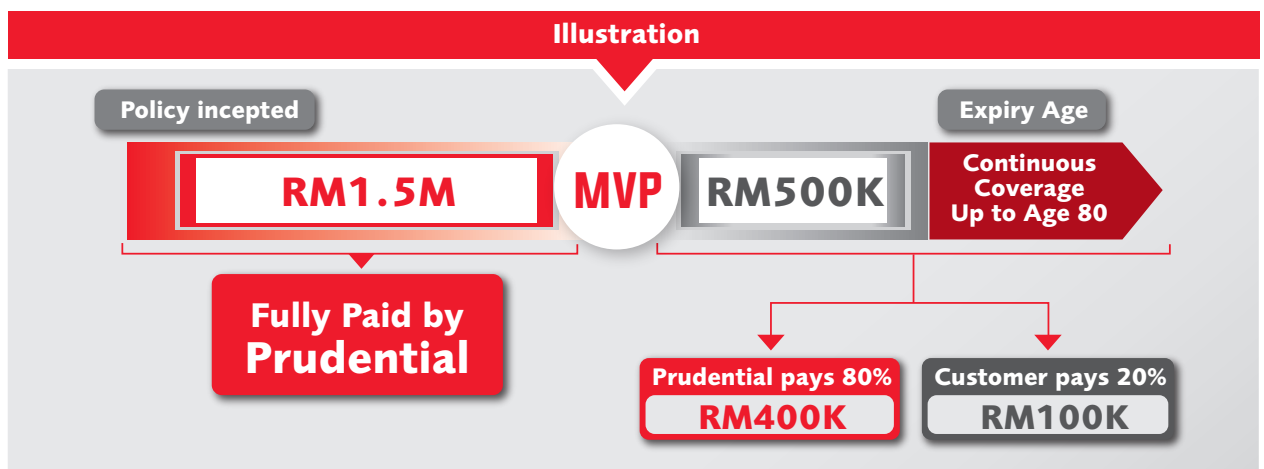
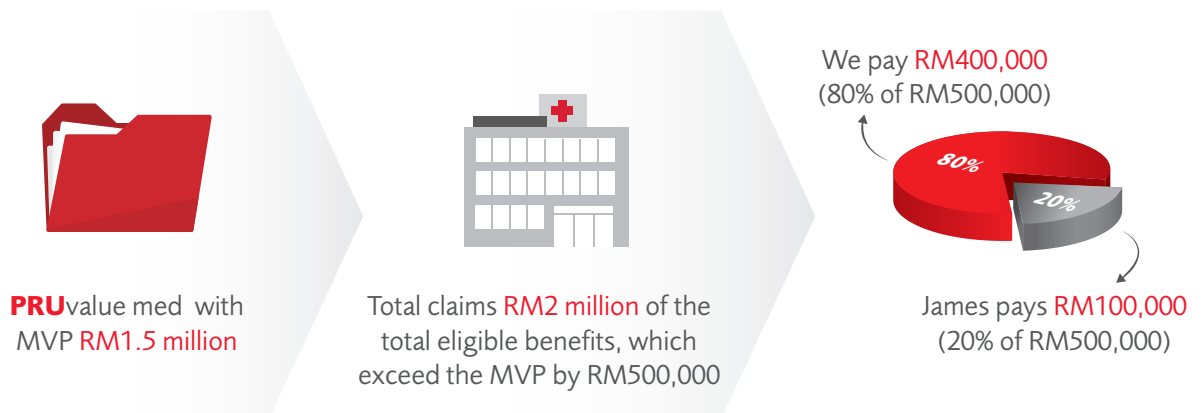
Claims on eligible benefits will be payable in full (subject to Med Saver, if applicable) up to the initial Med Value Point. If the total claims exceed the initial Med Value Point plus any accumulated Med Value Point Bonus, we will still provide continuous coverage up to the expiry age by paying 80% of the total cost of the eligible benefits.

Outpatient Cancer Treatment and Outpatient Kidney Dialysis Benefits will be up to 1.5 times of the chosen Med Value Point. Claims on Outpatient Cancer Treatment and Outpatient Kidney Dialysis Benefits will be counted as part of Med Value Point.

How does Med Value Point work?

Med Value Point Scenario

James is a 35-year-old male, who has bought a **PRU**value med with MVP RM1.5 million and expiry age 80.



Note:

The above examples are for illustrative purposes only and all benefits are subject to waiting periods. Please refer to the Policy Document for the detailed terms and conditions.

All about **PRU**value med

What is Med Value Point Bonus?

For plans with Hospital Daily Room & Board (R&B) of RM300 and above, if you do not incur any claims for 2 policy years, we will reward you with Med Value Point Bonus by increasing your Med Value Point (MVP) at 2% of the initial MVP at the end of every 2 policy years.

When total claims paid exceed the total Med Value Point plus any accumulated Med Value Point Bonus, no further Med Value Point Bonus shall be provided even if there are no further claims.

What is non-cancellable?

PRUvalue med is non-cancellable which also means **PRU**value med coverage is guaranteed unless there is fraud or any circumstance that makes the policy or **PRU**value med voidable or null and void. This depends on all premiums being duly paid and the policy or **PRU**value med being in force.

Introduction of Date of Deductible

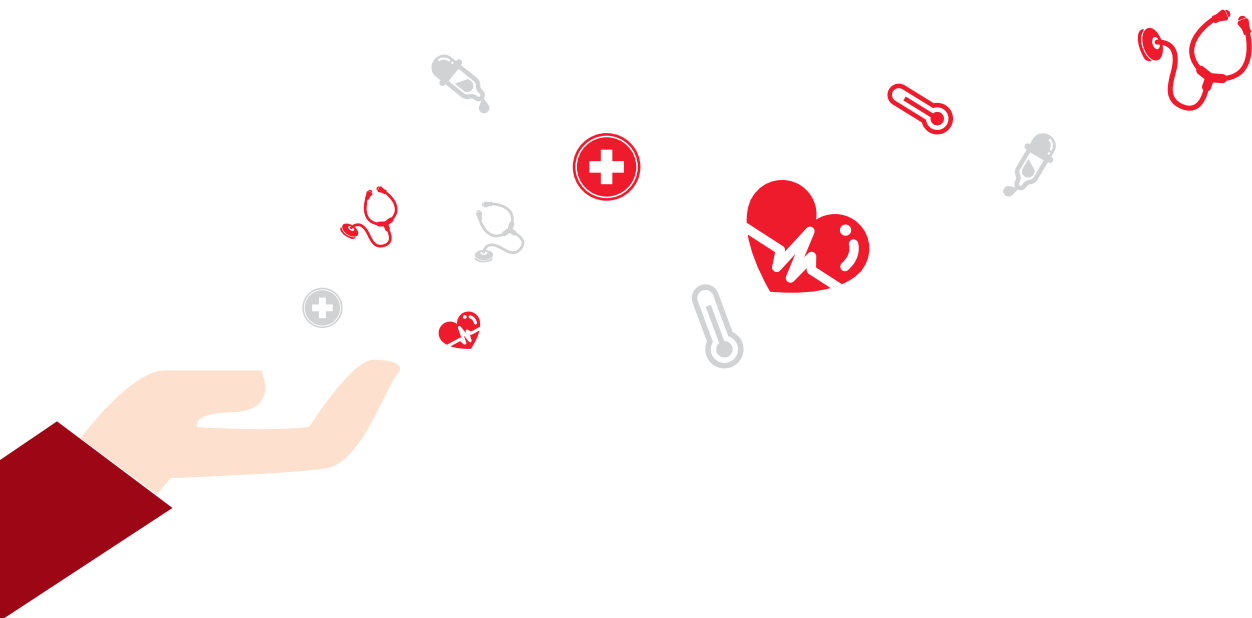
Date of Deductible is a facility to match the *Deductible reset date*¹ of **PRU**value med with Deductible with the *annual limit reset date*² of your existing medical plan. By matching the Date of Deductible, you can have a seamless and uninterrupted coverage with both existing medical plan and **PRU**value med with Deductible.

If you choose **PRU**value med with Deductible and do not provide the Date of Deductible, the Date of Deductible will be defaulted to **PRU**value med's effective date (i.e. Date of Annexure).

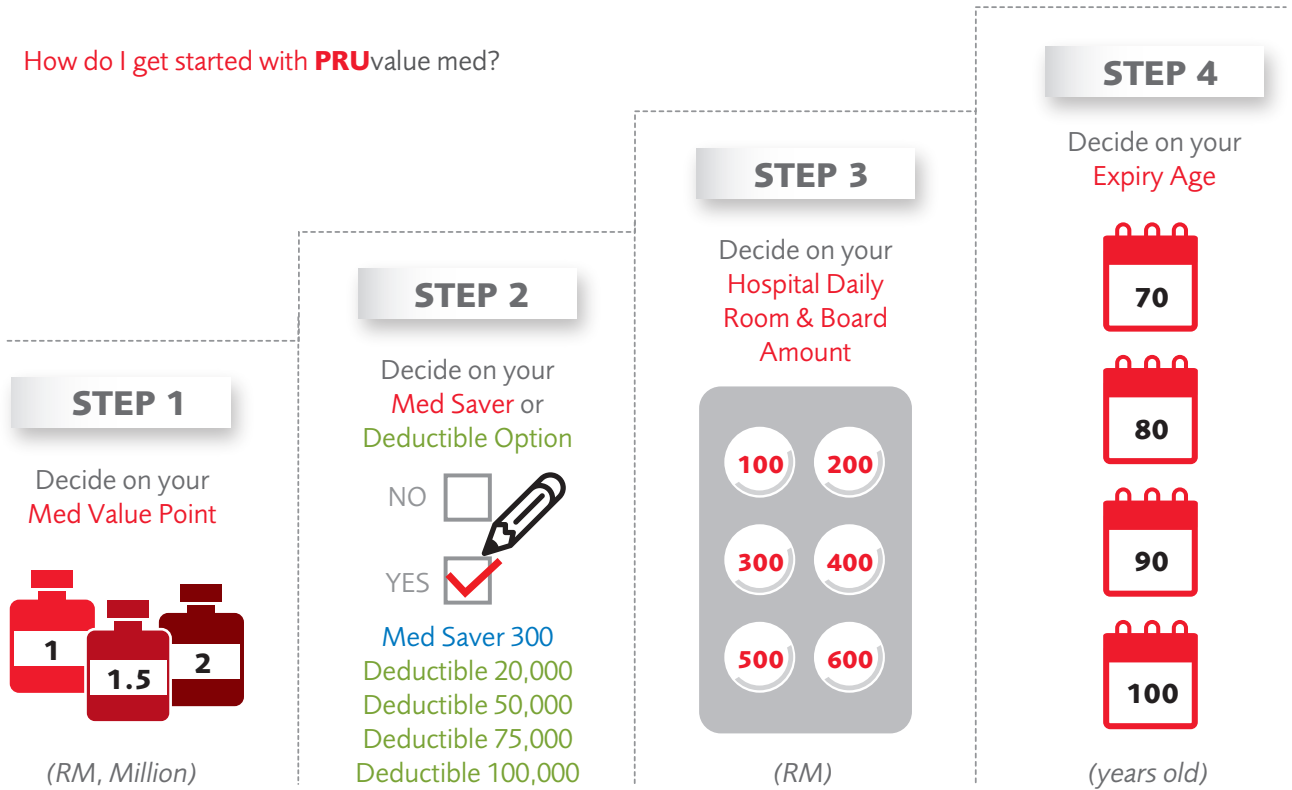
When Date of Deductible and/or any of **PRU**value med with Deductible's benefit is amended (i.e. Hospital Daily Room and Board, Med Value Point, Med Saver/Deductible or Expiry Age), Deductible will restart from zero and re-accumulate each time from the new effective date and Date of Deductible.

¹The date at which the accumulated Deductible amount resets to zero.

²The date at which the annual claimable amount resets to the annual limit of the medical plan.



How do I get started with **PRU**value med?



Who can take up the plan?

PRUvalue med is available to anyone aged between 14 days to 70 years old on their next birthday. It is also available to pre-birth child from 18 weeks onwards with a waiting period of 30 days from the date of birth.

Entry Age Next Birthday	Expiry Age			
	70	80	90	100
Min	14 days (prenatal is allowed to purchase)			
Max	60	70		

How much premium do I have to pay?

The total premium that you have to pay and the policy terms may vary depending on our underwriting requirements. You are given one month's grace period after the due date for the payment of premium. The premiums are payable throughout the duration of the plan up to the chosen expiry age.

We will allocate a portion of the premium to purchase units in the investment-linked fund(s). Any unallocated amount will be used to pay commissions to agent/wealth planner and other expenses by us. You are advised to refer to the allocation rates given in the Sales Illustration.

Premiums can be paid yearly, half-yearly, quarterly or monthly via Auto Debit, Credit/Debit Card or Cash/Cheque.

All about **PRU**value med

What are the waiting periods that I should be aware of?

Description	Waiting Period from commencement date or date of revival
Any Illnesses other than Specified Illnesses	30 days
Specified Illnesses	120 days
Maternity Complications	365 days

Note:

This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions under this product.

What are the key terms and conditions that I should be aware of?

1. **Importance of disclosure** - when answering any question asked by us, you must disclose all relevant facts such as medical condition and state your age correctly. If the insurance policy is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your above duty of disclosure continues until the policy is issued.
2. **Free-look period** - you may cancel your policy by returning the policy within 15 days after the policy has been delivered to you. We will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date and any insurance charge, Goods and Services Tax (if any) and other charges that have been deducted less any medical fee incurred.
3. **Cash value** - the cash value of the policy depends on the performance of the investment-linked fund(s) you have chosen. The higher the level of Insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate cash values under your policy. You should consider whether the allocation of insurance premiums towards protection and investment meets your financial circumstances.
4. **Policy lapse** - The policy will lapse when the value of investment units is insufficient to pay for the insurance and other charges.

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.

Exclusions

PRU value med does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- 1) Pre-existing conditions.
- 2) Specified Illnesses listed below occurring during the first 120 days from the commencement date of the rider, the date it is revived, whichever is later.
 - (a) Hypertension, diabetes mellitus and Cardiovascular disease;
 - (b) Growths of any kind including tumours, cancers, cysts, nodules, polyps;
 - (c) Stones of the urinary system and biliary system;
 - (d) Any disease of the ear, nose (including sinuses) or throat;
 - (e) Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
 - (f) Any disease of the reproductive system including endometriosis; or
 - (g) Any disorders of the spine (including a slipped disc) and knee conditions.
- 3) Any medical or physical conditions and its signs or symptoms occurring within the first 30 days from the commencement date of the rider or the date it is revived, whichever is later, except for traumatic bodily injury caused by an accident.
- 4) Any neonatal medical or physical conditions including birth trauma (a physical injury sustained by an infant during birth) occurring within the first 30 days from the commencement date of the rider, the date it is revived or the date of birth, whichever is latest.
- 5) Elective cosmetic or plastic surgery except re-constructive surgery necessary to restore function, hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus, external or temporary pacemakers and prescriptions thereof.
- 6) Dental conditions including dental treatment or oral surgery except as necessitated by Accident to restore function of sound natural teeth occurring while the Policy and the rider are in force.
- 7) Private nursing (except for Home Nursing Care Benefit), rest cures or sanatoria care.
- 8) Drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
- 9) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- 10) Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility and its complications, with exception to the benefits as provided under the Maternity Complications Benefits. Erectile dysfunction and tests or treatment related to impotence or sterilization.
- 11) Primarily for investigatory purposes, diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain or bariatric surgery.
- 12) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- 13) War or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots, civil commotion, insurrection, revolution or any war-like operations.
- 14) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- 15) Expenses incurred for donation of any body parts or organ by a Life Assured and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.

- 16) Investigation and treatment of sleep apnoea and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment.
- 17) Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured, and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
- 18) Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).
- 19) Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical item.
- 20) Participating in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- 21) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- 22) Expenses incurred for sex changes.
- 23) Experimental treatment, including medication and/or unconventional medical technology/procedure, which has not been proven to be effective, based on established medical practice, and which has not been approved by a recognised body in the country in which you receive the treatment.
- 24) Care or treatment that do not lead to a recovery, conservation of your condition or restoration to your previous state of health.

Note:

This list is non-exhaustive. Please refer to the Policy Document for more details about the major exclusions under this policy.

YOU SHOULD SATISFY YOURSELF THAT THIS PRODUCT WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION. IT IS IMPORTANT THAT ANY RECEIPT THAT YOU RECEIVE SHOULD BE KEPT AS PROOF OF PAYMENT OF PREMIUMS.

Important Notes

- This brochure is for illustrative purposes only. You are advised to refer to the Product Disclosure Sheet and Sales Illustration before purchasing a plan, and to refer to the terms and conditions in the policy document for details of the important features of the plan.
- You should assess the affordability and suitability of the product (including optional benefits) in relation to your financial goals and risk appetite. To achieve that, 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 must inform us of any change in your occupation, avocation or sports activities because it may affect the premiums, terms, conditions and benefits.
- 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.
- **PRU**value med is guaranteed to be renewable but premium rates and / or insurance charges are not guaranteed. We reserve the right to revise the premium rates and / or insurance charges at policy anniversary by giving you a 30-day notice.
- Coverage to expiry age is subject to sufficient funds for insurance charges and service charges.
- Non-payment of premiums may cause your policy to lapse.
- There is a free-look period of 15 days after the delivery of your policy to allow you to review if it meets your needs. If the policy (which **PRU**value med is attached to) is cancelled within this period, the value of units (at next pricing day) plus the unallocated premiums, service charge, insurance charges and Goods and Services Tax (if any) less medical expenses will be refunded.
- If you cancel the policy (which **PRU**value med is attached to) in the early years, you may not be able to obtain the full value from the amount you have paid in. Upon surrender, the benefits under **PRU**value med will lapse.
- Prudential Assurance Malaysia Berhad (PAMB) is an insurance company licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- **PRU**value med is not a Shariah Compliant product.

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).



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Always Listening. Always Understanding.