

List of Covered Advanced Medical Treatments under PruBSN Medical Plans

No	Advanced Medical Treatment	Description / Coverable Conditions
1	BRACHYTHERAPY	<p>Brachytherapy is a type of internal radiation therapy which also known as interstitial radiation, intracavitary radiation, internal radiation therapy. It is a radiotherapy technique where radioactive devices are inserted near tumors to safely deliver high doses of radiation to eliminate and shrink tumors.</p> <p>Brachytherapy is commonly used in conjunction with surgical management and often used to treat the following conditions:</p> <ul style="list-style-type: none"> • Breast cancer; • Eye tumors; • Genitourinary cancers (including penile cancer, bladder cancer, prostate cancer, urethral cancer); • Gynecologic cancers (including cervical, endometrial, vaginal, or vulvar cancer); • Head and neck cancers (including buccal mucosa cancer, lip cancer, mouth cancer, nasopharyngeal cancer, salivary gland cancer, soft palate cancer, tonsillar fossa/pillar cancer); • Respiratory (including lung cancer, pleural mesotheliomas); • Gastrointestinal tract cancers (including colorectal cancer, pancreatic cancer, oesophageal cancer); • Skin cancer; • Soft tissue sarcomas.
2	CRYOABLATION	<p>Cryoablation is also known as cryosurgery. It is a form of minimally invasive treatment done using a hollow needle called cryoprobe, liquid nitrogen or argon gas under imaging guidance for individuals with localized cancer or as salvage therapy for recurrent cancer following failure of radiation therapy.</p> <p>Cryoablation is commonly used to treat the following conditions:</p> <ul style="list-style-type: none"> • Prostate cancer; • Lung cancer with endobronchial obstruction; • Renal cell cancer; • Cardiac arrhythmia – drug resistant or drug intolerant atrial fibrillation, with evidence of a localised site(s) of origin; • Skin cancer (malignant melanoma, basal cell carcinoma or squamous cell carcinoma - where surgery or radiation is contraindicated or impractical); • Soft tissue sarcoma.

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3	GAMMA KNIFE RADIOSURGERY	<p>Gamma Knife Radiosurgery is a non-invasive radiation therapy for brain tumors that allows most of the patient's healthy brain tissue to be preserved. It is a specific form of radiation therapy that focuses intense beams of gamma rays with pinpoint precision to treat brain lesions. Usually, only sedation or local anaesthesia is needed for this treatment. Patients do not have to go under the knife and its outcome is similar to that of a surgical procedure.</p> <p>Gamma Knife Radiosurgery is commonly used to treat the following conditions:</p> <ul style="list-style-type: none"> • Brain tumor; • Arteriovenous malformation (AVM); • Acoustic neuroma; • Pituitary tumors.
4	TARGETED THERAPY FOR CANCER	<p>Targeted therapy is a form of cancer treatment that uses drugs or other substances to precisely identify and attack certain types of cancer cells. This treatment targets proteins that help cancer cells grow and spread throughout the body.</p> <p>Example of Targeted Therapy are Cancer Hormonal Therapy that aims by blocking hormonal action on the cancer cells.</p>
5	IMMUNOTHERAPY FOR CANCER	<p>Cancer immunotherapy is also known as immuno-oncology, is a form of cancer treatment that uses the power of the body's own immune system to prevent recurrence, control, and eliminate variety types of cancer. Immunotherapy can enhance the immune system to recognise and attack specific cancer cells as well as provide the body with additional components to enhance the immune response.</p> <p>Cancer immunotherapy comes in a variety of forms:</p> <ol style="list-style-type: none"> 1. Immune checkpoint inhibitors, which are drugs that block immune checkpoints. These checkpoints are a normal part of the immune system and by blocking them, these drugs allow immune cells to respond more strongly to cancer. 2. T-cell transfer therapy, which is a treatment that boosts the natural ability of T cells to fight cancer. 3. Monoclonal antibodies, which are immune system proteins created in the lab that are designed to bind to specific targets on cancer cells. Some monoclonal antibodies mark cancer cells so that they will be better seen and destroyed by the immune system. 4. Treatment vaccines, which work against cancer by boosting immune system's response to cancer cells. Treatment vaccines are different from the ones that help prevent disease.

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		<p>5. Immune system modulators, which enhance the body's immune response against cancer.</p> <p>Cancer immunotherapy is commonly used to treat the following conditions:</p> <ul style="list-style-type: none"> • Blood cancers (classical Hodgkin lymphoma); • Gastrointestinal cancers (upper gastrointestinal tract tumors, metastatic squamous cell anal carcinoma, colorectal cancer, small bowel adenocarcinoma, appendice carcinoma); • Genitourinary cancers (bladder cancer, primary carcinoma of the urethra, urothelial carcinoma of the prostate); • Hepatocellular carcinoma; • Kidney cancer; • Skin cancer (melanoma); • Lung cancer (malignant pleural mesothelioma, non-small cell lung cancer, small cell lung cancer); • Head and neck cancer; • Advanced gynaecology malignancy (ovarian, uterine, and cervix).
6	NEUTRON BEAM RADIATION THERAPY (NBRT)	<p>Neutron Beam Radiation Therapy (NBRT) is a form of external beam radiation therapy (ERBT) used in inoperable tumors or tumors that are resistant to conventional radiation therapy. It involves a sophisticated stereotactic method in which high energy neutrons (neutral charge subatomic particles) are exerted to accurately target the diseased tissue mass localised using computed tomography (CT).</p> <p>NBRT is commonly used to treat the following conditions:</p> <ul style="list-style-type: none"> • Salivary gland cancer; • Soft tissue sarcoma; • Prostate cancer.
7	PROTON BEAM RADIOTHERAPY (PBRT)	<p>Proton Beam Radiotherapy (PBRT) is a type of external beam radiation therapy (EBRT) that utilises protons (positively charged subatomic particles) that are precisely targeted to a specific tissue mass.</p> <p>PBRT is commonly used to treat the following conditions:</p> <ul style="list-style-type: none"> • Brain tumor; • Breast cancer; • Bone cancer including chondroma or condrosarcoma especially in children; • Gastrointestinal tumor; • Prostate cancer; • Eye cancer including uveal melanoma.

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8	ROBOTIC PROSTATECTOMY	<p>Robotic Prostatectomy is also known as robotic-assisted laparoscopic radical prostatectomy. This laparoscopic surgery is performed using the robotic approach which can only be controlled by experienced surgeons to remove prostate and nearby diseased tissues with more precision through small abdominal incisions. It is less invasive than conventional prostatectomy.</p>
9	STEM CELLS FOR HEMATOPOIETIC CELL TRANSPLANT FOR HAEMATOLOGICAL MALIGNANCIES	<p>Hematopoietic Stem Cell Transplantation (HSCT) refers to intravenous infusion of healthy hematopoietic progenitor cells either autologous (stem cells from the same person going for transplant) or allogeneic (stem cells from compatible donor other than the patient), harvested from bone marrow or peripheral blood to replace aberrant or dysfunctional cells in a patient.</p> <p>Hematologic or blood cancers are:</p> <ul style="list-style-type: none"> • Leukaemia – chronic myeloid leukemia, acute myeloid leukemia; • Lymphoma – Hodgkin and non-Hodgkin lymphoma; • Multiple myeloma.
10	IMPLANTABLE NEURAL STIMULATOR FOR EPILEPSY AND PARKINSON DISEASE	<p>Implantable Neural Stimulators represent an advanced treatment adjunct to medication for pharmacoresistant epilepsy and alternative for patients that are not good candidates for resective surgery. The technology involves the surgical implantation of an electrode to deliver intermittent stimulation to the vagus nerve or part of brain.</p> <p>Types of Implantable Neural Stimulator are:</p> <ol style="list-style-type: none"> 1. Vagus Nerve Stimulation (VNS) - an implantable vagus nerve stimulator that triggers the vagus nerve with electrical impulses. VNS is used to treat complex type epilepsy that resistant with conventional and standard medication of epilepsy. 2. Deep Brain Stimulation (DBS) - involves implanting electrodes within certain areas of the brain. These electrodes produce electrical impulses that regulate abnormal impulses. DBS is commonly used for treatment of intractable tremors as a consequence of Parkinson's disease with appropriate assessment of the independence in patient's daily life to meet the medical necessity.

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11	CARTILAGE SCAFFOLD TREATMENT	<p>Biological scaffold is designed to repair traumatic or arthrosis chondropathy. It aims to regenerate cartilage, reduce pain, and delay joint replacement.</p> <p>Cartilage Scaffold Treatment is commonly used to treat knee, ankle, and hip joint cartilage disorders.</p>
12	FISTULA-TRACT LASER CLOSURE (FILAC™) <i>(for complicated anal fistula)</i>	<p>Fistula-tract Laser Closure (FiLaC®) is a less invasive surgery for treatment of complicated perianal fistula (e.g fistula located closed proximity with sphincter muscle). The FiLaC® procedure is performed using a specialised thin fibre probe that generate laser heat energy. The laser fiber is introduced into the fistula tract via the external orifice which then delivered laser energy, causing shrinkage of the fistula tract around the fibre.</p>

IMPORTANT NOTES:

1. This list is not exhaustive and is subject to revision by Prudential BSN Takaful Berhad (PruBSN), from time to time.
2. PruBSN medical plans cover the above treatments and drugs that have been approved by the Ministry of Health (MOH) and Medical Device Authority (MDA) as well other recognised international clinical guidelines. Any treatment or drug which is still under research or trial will NOT be covered.
3. The Advanced Medical Treatments above are covered by PruBSN for the stated medical conditions ONLY. In the event that any Advanced Medical Treatment is sought for any medical conditions OTHER THAN as stated above, as advised by the attending Doctor, please seek confirmation from PruBSN on the coverage. Coverage of Advance Medical Treatment and medical conditions that are not included in the list above are subject to approval by recognised organisation and established guidelines, which will be treated by PruBSN on case-to-case basis.
4. The Advanced Medical Treatments above will be covered under the medical plan only if they are deemed medically necessary and are the most optimal treatment for the patient’s condition and subject to the medical plan’s applicable limits in the Table of Benefits and the terms and conditions as specified in the certificate document.
5. If you subscribed to Medic TotalCare, you will be enjoying an additional lifetime limit for the Advanced Medical Treatments as per the Table of Benefits, subject to the terms and conditions as specified in the certificate document.