PRUDENTIAL BSN
TAKAFUL

Health360

Protect Your Health, Empower Your Future

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

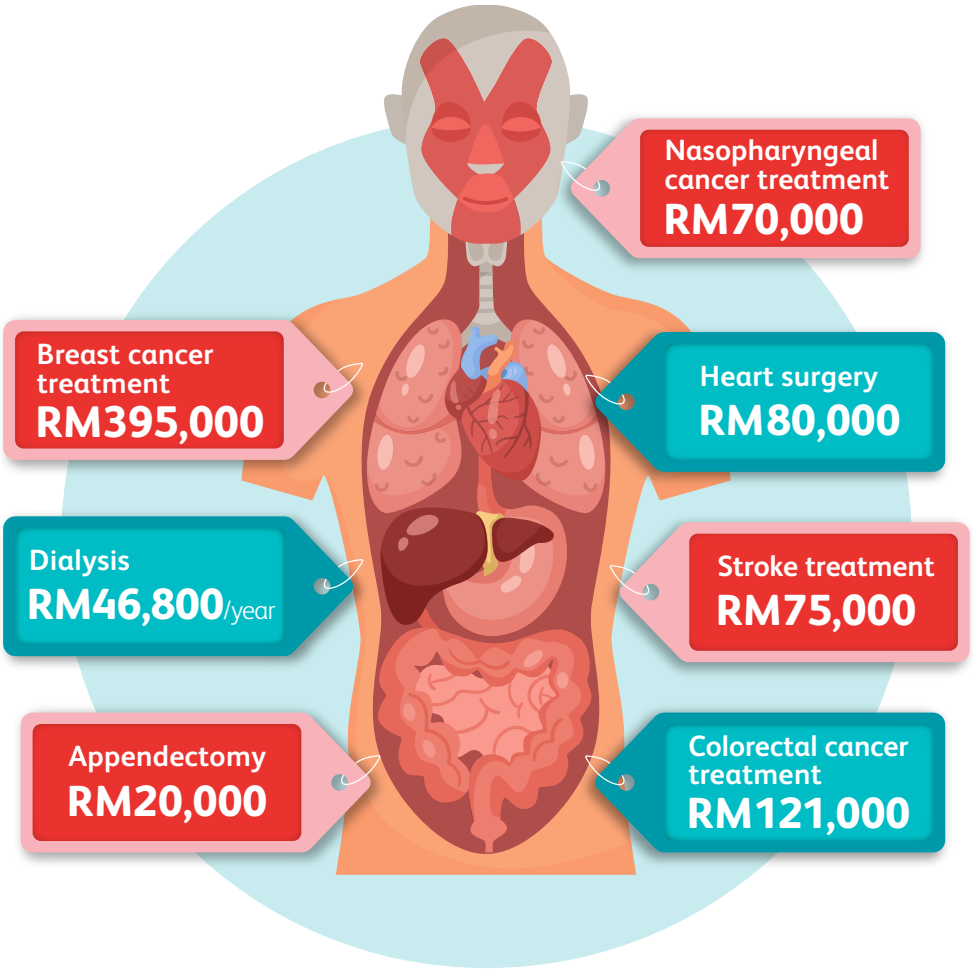
Prudential BSN Takaful Berhad 200601020898 (740651-H)

Member of PIDM

Your health is your greatest asset, and you deserve the best possible care. Don't let financial worries get in the way of living your best life — let us support you through every step of your health journey.

The diagram below illustrates the estimated cost of treating some of Malaysia's most common diseases in private hospitals. With medical expenses continuing to rise, securing comprehensive medical protection has never been more important. High medical coverage ensures that you and your loved ones can access quality care when it's needed most — giving you peace of mind during challenging times.

At the same time, choosing the right **co-payment option** that matches your financial capacity and protection needs is equally crucial. It gives you the flexibility to tailor your healthcare coverage in a way that suits both your lifestyle and your family's long-term wellbeing.



Note:
The diagram above are based on information from the sources which were publish in 2023. Figures are subject to change in the future.

Sources:
1. Malaysia: cost of private medical treatments 2023 I Statista
2. https://www.imoney.my/articles/is-your-medical-insurance-plan-sufficient-for-the-big-c
3. MalayMedical.com

While we may face health challenges in life, PruBSN is there to provide assurance and support in times of need. Giving you precious peace of mind.

Introducing Health360

Protect your health, empower your future.

Get unlimited **comprehensive medical protection** with NO Annual Limit and NO Lifetime Limit that extends across inpatient, outpatient, surgical, emergency care, and more — designed to safeguard your well-being in every situation.

Tailor your plan with **flexible options** that fit your needs and budget, including customisable room & board, Smart Value Point limits, and co-payment choices (Deductible, Co-takaful, Auto-switch and High Deductible) — because your health deserves the best, on your terms.

360° health protection for you

Higher Medical Protection

Choose your Smart Value Point of RM1 million, RM2 million or RM5 million according to your needs.

Get Rewarded For Staying Healthy

Enjoy more Smart Value Points at the end of every 2 years when you stay claim-free.

Expanded Outpatient Care

Wider range of outpatient care and treatments, including:

- Day Surgery and Day Care Procedure
- Emergency Outpatient Treatment for Accidental Injury
- Outpatient Dengue and Infectious Disease Treatment
- Outpatient Top Child Illnesses Treatment
- Outpatient Parent Allowance[i] when your child seeks for relevant outpatient treatment.

Inclusive Mental Health Care

Take charge of your mental wellness and get the appropriate Mental Care Treatment[ii] for your overall well-being.

Extensive Coverage for Cancer and Kidney Treatment

- Outpatient Cancer Treatment, including Cancer Remission Follow-Up Care
- Outpatient Kidney Dialysis, including Haemodialysis and Peritoneal Dialysis[iii]

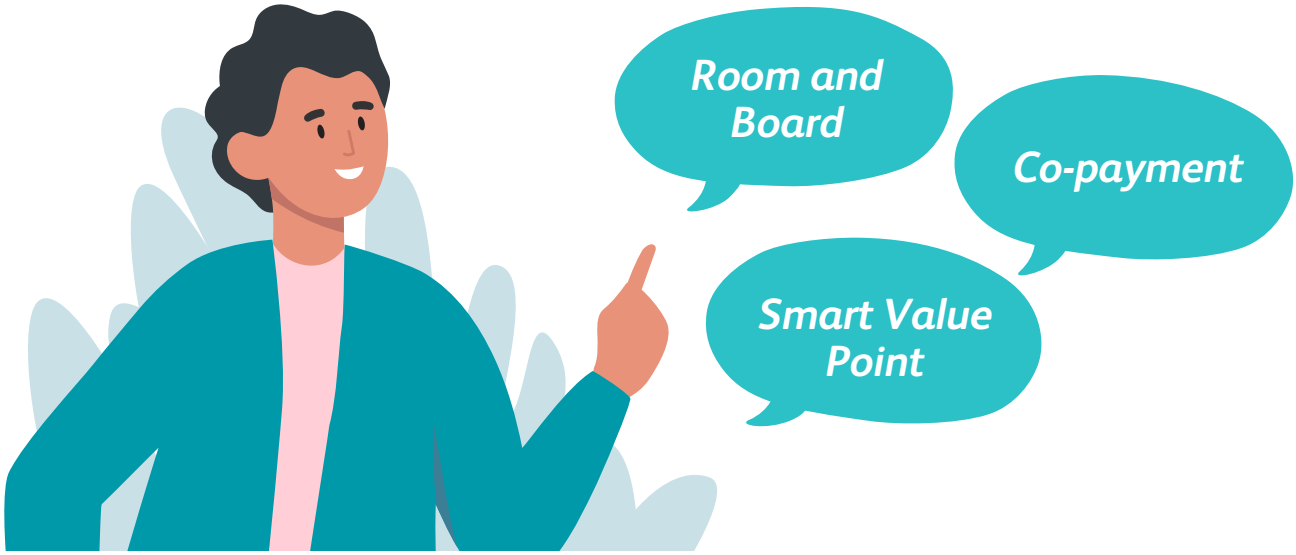
Protect your Golden Years

Safeguard your retirement years[iv] with Health Retirement option which automatically converts the High Deductible co-payment to Deductible RM1,000, with no new medical underwriting.

i Outpatient Parents Allowance benefit is payable if the claims are approved and paid under Outpatient Dengue and Infectious Disease Treatment, or Outpatient Top Child Illnesses Treatment.
ii Applicable for Hospital Daily R&B 300 and above only.
iii Peritoneal Dialysis only covers Manual Continuous Ambulatory Peritoneal Dialysis (CAPD).
iv Retirement years refer to when a covered person reaches the age of 55 ANB.

Your protection, your terms

How would you customise your **Health360** plan?



Step 1

What hospital room type you look for?

For Single Room	*For Deluxe / Executive Room*	*For Suite*

You may choose:

Room & Board (R&B) Options

RM200	RM300	RM400	RM500	RM1,000

Step 2

What Smart Value Point limit that you need?

For sufficient protection	*For higher protection*	*For maximum long term protection*

You may choose:

Smart Value Point (SVP) Options

RM1 million	RM2 million	RM5 million

Step 3

What type of co-payment you prefer?

Is Health360 going to be your main medical plan? You may choose:					*Looking for secondary medical plan? (e.g. on top of employee benefit) You may choose:*	
Co-payment Options	**Deductible**			**Co-takaful**	**Auto-switch**	**High Deductible**	
RM500	**RM1,000**	**RM3,000**	**10% Co-takaful**	1 - 5 years: **10% Co-takaful** ≥ 6 years: **Deductible RM1,000**	**RM10,000**	**RM50,000**

Note: 10% Co-takaful with minimum RM1,000 and maximum of RM5,000.

Table of Benefits

BENEFITS	BENEFIT AMOUNT
Smart Value Point (SVP)	Flexible option: **RM1 million** or **RM2 million** or **RM5 million**
Smart Value Point Bonus (SVP Bonus)	*Applicable for R&B 300 and above only:* Initial SVP will increase by 2% at the end of every 2 years
ROOM & BOARD BENEFITS	
a. **Hospital Daily Room & Board (R&B)** (maximum 150 days per rider year)	Flexible options between **RM200, RM300, RM400, RM500 and RM1,000 per day**
HOSPITAL & SURGICAL BENEFITS	
b. **Intensive Care Unit (ICU) / Cardiac Care Unit (CCU)** (maximum 150 days per rider year)	**As Charged**
c. **In-Hospital & Related Services**, including: • Surgical Procedure and Treatment • In-Hospital Specialist's Visit • Daily Guardian Care • Ambulance Fee	**As Charged**
d. **Pre-Hospitalisation Treatment** (within 120 days immediately before hospitalisation)	**As Charged**
e. **Post-Hospitalisation Treatment** (within 120 days immediately after hospitalisation)	**As Charged**
f. **Major Organ Transplant** (once per lifetime)	**As Charged**
OUTPATIENT TREATMENT BENEFITS	
g. **Outpatient Cancer Treatment**, including: Cancer Remission Follow-up Care	**As Charged** Up to 1.5 times of the Smart Value Point per lifetime
h. **Outpatient Kidney Dialysis Treatment**, including: • Haemodialysis • Peritoneal Dialysis	

BENEFITS	BENEFIT AMOUNT
OUTPATIENT TREATMENT BENEFITS (cont.)	
i. **Second Medical Opinion (SMO)**	Consultation with World Leading Expert: **Yes** Consultation and Diagnosis in Malaysia: **RM1,000 per year**
j. **Mental Care Treatment** Reimbursement for Hospitalisation and Outpatient Psychiatrist Treatment for covered Mental Disorders	*Applicable for R&B 300 and above only:* **As Charged** Up to RM5,000 per rider year
k. **Home Nursing Care** (maximum 180 days per lifetime)	
l. **Intraocular Lens**, including: • Multifocal Lens	**Up to RM8,000 per lifetime**
m. **Day Surgery / Day Care Procedure**	**As Charged**
n. **Outpatient Dengue & Infectious Disease Treatment** • Dengue Fever • Influenza • Measles • Chikungunya Fever • Hand, Foot and Mouth Disease	**As Charged**
o. **Outpatient Top Child Illnesses Treatment** • Pneumonia • Bronchiolitis • Bronchitis • Bronchopneumonia • Acute Gastroenteritis *Applicable for Covered Person aged below 19 years old only.*	**Up to RM2,000 per disability** (maximum 3 disability per rider year)
p. **Outpatient Parents Allowance** *Applicable for Covered Person aged below 19 years old only.*	**RM50 per day** (maximum 3 days per disability, subject to eligible expenses payable under benefit (n) or (o))
OTHER BENEFITS	
q. **Daily Cash Allowance for Malaysian Government Hospital**	**RM100 per day** for hospitalisation
r. **Emergency Outpatient Treatment for Accidental Injury**	**Up to 10 times of the Hospital Daily Room & Board limit per rider year**
s. **Worldwide Emergency Medical Assistance (WWEMA)**	**Yes**
Health Retirement (Optional)	*Only available for High Deductible:* The co-payment option of High Deductible will automatically change from High Deductible to Deductible RM1,000 upon the rider anniversary when the covered person attains 55 years old on next birthday.

Notes:
1. *The Benefit Amount specified above may subject to co-payment.*
2. *If the total accumulated eligible claims paid exceeds the initial Smart Value Point plus any accumulated Smart Value Point Bonus, the PruBSN shall pay 80% of the excess eligible benefit cost.*
3. *Second Medical Opinion (Consultation with World Leading Expert), Emergency Medical Assistance, Daily Cash Allowance for Malaysian Government Hospital and Outpatient Parents Allowance do not subject to Smart Value Point.*
4. *Smart Value Point increases at 2% of the initial Smart Value Point at the end of every 2 rider years, provided that:*
   - *no claim has been incurred during the preceding 2 rider years; and*
   - *the certificate remained in force during the preceding 2 rider years.*

   When total claims paid exceeds the total Smart Value Point plus any accumulated Smart Value Point Bonus, no further Smart Value Point Bonus shall be provided even if there are no further claims.
5. *Peritoneal Dialysis only covers Manual Continuous Ambulatory Peritoneal Dialysis (CAPD).*
6. *Outpatient Parents Allowance benefit is payable if the claims are approved and paid under Outpatient Dengue and Infectious Disease Treatment, or Outpatient Top Child Illnesses Treatment for the covered person below 19 years old on next birthday.*

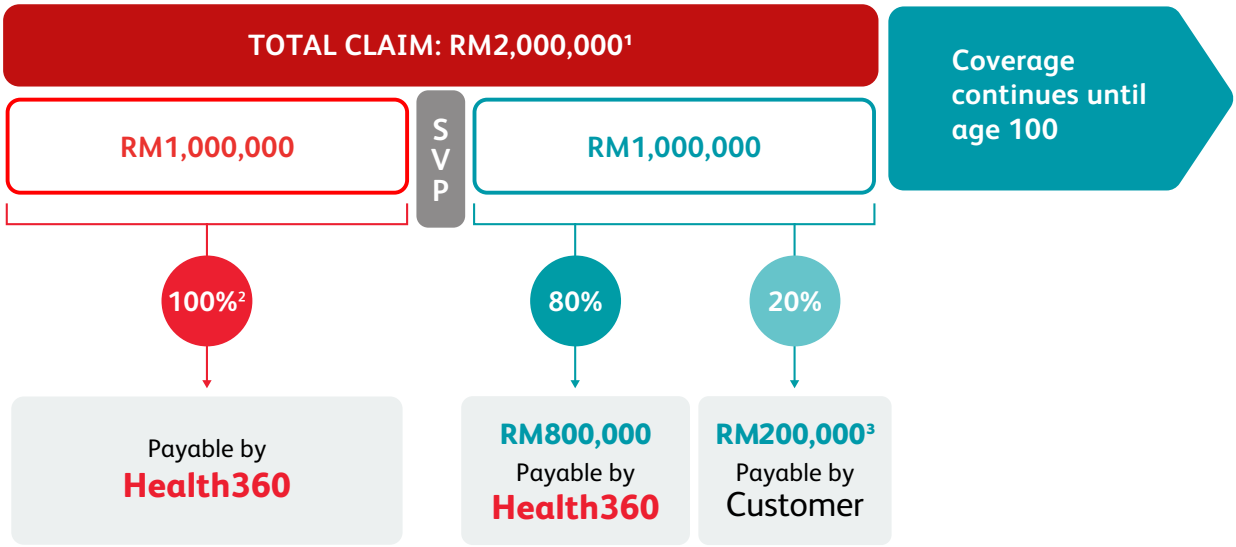
Understanding Smart Value Point

What is Smart Value Point (SVP)?

Claims on eligible benefits will be payable in full (subject to co-payment) up to the initial SVP plus any accumulated SVP Bonus (if any). If the total claims exceed the said amount, we will still provide continuous coverage up to the expiry age by paying 80% and you only need to bear 20% of the total cost of the eligible benefits.

How does SVP work?

A customer has participated in a **Health360** with SVP RM1 million and has total eligible claim of RM2 million.



Note:
This is for illustrative purposes only and all benefits are subject to waiting periods and applicable co-payment options. Please refer to the Certificate Document for the detailed terms and conditions.
[1]Total Claim referring to Total Cost of Eligible Benefits.
[2]Subject to co-payment option selected.
[3]This amount is payable on top of the co-payment option selected.

Smart Value Point Bonus

For plans with Hospital Daily R&B of RM300 and above, if you do not incur any claims, you will be rewarded with Smart Value Point Bonus by increasing your Smart Value Point (SVP) at 2% of the initial SVP at the end of every 2 rider years.

No further Smart Value Point Bonus will be provided when the total claims paid exceed Smart Value Point, plus any accumulated Smart Value Point Bonus.

Understanding Co-payment

Co-payment refers to an amount you need to pay each rider year for claims on eligible benefits before **Health360** covers the remaining eligible benefits. The cost of eligible benefits accumulated in a rider year will not be carried forward to the next rider year.

If you select co-payment options of Deductible, 10% Co-takaful or Auto-switch, for treatments received under "Room & Board Benefits" and "Hospital & Surgical Benefits", you are subject to the chosen co-payment amount per rider year except for the following circumstances:

a. You are required to pay only 5% Co-takaful with maximum of RM500 per rider year, instead of the chosen co-payment amount, for the following benefits:
- Second Medical Opinion (Consultation and Diagnosis in Malaysia)
- Mental Care Treatment
- Home Nursing Care
- Intraocular Lens
- Day Surgery/ Day Care Procedure
- Outpatient Dengue and Infectious Disease Treatment
- Outpatient Top Child Illnesses Treatment

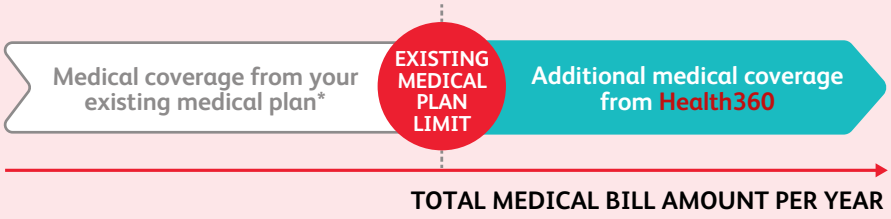
b. Co-payment will be waived for the following benefits:
- Outpatient Cancer Treatment
- Outpatient Kidney Dialysis Treatment
- Emergency Treatment including Emergency Outpatient Treatment for Accidental Injury
- Treatment received at a Malaysian Government healthcare facilities.

Note:
20% of the total eligible cost that you need to pay after exceeding the SVP limit will also be waived for the benefits listed under (b).

If you select High Deductible option, you must first pay a fixed amount equivalent to deductible amount selected out of the total accumulated eligible benefits within a rider year, before PruBSN pays the rest of the expenses. The costs of the eligible benefit accumulated for that rider year will not be carried forward to the next rider year.

If you already have an existing medical plan with an annual limit equivalent to (or higher than) the deductible amount, the eligible expenses in excess of the High Deductible selected will be covered by **Health360**.

High Deductible applies to all eligible benefits under the Table of Benefits including Outpatient Cancer Treatment, Outpatient Kidney Dialysis Treatment, Emergency Treatment including Emergency Outpatient Treatment for Accidental Injury, and any treatment received at a Malaysian Government healthcare facilities. High Deductible does not applies to Second Medical Opinion (Consultation with World Leading Expert) and Emergency Medical Assistance.



**If you do not have any existing medical plan, you must first pay a fixed amount equivalent to deductible amount selected out of the total accumulated eligible benefits within a rider year.*

FREQUENTLY ASKED QUESTIONS (FAQ)

1. Who can take up Health360?

Entry Age	13 gestational weeks of pregnancy to age 70.
Benefit Term	Choose to be covered up to expiry age 60, 70, 80, 90 or 100 or 20 years term. *Note:* *Option available is based on the covered person's entry age with minimum benefit term not less than 20 years. The Benefit Term of the rider must be the same as the Benefit Term of the basic plan.*

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

Description	Waiting Period
Any Illnesses other than Specified Illnesses	30 days
Specified Illnesses	120 days
Mental Care Treatment (if applicable)	180 days

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

3. How do I get started with Health360?

STEP 1	**Decide on your Hospital Daily R&B amount** RM200 I RM300 I RM400 I RM500 I RM1,000
STEP 2	**Decide on your Smart Value Point** RM1 million I RM2 million I RM5 million
STEP 3	**Decide on your Co-payment option** Deductible (RM500 / RM1,000 / RM3,000) I 10% Co-takaful I Auto-switch I High Deductible (RM10,000 / RM50,000)

4. What are the charges imposed when you attached Health360?

i) Upfront *Wakalah* Charge only applies to basic plan.

ii) For *Wakalah* Service Charge, there will be additional charge of RM8 per month when you attach Health360, on top of the below charges:

Method	Frequency
Recurring payment method	RM10 monthly
Non-recurring payment method (i.e Cash/Cheque)	RM13 monthly

iii) *Tabarru`* Deduction is varies according to covered person's age, gender, occupation class, health status and type of coverage selected.

IMPORTANT NOTES

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). Health360 is a Unit Deducting Rider attachable to PruBSN Asas360. This brochure is to be read together with PruBSN Asas360 brochure. For more details on this rider, please refer to the Product Illustration and Product Disclosure Sheet.

2. Health360 is a renewable medical rider subject to all contributions being duly paid and the rider being in force, unless there is fraud or any circumstance that makes the certificate or rider voidable or null and void. Upon termination of Health360, there is no benefit payable from the *Tabarru`* Fund.

   Please refer to the termination clause stated in the Certificate Document.

3. The *Tabarru`* deduction for this medical plan is not guaranteed. This means, we may need to increase the *Tabarru`* deduction in the future. The rates are directly impacted by our claims experience for this plan, including medical inflation which may be due to advancements in medical technology, higher treatment costs and increases in the prevalence of non-communicable diseases over time. Therefore, frequent increases in *Tabarru`* deduction are likely in the future and will apply to all covered persons regardless of their claims history. Under such circumstances, we will provide a 30-day written notice prior to the revised rates taking effect on the following Certificate Anniversary.

4. The list of Panel Hospitals may be reviewed. Please refer to www.prubsn.com.my to view the list of Panel Hospitals and you are advised to refer to the latest list prior to seeking treatment.

5. You can only seek Second Medical Opinion when you are diagnosed with one of the covered critical illnesses.

6. Takaful is a long term commitment and you may be at a disadvantage if you cancel and re-enter later on which will subject to underwriting. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.

7. Any age reference shall be based on the Age Next Birthday unless otherwise stated.

8. In the event of any conflict or inconsistency between English and Bahasa Malaysia brochure, for the purpose of interpretation and construction, the English version shall prevail and be given effect to.

EXCLUSIONS

Health360 does not cover any benefits under this rider which are directly or indirectly, wholly or partly caused by any one of the following:

i. Pre-Existing Condition if such condition was not disclosed in the proposal form or any other forms in relation to Covered Person's health status.

ii. Specified Illnesses occurring during the first 120 days from the effective date of the rider. However, if there is a break in coverage prior to the expiry of the said 120 days, a fresh period of 120 days shall apply again.

iii. Any medical or physical conditions and its signs or symptoms occurring within the first 30 days from the effective date of the rider or the date it is revived, whichever is later, except for accidental injuries.

iv. 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 effective date of the rider, the date it is revived or the date of birth of the covered person, whichever is the latest.

v. Any illness or treatments and its signs or symptoms due to insect bite including mosquito bites and worm infestation occuring within the first 30 days from the effective date of the rider or the date it is revived, whichever is later.

vi. Any benefits as provided under the Mental Care Benefit occurring within 180 days from the commencement date of the rider, date of endorsement, or date of revival.

vii. 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 external medical devices such as but not limited to artificial limbs, all forms of hearing aids, cochlear apparatus, external pacemakers, automatic implanted cardioverter defibrillator and prescriptions thereof.

viii. Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to restore function of sound natural teeth occurring while the certificate and the rider are in force.

ix. Experimental treatment, including medication and/or unconventional medicaltechnology/procedure, which have not been proven to be effective, based on established medical practice, and which has not been approved by a recognised body in Malaysia.

x. Private nursing (except for Home Nursing Care Benefit), rest cures or sanitaria care.

xi. Taking drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician.

xii. Drug or narcotic or alcohol influence or abuse or stimulator abuse.

xiii. Drug or narcotic or alcohol intoxication.

xiv. Venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases.

xv. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.

xvi. Treatments or procedures relating to pregnancy or childbirth and its complications, pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion (including any abortion performed due to psychological or social reasons, and any consequences of any of these procedures) and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilisation.

xvii. 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.

xviii. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.

xix. Any injuries or illnesses caused by war or any act of war or invasion or act of foreign enemy hostilities (whether war is declared or not) or civil war or rebellion or revolution or insurrection or military or usurped power or active duty in any armed forces.

xx. Direct participation in riot or strike or civil commotion or insurrection.

xxi. Attempted to commit criminal offence or terrorist activity or committed any criminal offence or terrorist activity.

xxii. Any violation or attempted violation of the law or to resist arrest.

xxiii. Driving vehicle or riding motorcycle below the permitted minimum age under the applicable laws or driving or riding without a valid driving license which is non-compliance with the applicable laws and regulations.

xxiv. Any ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

xxv. Expenses incurred for donation of any body organ by a Covered Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.

xxvi. 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 chiropratic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment.

xxvii. Care or treatment for which payment is not required or to the extent which is payable by any other insurance/takaful or indemnity, covering the Covered Person, and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance/Takaful Contract.

xxviii. Psychiatric, mental or nervous disorders and those due to senile disorders (including any neuroses and their physiological or psychosomatic manifestations).

xxix. 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 items.

xxx. 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.

xxxi. Private flying other than as a fare-paying passenger, in any commercial scheduled airlines licensed to carry passengers over established routes.

xxxii. Expenses incurred for sex changes or gender transformation.

xxxiii. Care or treatment that does not lead to a recovery, conservation of the Covered Person's condition or restoration to the Covered Person's previous state of health.

WHAT IS TAKAFUL?

An arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events.

Section 2(1) of the Islamic Financial Services Act 2013

Takaful is derived from Arabic word '*kafala*' which means "Joint guarantee" or "guaranteeing each other".

Takaful literally means responsibility, guarantee, collective assurance and mutual undertaking. Broadly speaking, takaful is founded on the mutual assistance arrangement (*Ta`awun*) based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest.

There are three (3) aspects of mutuality embodied in takaful, namely mutual help/assistance, mutual responsibility and mutual protection.

When a person participates in a takaful scheme, he does not only seek protection for himself but also jointly cooperates with other participants to mutually contribute to one another in case of need.

MUTUAL ASSISTANCE

MUTUAL PROTECTION FROM LOSSES

MUTUAL RESPONSIBILITY

In essence,
takaful is based on the principle of "*Ta`awun*"
(mutual cooperation / assistance)
as such the act of participation is
***Tabarru`at* (charitable) in nature.**

This plan is underwritten by:

PRUDENTIAL BSN TAKAFUL

Health360 is a Shariah-compliant product.

Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For more information/enquiries, please contact:

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Important:
You must ensure that you are satisfied that this product will best serve your needs and the contribution payable under the certificate is an amount that you can afford.

All information is correct at the time of publication. Published May 2025.