

Case Management Service Frequently Asked Questions (FAQ)

1. What is Case Management Service?

The Case Management Service offers personalized, end-to-end medical guidance, expert medical opinions, and ongoing support to customers with serious medical conditions who require a Second Medical Opinion (SMO). This value-added service is provided by Prudential BSN Takaful Berhad (PruBSN) in partnership with Teladoc Health.

2. Why does Prudential BSN Takaful Berhad (PruBSN) offer the Case Management Service to customers?

We recognize that customers with serious medical conditions may feel uncertain about their treatment options. This service helps customers obtain a Second Medical Opinion and medical guidance, so they can make informed decisions together with their treating doctor, with ongoing support throughout their medical journey.

3. Who provides the Case Management Service?

The service is provided by Teladoc Health, a global virtual care leader with more than 25 years of experience, supporting millions of customers worldwide through licensed doctors and global medical specialists.

4. Who is eligible for this service?

The Case Management Service is available to eligible customers with an in-force PruBSN Kritikal Care360 certificate. The service can be accessed 60 days after the certificate commencement or reinstatement date.

5. Is there any additional cost to use this service?

No. There is no additional charge to use the Case Management Service. Usage is unlimited and does not reduce the annual or lifetime limit of the takaful certificate.

6. What support does the Case Management Service provide?

The service includes expert medical opinions, review of diagnosis and treatment options, referrals to suitable specialists, assistance with appointment scheduling, and continuous follow-up throughout the treatment and recovery journey.

7. What medical conditions are covered?

- i. Cancer;
- ii. Neurological diseases;
- iii. Ear, nose, and throat (ENT) diseases;
- iv. Ocular diseases/ophthalmology conditions;
- v. Cardiovascular diseases;
- vi. Respiratory diseases;
- vii. Gastroenterological diseases;
- viii. Liver diseases;
- ix. Kidney diseases;

- x. Urological conditions;
- xi. Endocrine diseases;
- xii. Orthopaedic conditions;
- xiii. Hematological diseases;
- xiv. Metabolic diseases;
- xv. Rheumatology/ Immunological diseases;
- xvi. Infectious diseases, including HIV/ AIDS;
- xvii. Cosmetic surgery which is medically necessary;
- xviii. Fertility-related conditions or procedures;
- xix. Obstetric conditions;
- xx. Sexual diseases/ sexually transmitted diseases;
- xxi. Pediatrics conditions;
- xxii. Obesity;
- xxiii. Recovery/rehabilitation phase for stroke;
- xxiv. Recovery/rehabilitation phase for severe burns;
- xxv. Medical conditions in the fields of dentistry;
- xxvi. Combined pathologies; and
- xxvii. All medical conditions other than those listed in the Exclusion List below.

8. What medical conditions are not covered?

Eligible member diagnosed with one of the following are not eligible for the Service:

1. Medical emergencies;
2. Accidents;
3. Urgent or life-threatening situations, such as ICU admission;
4. Daily or common issues, such as colds, flu, fever, occasional rash, etc.;
5. Long-term chronic disease management such as chronic hepatitis, diabetes, high blood pressure, high cholesterol, etc. (however, any complications of chronic diseases shall be covered); or
6. Mental health conditions such as anorexia/ bulimia, mental health-related sleeping disorder, anxiety, depression, etc.

9. How do I enroll for the Case Management Service?

Eligible customers can enroll via the Teladoc enrolment portal <https://prumy.teladochealthasia.com/prubsn>. Customers can also seek assistance from their agents or relatives to enroll on behalf. Upon confirmation of eligibility, a dedicated Physician Case Manager will contact the customer within 24 business hours to begin the service.

10. What are the requirements to enroll for the Case Management Service?

1. Customer must have had previous medical inquiries and consultations with at least one medical practitioner, with a prior diagnosis and in need of second medical opinion from another medical practitioner;
2. Customer has done a medical check-up and has the official medical history.

Please note that any tests, treatments, procedures, medical devices, or medications recommended through this service may or may not be covered under the customer's PruBSN takaful certificate. Customers are advised to check and confirm their certificate coverage with Prudential BSN Takaful Berhad (PruBSN) before proceeding with any recommended services.

11. What is the role of the Physician Case Manager?

The Physician Case Manager is a medical doctor that acts as a dedicated medical guide, explaining medical reports, coordinating expert reviews, assisting with referrals, and providing continuous support throughout the customer's medical journey.

12. How can I contact Teladoc Health?

Customers may contact Teladoc Health via hotline or WhatsApp at 03-7890 7036, or by email at prubsn@teladochealth.com. Service hours are Monday to Sunday, 9.00am to 9.00pm (excluding Malaysian public holidays).

13. How do I know if I am eligible for the service?

Customer can check your eligibility via:

1. Contact your agent directly;
2. Call PruBSN Takaful Berhad Customer Service at +603 2775 7188. Service hours are Monday to Friday, 8.30am to 5.15pm (excluding Saturday, Sunday and public holidays);
3. Call Teladoc Health Hotline at 03-7890 7036. Service hours are Monday to Sunday, 9.00am to 9.00pm (excluding Malaysian public holidays).

14. What is the difference between Case Management Service vs traditional second opinion service?

Unlike traditional second medical opinion services that only provide a report, Case Management Service offers ongoing support. Customers are guided by a dedicated Physician Case Manager who helps explain medical reports, arrange referrals and appointments, and provide continuous follow-up throughout the medical journey.

15. How is my medical information collected and protected?

To use the Case Management Service, customers are required to provide consent for the secure collection of medical records. Prudential BSN Takaful Berhad (PruBSN) and Teladoc Health are committed to protecting your personal data and will only use information that is necessary to understand your condition and support appropriate medical advice.

16. Why can't I enroll through the hotline?

For data security and privacy reasons, enrolment for the Case Management Service is not done through the hotline. Customers can enroll securely via the official enrolment portal.

17. What if the medical opinion differs from my treating doctor?

Medical opinions may differ between doctors. Case Management Service provides an independent medical opinion to help customers make informed decisions. Customers are encouraged to discuss the report with their treating doctor, as Teladoc Health does not provide direct treatment or prescribed medication. The purpose of this service is to support and empower customers to make informed decisions about their health.

18. Will Teladoc Health help arrange a doctor's appointment?

Yes. If the customer agrees to the referral, Teladoc Health will help arrange an appointment with a suitable doctor as soon as possible. Customers will usually receive the appointment confirmation within 3 business days, depending on availability.

19. Can I use the Case Management Service if I am seeking treatment overseas?

Yes. The Case Management Service provides medical guidance and expert medical opinions, including a review of your diagnosis and treatment options, regardless of where your initial diagnosis or treatment was obtained.

In most cases, after your medical condition is assessed and treatment options are reviewed based on medical necessity, you will be guided towards appropriate treatment options available locally.

In certain situations where suitable local expertise is not available for your condition, Teladoc Health may recommend consultation or treatment overseas.

Please note that if you choose to proceed with any treatment plan recommended by Teladoc Health, the cost of medical treatment may or may not be covered under your PruBSN takaful certificate. Customers are advised to check their certificate coverage with Prudential BSN Takaful Berhad (PruBSN) before proceeding with any treatment.

20. Can I request/utilize Case Management Service more than once?

Yes. You may use the Case Management Service multiple times, as long as your PruBSN Kritikal Care360 certificate remains in force. There is no limit on the number of times you can use the Case Management Service, and no additional charge for using the service

Please note that the service can be accessed 60 days after the certificate commencement or reinstatement date. If the certificate is surrendered or has lapsed, the service will no longer be available.

21. Does using the Case Management Service affect my takaful claims?

No. Using the Case Management Service will not reduce your annual or lifetime takaful limits. This service is provided as a value added service under your PruBSN Kritikal Care360 certificate.

22. How long does the Case Management Service last?

The Case Management Service continues as long as medical support is required for the specific condition being reviewed.

Your assigned Physician Case Manager will provide ongoing guidance and follow-up and will conclude the service once the medical journey for that condition is completed or at your request.

23. Can agents assist customers throughout the Case Management Service journey?

Yes. Agents may assist customers with the enrolment process or help guide them on how to access the service.

Once enrolled, the medical journey and discussions are managed directly between the customer and the assigned Physician Case Manager to ensure confidentiality and appropriate medical support.

24. What should I do if I am dissatisfied with the service provided?

If you have any feedback or concerns, you may submit grievance through:

1. Contact your assigned Physician Case Manager directly, who will assist in addressing your concerns during the service journey.
2. Complete the feedback survey provided by Teladoc Health at the end of the Case Management Service journey.
3. Call PruBSN Takaful Berhad Customer Service at +603 2775 7188. Service hours are Monday to Friday, 8.30am to 5.15pm (excluding Saturday, Sunday and public holidays);
4. Call Teladoc Health Hotline or Whatsapp at 03-7890 7036, or email to prubsn@teladochealth.com. Service hours are Monday to Sunday, 9.00am to 9.00pm (excluding Malaysian public holidays).

All feedback and concerns will be reviewed to help address issues and continuously improve service quality.