

# Amanah Medicare

Hidupkan amanah, Hulurkan ihsan



Member of PIDM

The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to its limits. 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](http://www.pidm.gov.my)).

# INTRODUCTION

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**Amanah Medicare** is a Shariah-compliant group takaful plan that provides outpatient treatment coverage at registered clinics without the need for hospitalization. This plan is offered free of charge to eligible and selected individuals from the poor and hardcore poor, aged between 1 and 100 years.

This plan is the result of a strategic collaboration between Amanah Saham Nasional Berhad (ASNB) and Prudential BSN Takaful Berhad (PruBSN) as well as the Implementation Coordination Unit, Prime Minister Office (ICU JPM) aimed at providing appropriate outpatient clinical treatment coverage and easing the financial burden of the needy.

## IMPORTANT FACTS

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### **Free Takaful Plan**

A Shariah-compliant group takaful plan whose contributions are fully sponsored by ASNB and PruBSN.



### **Medical Coverage & Outpatient Treatment (Clinical)**

One (1) year coverage for outpatient treatment with cashless facilities at all panel clinics.

If cashless facilities are not available due to the following reasons:

- a. Treatment, medication and consultation at non-panel clinics or hospitals;
- b. Utilization exceeding 80% of the Total Annual Limit;

Eligible medical and treatment costs can be reimbursed through the Pay and Claim method, subject to schedule of benefit\* and balance of annual limit.



### **No Underwriting**

Covered Members do not need to undergo a medical examination and underwriting process.



### **Hassle-free**

Automatic registration.



### **Extensive Clinic Network**

Enjoy cashless treatment with an annual limit of RM300 at our network of panel clinics across Malaysia.

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\*Please refer [www.prubsn.com.my](http://www.prubsn.com.my) for further info

## COVERAGE OVERVIEW



### PROTECTION OFFERED

Reimbursement of Reasonable and Customary Charges for Treatment or Consultation services rendered by a legally registered Doctor/Physician at a legally registered clinic or hospital as a result of common sicknesses and bodily injuries, where hospitalisation is not required, up to the maximum limits of RM300 per annum.



### COVERAGE PERIOD

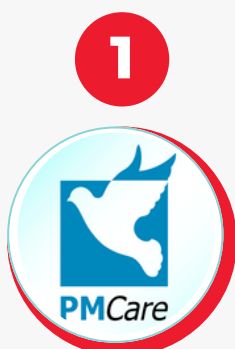
12 Months



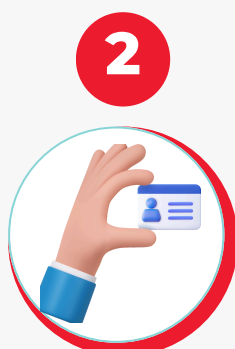
### ELIGIBILITY

Individuals aged 1 to 100 (on their next birthday) from selected poor and hardcore poor groups.

## STEPS TO OBTAIN TREATMENT AT A PANEL CLINIC



Inform **"I am a PMCare member"** at the registration counter.



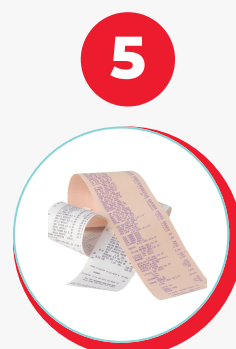
Submit your Identity Card for verification.



Obtain treatment, medication & consultation



Enjoy cashless\* treatment at panel clinics.



Keep the treatment receipt (if any).

\*Eligible medical and treatment costs can be reimbursed through the Pay and Claim method (Please refer to Claim Process)

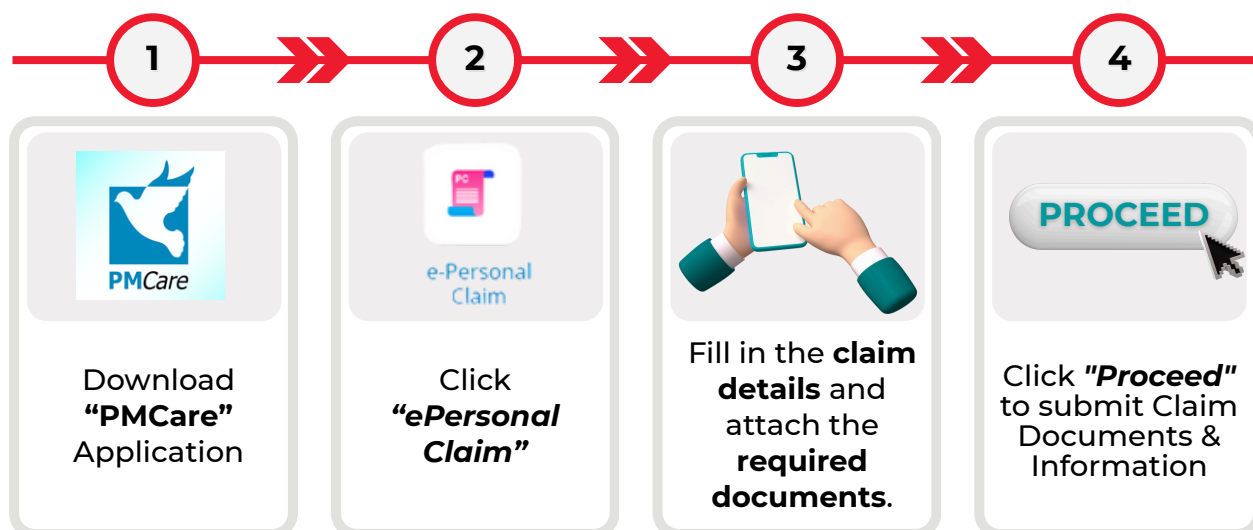


# CLAIM PROCESS

A claim can be made if:

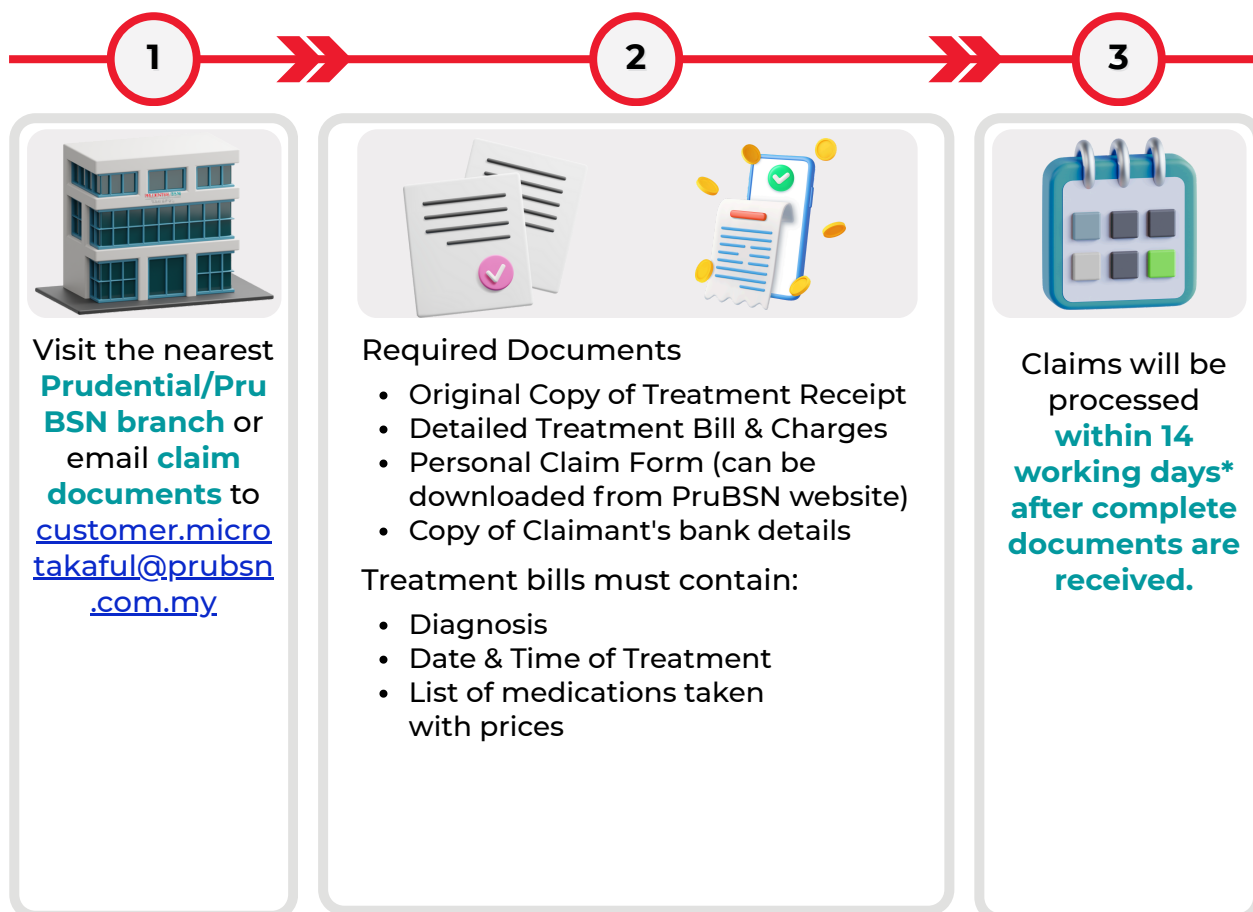
- Treatment received at non-panel clinics or hospitals;
- Utilization exceeding 80% of the Total Annual Limit has been applied.

## 1. ONLINE CLAIM SUBMISSION



or

## 2. MANUAL SUBMISSION OF CLAIM FORMS



\*Claim status can be checked via PMCare application

## IMPORTANT NOTES

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1. This document does not form part of the contract between you and PruBSN. The important features and terms and conditions of the scheme are as stated in the Product Disclosure Sheet (PDS) and Master Certificate Summary, which is available and can be viewed at [www.prubsn.com.my](http://www.prubsn.com.my).
2. This brochure is published for information only and does not have regard to the specific financial objectives, situation and needs of any specific person.
3. Any age reference shall be on the basis of Age Next Birthday, unless otherwise stated.
4. Amanah Medicare is premised on a mutual assistance (*Ta`awun*) arrangement where a portion of your contribution is deducted and pooled into the *Tabarru`* Fund together with the contribution of other participants to provide for mutual financial benefits payable to all the eligible takaful participants. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges.
5. Amanah Medicare does not provide *Tabarru` Fund* benefits on lapsation, termination, expiry or maturity of the certificate.
6. PruBSN channels its share of the surplus to support continued protection for more eligible recipients, reinforcing the spirit of mutual assistance (*Ta`awun*) and social solidarity.

## EXCLUSION

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No benefit will be payable, if the outpatient treatment of the Covered Member charges are directly or indirectly, wholly or partly caused by any one of the following:

- a) 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 Doctor, and treatments specifically for weight reduction or gain or bariatric surgery; or
- b) 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; or
- c) drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under the influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases which require quarantine by law; or
- d) suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or
- e) participation 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; or
- f) war or any act of war, declared or undeclared, act of foreign enemies, active duty in any armed forces or any war-like operations; or

- g) any attempted or actual criminal act, illegal act, or involvement in terrorist activities; or
- h) (direct participation in strikes, riots and civil commotion or insurrection, revolution; or
- i) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- j) expenses incurred for donation of any body parts or organ by the Covered Member and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications; or
- k) care or treatment for which payment is not required or to the extent which is payable by any other takaful or insurance or indemnity covering the Covered Member. Any Disability arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful Contract; or
- l) private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
- m) expenses incurred for sex changes; or
- n) failure of the Covered Member to seek or follow reasonable medical advice; or;
- o) more than one (1) Outpatient consultation service or treatment per day at any legally registered Clinic or Hospital ; or
- p) cost of Prescribed Medicines without consultation; or
- q) Outpatient physical therapy or physiotherapy.
- r) with respect to Day Surgery, unless the surgery had been Medically Necessary, recommended and approved by a Doctor in accordance with the Diagnosis treatment of the Disability for which the Day Surgery was required.

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# 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 cooperative 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 cooperate 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.**

**Amanah Medicare** is a Shariah-compliant product

This scheme is underwritten by:



For more information/enquiries, please contact:

**PRUDENTIAL BSN TAKAFUL BERHAD**

(Company Reg. No. 200601020898 (740651-H))

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

**IMPORTANT:** You must ensure that you are satisfied that this plan will best serve your needs and that the contributions payable under this certificate is an amount that you can afford.

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