

FREQUENTLY ASKED QUESTIONS (FAQ)
AMANAH MEDICARE

1. What is this plan about?

Amanah Medicare is a Shariah-compliant group outpatient clinical plan which provides coverage for outpatient medical expenses and treatments at any legally registered Clinic or Hospital, where Hospitalisation is not required. This plan is offered on complimentary basis to selected eligible individuals under Asnaf group from age next birthday of 1 to 100 years ("Covered Member").

Amanah Medicare offers coverage for a period of twelve (12) months from Covered Member's Effective Date. The Master Certificate Holder for this plan is ASNB Wakalah Sdn. Bhd. ("ASNB Wakalah"), and this plan will be exclusively managed by Prudential BSN Takaful Berhad ("PruBSN")

2. What are the Shariah concepts applicable?

- *Ta'awun*:
An arrangement to help one another on the basis of mutual assistance. Takaful is premised on the concept of *Ta'awun* as defined under the Islamic Financial Services Act 2013 which states that takaful is an arrangement based on mutual assistance under which Master Certificate Holder agree to contribute to a common fund providing for mutual financial benefits payable to the Covered Members on the occurrence of pre-agreed events. In light of the foregoing, the contributions that are placed and pooled together into a common fund i.e. *Tabarru`* Fund (a fund that is collectively owned by the Master Certificate Holder and Covered Member) is *Tabarru`at* (charitable) in nature.
- *Wakalah bi al-ujrah*:
An arrangement appointing PruBSN to manage the overall services provided under Master Certificate. PruBSN will take a portion of Master Certificate Holder's contribution in return of these services.

3. What is the cover/benefit provided?

PruBSN will reimburse the charges for treatment, medications or consultation services rendered by a legally registered Doctor and legally registered Clinic or Hospital for common sicknesses and/or bodily injuries, where Hospitalisation is not required. This benefit is subject to an Overall Annual Limit of RM 300 per Covered Member. No benefit will be payable if the Covered Member receives treatment that requires Hospitalisation. This benefit is applicable only within Malaysia only.

In the event the Overall Annual Limit is fully paid, the coverage under the plan will be terminated.

This plan offers coverage for twelve (12) months.

4. How much is the contribution?

The contribution for this plan is RM 350* per Covered Member (excluding Service Tax) which is payable by the Master Certificate Holder and PruBSN.
*Inclusive of Third-Party Administrative Charge.

5. What are the major exclusions under the plan?

No benefit will be payable, if the claim from the Covered Member is directly or indirectly, wholly, or partly caused by any one of the following occurrences:

- (a) primarily for investigatory purposes, Diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not 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 near-sightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of near-sightedness (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; or
- (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.

6. How to submit my claims?

In the event of treatment is received at non-panel clinics and non-cashless facility, there are two (2) channels for the Covered Members to submit claims:

a. Manual Submission:

Covered Members must obtain the following documents and submit to the nearest Prudential/PruBSN branches or via email to customer.microtakaful@prubsn.com.my:

- ✓ Original Treatment Receipt
- ✓ Itemised Bill
- ✓ Personal Claim Form (download from PruBSN website)
- ✓ Copy of bank statement

b. Online Submission:

- I. Download PMCare app.
- II. Click on the "ePersonal claims" icon.
- III. Fill in your claim details and attach the required documents.
- IV. Click "Proceed".

7. Where can I obtain further information?

For any inquiry or additional information about this plan, please contact PruBSN at:

Prudential BSN Takaful Berhad 200601020898 (740651-H)

Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur.

Tel: **03 2775 7188**

E-mail: customer.microtakaful@prubsn.com.my

Covered Member may also visit PruBSN website at www.prubsn.com.my.