

PRUDENTIAL BSN

TAKAFUL



Get **MORE** with HealthProtector



# HealthProtector

We all know just how crucial medical care is in today's world and the need for healthcare becomes even more paramount as we age. With the escalating cost of healthcare, have you ever wondered if you are able to safeguard yourself against any uncertainty and insufficient savings for healthcare?

Wouldn't it be great if there is a medical plan that not only promises you a lifetime of assurance for all your medical needs, but also help you to save with more benefits?

Introducing **HealthProtector**, a medical rider that reimburses medical expenses incurred in the event of hospitalisation and for outpatient treatment. **HealthProtector** offers you:



## **SmartSaver or High Deductible option**

SmartSaver or High Deductible option gives you the flexibility to have a medical plan that is tailor-made to fit your needs.



## **Smart Value Point: RM1 million, RM1.5 million or RM2 million**

**HealthProtector** is a takaful medical plan with NO annual and NO lifetime limits to provide you with continuous coverage. In the event that the total accumulated eligible claims paid exceed the initial Smart Value Point, plus any accumulated Smart Value Point Bonus, we will still pay 80% of the excess eligible benefit cost.



## **Smart Value Point Bonus**

Rewards you for staying healthy by increasing your Smart Value Point.



## **100% Non-Cancellable**

**HealthProtector** is non-cancellable and guaranteed renewable by PruBSN.

## COMPREHENSIVE MEDICAL COVERAGE WITH HEALTHPROTECTOR

### SMART VALUE POINT OPTIONS

RM1 million, RM1.5 million or RM2 million

### MEDICAL CO-PAYMENT OPTIONS

#### High Deductible:

RM20,000, RM50,000, RM75,000 or RM100,000

#### SmartSaver:

SmartSaver300 or SmartSaver1000

### ROOM & BOARD (R&B) OPTIONS

RM100, RM200, RM300, RM400, RM500 or RM600

Here are some questions to help you identify your needs in order to select the features that best fit those needs!

## DO YOU ALREADY HAVE MEDICAL COVERAGE?

NO

HealthProtector with no medical co-payment

HealthProtector with SmartSaver

YES

Is there any **annual limit** on your existing medical coverage?

Is your existing medical coverage sufficient to cope with the **rising healthcare costs**?

HealthProtector with High Deductible

# BENEFITS

Type of Benefits	Benefit Amount
<b>R&amp;B Benefits</b>	
1. Hospital Daily R&B (up to 150 days per year)	Flexible option between RM100 and RM600 per day <i>(Increments in multiples of RM100 per day)</i>
<b>Hospital &amp; Surgical Benefits</b>	
2. Intensive Care Unit/Cardiac Care Unit (up to 90 days per year)	As Charged
3. In-hospital & Related Services <ul style="list-style-type: none"> <li>• Surgical Benefit</li> <li>• Hospital Supplies and Services</li> <li>• Operating Theatre</li> <li>• Anaesthetist Fees</li> <li>• In-Hospital Specialist's Visit (limit to 2 visits per day)</li> </ul>	As Charged
<b>Outpatient Treatment Benefits</b>	
4. Pre-hospitalisation Treatment (within 60 days before hospitalisation) 5. Post-hospitalisation Treatment (within 90 days after hospital discharge) 6. Home Nursing Care (up to 180 days per lifetime) 7. Day Surgery 8. Day Care Procedure	As Charged
9. Outpatient Cancer Treatment 10. Outpatient Kidney Dialysis	As Charged <i>Up to 1.5 times of the initial Smart Value Point per lifetime (including take home drugs, examination tests &amp; consultation)</i>
<b>Other Benefits</b>	
11. Maternity Complications Benefit (for female covered person only)	Up to RM5,000 per year
12. Intraocular Lens	Up to RM6,000 per lifetime

Type of Benefits	Benefit Amount
13. Emergency Treatment For Accidental Injury	Up to 10 times of Hospital Daily R&B amount per year
14. Emergency Medical Assistance	Yes
15. Second Medical Opinion <ul style="list-style-type: none"> <li>• Consultation and Diagnosis in Malaysia</li> <li>• Consultation with World Leading Expert</li> </ul>	<ul style="list-style-type: none"> <li>• RM1,000 per year</li> <li>• Yes</li> </ul>

Notes:

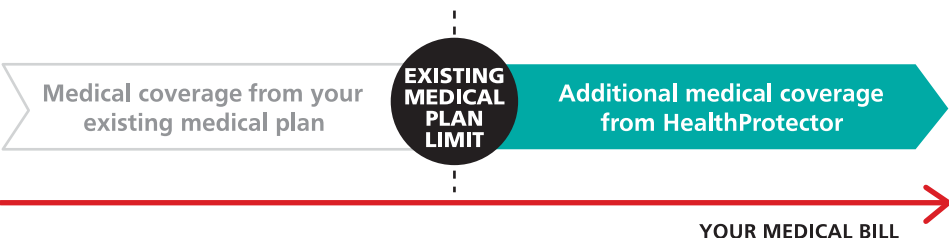
1. The Benefit Amount specified above may subject to medical co-payment options.
2. We shall only reimburse the Reasonable and Customary charges on eligible expenses which are deemed Medically Necessary.
3. For Overseas Treatment, if the covered person chooses to have or is referred to be treated outside Malaysia, the benefits for the treatment are limited to the Reasonable and Customary and Medically Necessary charges for equivalent local treatment in Malaysia and subject to 90 days residence limit.

## MEDICAL CO-PAYMENT OPTIONS: HIGH DEDUCTIBLE

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

If you already have a 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 **HealthProtector**.

High Deductible applies to R&B Benefits, Hospital and Surgical Benefits, Outpatient Treatment Benefits, and Other Benefits excluding Second Medical Opinion and Emergency Medical Assistance.



## **SMARTSAVER**

SmartSaver is a smarter way to maximise value of your medical plan. SmartSaver allows you the flexibility to enjoy contribution savings where the contribution saved can be used to enhance your coverage and retirement funds. You can get MORE savings with higher cash value, MORE protection and MORE benefits with better medical plan with SmartSaver compare to Full Coverage.

If SmartSaver300 or SmartSaver1000 is chosen, you must first pay a fixed amount of RM300 (for SmartSaver300) or RM1,000 (for SmartSaver1000), respectively, out of the total eligible expenses incurred on the eligible benefits for any one disability before PruBSN pays the remaining balance. SmartSaver shall not be applicable to the cost of Hospital Daily Room and Board, Day Surgery, Day Care Procedure, Outpatient Cancer Treatment, Outpatient Kidney Dialysis, Emergency Treatment for Accidental Injury, Second Medical Opinion, Emergency Medical Assistance and Intraocular Lens.

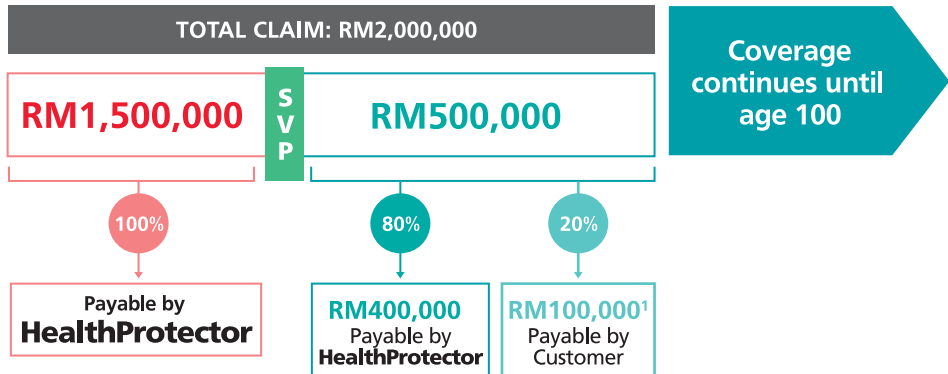
## **SMART VALUE POINT (SVP)**

Claims on eligible benefits will be payable in full (subject to SmartSaver or High Deductible, if applicable) up to the initial Smart Value Point. If the total claims exceed the initial Smart Value Point plus any accumulated Smart Value Point Bonus, we will still provide continuous coverage up to the expiry age by paying 80% of the total cost of the eligible benefits.

Outpatient Cancer Treatment and Outpatient Kidney Dialysis Benefits will be up to 1.5 times of the chosen Smart Value Point. Once the eligible claim amount of Outpatient Cancer Treatment and Outpatient Kidney Dialysis exceeded this limit, no more claim can be made under Outpatient Cancer Treatment and Outpatient Kidney Dialysis Benefit. Claims on Outpatient Cancer Treatment and Outpatient Kidney Dialysis Benefits will be counted as part of Smart Value Point.

## How does Smart Value Point work?

A customer is at age 35, male and has participated in a **HealthProtector** with SVP RM1.5 million and has total eligible claim of RM2 Million.



### Note:

The above example is based on benefit term selected up to age 100. This is for illustrative purposes only and all benefits are subject to waiting periods.

Please refer to the Certificate Document for the detailed terms and conditions.

<sup>1</sup>This amount is payable on top of the medical co-payment.

## Smart Value Point Bonus

For plans with Hospital Daily R&B of RM300 and above, if you do not incur any claims for 2 years, 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 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.

## Tabarru` Deduction

Tabarru` deduction is deducted monthly from your Protection Unit Account (PUA) to pay for your takaful coverage. The Tabarru` deduction for takaful coverage varies by age, occupation class, Smart Value Point, R&B, Medical Co-Payment options (Full Coverage/SmartSaver/High Deductible)

Tabarru` deduction is a specified portion from the contribution into the Tabarru` Fund for the purpose of mutual aid and assistance among fellow participants according to the agreed benefits under the plan.

# FREQUENTLY ASKED QUESTIONS (FAQ)

## 1. Who can take up HealthProtector?

<b>Entry Age</b>	14 gestational weeks of pregnancy to age 70.
<b>Benefit Term</b>	Choose to be covered up to expiry age 60, 70, 80, 90 or 100, or 20 years term. <b>Note:</b> 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
Maternity Complications	365 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 HealthProtector?

<b>STEP 1</b>	<b>Decide on your Smart Value Point</b> RM1 million   RM1.5 million   RM2 million
<b>STEP 2</b>	<b>Decide on your SmartSaver or High Deductible co-payment option</b> SmartSaver300, SmartSaver1000, High Deductible 20,000   50,000   75,000   100,000 or no medical co-payment
<b>STEP 3</b>	<b>Decide on your Hospital Daily R&amp;B amount</b> RM100   RM200   RM300   RM400   RM500   RM600



## IMPORTANT NOTES

1. This brochure does not form a contract between you and **Prudential BSN Takaful Berhad (PruBSN)**. This brochure is to be read together with **PruBSN Setia** and **PruBSN Impian** brochure. For more details on this rider, please refer to the Product Illustration and Product Disclosure Sheet.
2. **HealthProtector** is non-cancellable and guaranteed renewable by PruBSN, depending on all contributions being paid duly and the rider being in force, unless there is fraud or any circumstance that makes the certificate or rider voidable or null and void. It does not provide any benefit amount from the *Tabarru`* Fund upon termination of certificate. Please refer to the termination clause stated in the Certificate Document.
3. *Tabarru`* deduction rates may be increased with possible rise in medical costs and higher utilisation of medical services. In the event of an increase, we will give you 30 days written notice and the higher *Tabarru`* deduction rates will take effect on the next certificate anniversary.
4. The list of panel hospitals may be reviewed. Please refer to [www.prubsn.com.my](http://www.prubsn.com.my) or download PruBSN Navigator application for free at Google Play and Apple App Store 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. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.



## EXCLUSION

**HealthProtector** does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- i. Pre-existing condition if such condition was not disclosed in the proposal form or any other forms in relation to the covered person's health status after the certificate is in-force.
- 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 traumatic bodily injury caused by an accident.
- 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 benefits as provided under the Maternity Complications Benefits occurring within the first 365 days from the effective date of the rider or the date it is revived, whichever is later.
- vi. 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.
- vii. Dental conditions including dental treatment or oral surgery except as necessitated by Accident to restore function of sound natural teeth (broken teeth resulting from chewing hard objects are not considered as accidental injury) occurring while the certificate and the rider are in force. Expenses arising from placement of denture, root canal treatment and prosthetic services such as bridges, braces, implants and crown or their replacement will not be payable.
- viii. Private nursing (except for Home Nursing Care Benefit), rest cures or sanatoria care.
- ix. Drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases.
- x. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- xi. 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 (with exception to the benefits as provided under the Maternity Complications, if applicable).

- xii. 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.
- xiii. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- xiv. War or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots, civil commotion, insurrection, revolution or any war-like operations.
- xv. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- xvi. Expenses incurred for donation of any body parts or organ by the covered person and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- xvii. 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 chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment.
- xviii. Care or treatment for which payment is not required or to the extent which is payable by any other takaful, insurance 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.
- xix. Psychiatric, mental or nervous disorders and those due to senile disorders (including any neuroses and their physiological or psychosomatic manifestations).
- xx. 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 item.
- xxi. 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.
- xxii. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- xxiii. Expenses incurred for sex changes.
- xxiv. Experimental treatment, including medication and/or unconventional medical technology/procedure, which has not been proved to be effective, based on established medical practice, and which has not been approved by a recognised body in Malaysia.
- xxv. 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.
- xxvi. Any illness or treatments and its signs or symptoms due to insect bite including mosquito bites and worm infestation occurring within the first 30 days from the effective date of the rider or the date it is revived, whichever is later.

*The exclusion and limitations stated above are not exhaustive and you should refer to the certificate document for further information.*

## 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.**

# PRUDENTIAL BSN

## TAKAFUL

HealthProtector 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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Prudential BSN Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Prudential BSN Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Prudential BSN Takaful Berhad or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).

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

*All information is correct at the time of publication. Published October 2023.*