

Crafting Business Excellence With Employee Protection



PruBSN SME@Work is a group packaged plan specifically designed to provide comprehensive protection and healthcare benefits for your employees as well as their family members in times of need.

BENEFITS AT A GLANCE



Basic Benefit

Provides a lump sum benefit in the event of death or Total and Permanent Disability (TPD) of the Covered Member under **Group Term Takaful**.



Compassionate Benefit

Provides a lump sum benefit in the event of death of the Covered Member.

RM1,000 will also be payable in the event of death of spouse (limited to 1 spouse only) and RM500 will be payable in the event of death of a child (up to 3 children) under the optional **Compassionate Allowance Benefit**.



Accidental Benefits

Provides a lump sum benefit in the event of death or bodily injury to the Covered Member (for example, loss of fingers, limbs, eyesight etc.) due to an accident under the optional **Group Accidental Death and Disablement Benefit**.

Provides reimbursement of medical expenses incurred for treatment, hospital charges, and nursing fees in the event of bodily injury due to an accident under the optional **Group Accidental Medical Reimbursement Benefit**.



Disability Benefits

Provides a lump sum benefit in the event of bodily injury to the Covered Member due to any causes under the optional **Group Partial and Permanent Disability Benefit**.

Provides an annual benefit up to 10 years in the event of TPD under the optional **Group Employee Takaful Income Benefit**.



Critical Illness Benefit

Provides a lump sum benefit upon the diagnosis of any of the covered 43 Critical illness to the Covered Member under the optional **Group Critical Illness Benefit** or **Group Critical Illness Additional Benefit**.

Provides a lump sum benefit upon the diagnosis of Terminal Illness under the optional **Group Terminal Illness Benefit**.



Medical Benefit

Provides 6 choices of comprehensive medical benefits in the event of hospitalisation or surgical procedure under the optional **Group Hospital and Surgical Benefit**. The coverage can be extended to the spouse and children of your employees.

The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to 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).

Prudential BSN Takaful Berhad
200601020898 (740651-H)

Member of PIDM

Talk to us now

www.prubsn.com.my

prubsn.cgbd@prubsn.com.my

☎ 03 2778 2155

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PRUDENTIAL BSN

TAKAFUL

You have the flexibility to choose one of the plans below (Plan 1 to Plan 6) for each employment category.

Basic Benefit	Amount of Benefits (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Group Term Takaful (GTT)	20,000	30,000	60,000	100,000	150,000	200,000
Optional Benefits	Amount of Benefits (RM)					
Compassionate Allowance Benefit (CA)	1,000	2,000	2,000	3,000	4,000	5,000
Group Accidental Death and Disablement Benefit (GADD)	20,000	30,000	60,000	100,000	150,000	200,000
Group Partial and Permanent Disability Benefit (GPPD)	20,000	30,000	60,000	100,000	150,000	200,000
Group Terminal Illness Benefit (GTI)*	20,000	30,000	60,000	100,000	150,000	150,000
Group Critical Illness Benefit (GCI)*	10,000	15,000	30,000	50,000	75,000	100,000
Group Critical Illness Additional Benefit (GCIA)*	10,000	15,000	30,000	50,000	75,000	100,000
Group Accidental Medical Reimbursement Benefit (GAMR)	1,000	1,500	2,000	3,000	4,000	5,000
Group Employee Takaful Income Benefit (GETI)	2,000	3,000	6,000	10,000	15,000	20,000
Group Hospital and Surgical Benefit (GHS)	As per selected GHS Plan					

*GCI cannot co-exist with GCIA and GTI. GTI can co-exist with GCIA.

You have the choice to select any one of the GHS plans below (Plan A to Plan F) for each employment category.

Table of Benefits for Group Hospital and Surgical Benefit (GHS)						
GHS Benefits	Amount of Benefits (RM)					
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
A. HOSPITAL EXPENSES						
Hospital Room and Board Benefit (Daily maximum up to 180 days per Annex year)	80	100	150	200	250	350
Intensive Care Unit Benefit (Daily maximum up to 30 days per Annex year)	500	500	500	500	500	500
Hospital Supplies and Services Benefit	As Charged*					
B. EXPENSES FOR SURGICAL						
Day Surgery Benefit						
Pre-Surgical Consultation and Diagnosis Benefit (within 90 days immediately prior to the hospital admission date)						
Surgical Fees Benefit (including Day Surgery) (Post-Surgical care up to max of 90 days immediately following the date of Surgery)	As Charged*					
Anaesthetist Fees Benefit						
Operating Theatre Fees Benefit						
C. EXPENSES FOR NON-SURGICAL						
Pre-Hospital Diagnostic Test and Specialist Consultation Benefits (within 90 days immediately prior to the hospital admission date)						
In-Hospital Physician's Visits Benefit (2 visit a day; daily maximum up to 180 days per Annex year)	As Charged*					
Post-Hospitalisation Treatment Benefit (within 90 days immediately from discharge date)						
D. OTHER EXPENSES						
Ambulance Fees Benefit						
Emergency Accidental Outpatient Treatment Benefit (Follow-up treatment up to 60 days immediately following the date of Accident)	As Charged*					
Emergency Accidental Dental Treatment Benefit (Follow-up treatment up to 14 days immediately following the date of Accident)						
E. ADDITIONAL COVERS						
Second Surgical Opinion for Surgery Benefit						
Out-Patient Cancer Treatment Benefit						
Out-Patient Kidney Dialysis Treatment Benefit	As Charged*					
Out-Patient Physiotherapy Benefit						
Reimbursement of Taxes Benefit						
Reimbursement of Medical Report Fee	100	100	100	100	100	100
Government Hospital Daily Cash Allowance (Daily maximum up to 180 days)	50	70	100	125	150	200
Overall Annual Limit	15,000	20,000	40,000	50,000	60,000	100,000
Pre-authorisation of Claims (Guarantee Letter), subject to terms and conditions	Available at Panel Hospitals					

*Subject to the actual, Reasonable and Customary Charges and Overall Annual Limit

Important Notes and Disclaimers

This flyer is for illustrative purposes only and the information might not be exhaustive. Kindly refer to the brochure and Product Disclosure Sheet before participating in this plan, and to the Terms and Conditions in the Certificate Document for details of the important features of the plan. It is important to choose a plan that you can afford and suit the needs of your employees.

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