

High Deductible Medical Plan Claims FAQ

1. What is a High Deductible Plan?

A High Deductible plan is where you must first pay a fixed high-deductible amount, regardless of the total cost of the eligible expenses in each annex year. We shall pay the remaining expenses more than the high-deductible amount for each annex year, subject to the limits of your chosen Medical Plan.

2. What is the annex year and how is the Date of Deductible applicable?

Annex Year is the period of twelve (12) months from the date of the annex anniversary. The annex year is not alterable.

The date of Deductible is alterable for the purpose of medical card annexure alignment.

If the Date of Deductible is aligned with the Date of Medical Plan Annex, before (subject to management approval) or after the Date of Medical Plan Annex, 12-month Annex period starts from the Date of Deductible immediately. If the Date of Deductible is altered to after the Date of 1st Annex (to align medical plan's annex year), the period between the Date of Annex and the altered Date of next Deductible is the first annex year.

3. Which medical plan offers High Deductible option?

Takaful Health2, Medic TotalCare and Health Protector with annual deductible options of 10K/ 20K / 50K / 75K / 100K

4. How does the medical plan with/and the High Deductible works?

The customer pays co-takaful or deductible up until the plan's out-of-pocket maximum (e.g., pay 10K/ 20K / 50K / 75K / 100K) is reached. Beyond that, the medical plan (e.g., Health Protector) will pay/cover the remaining health care expenses when you receive services, subject to benefit terms & conditions.

5. Can I carry forward the accumulated HD amount to the next annex year?

The costs of the eligible expenses accumulated in one annex year SHALL NOT be carried forward to the next annex year.

6. Can I use Hospital Alliance Services (HAS) for High Deductible claims?

Yes, HAS facility application and assessment of pre-authorization are available for High Deductible medical plans.

7. How does High Deductible work if I own a single medical card and my hospital expenses exceed deductible amount for the annex year?

PruBSN will pay the balance amount after the maximum Deductible accumulated paid by the customer.

E.g., Medical plan with HD RM20,000

- i. Final bill from hospital (eligible amount) = RM35,000
- ii. PruBSN (Pre-authorization letter) PAL with a deductible amount of RM20,000
- iii. Participant to pay RM20,000 to the hospital.
- iv. PruBSN pay the balance RM15,000 (amount payable is based on eligible Annual Limit amount)

8. How does High Deductible work if I own a single medical card, my first hospital admission has accumulated the maximum deductible amount for the annex year, and I would like to claim for second admission?

If the first admission has accumulated the maximum deductible, then for second claim within the annex year PruBSN will pay the incurred expenses based on the eligible amount.

- i. E.g., Single medical card – second admission
- ii. 1st Admission deductible accumulated paid by participant = RM20,000
- iii. Final bill from hospital for second admission (eligible amount) = RM25,000
- iv. PruBSN will pay the eligible amount of RM25,000

9. How does High Deductible work if I have a double medical card, one of which is High Deductible.

a. Can I use Hospital Alliance Services (HAS) for both medical cards?

Yes, you can use both medical cards (PruBSN+PruBSN or PruBSN+PAMB) for cashless facilities.

b. Can I use Hospital Alliance Services (HAS) if another Takaful operator/insurer medical card and a PruBSN HD medical card.

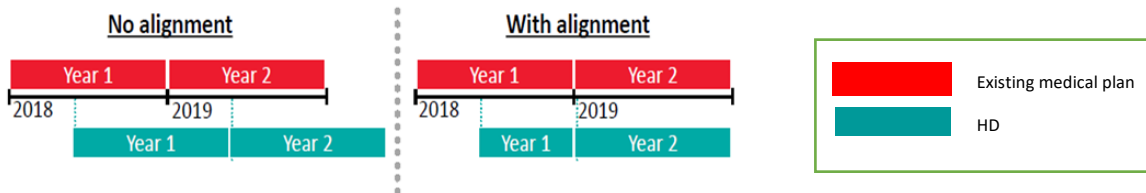
No, you may file a claim for reimbursement. Please update PruBSN with all hospitalisation costs incurred within the High Deductible amount by submitting the settlement letter from the other Takaful operator/insurer, any medical report with a copy of the receipts, an itemised bill and all reimbursement-related requirements (<https://www.prubsn.com.my/en/how-to-claim/>).

10. Can I use Hospital Alliance Services (HAS) if I have a PruBSN medical card or High Deductible medical card and a PAMB medical card or High Deductible medical card.

Yes, please provide both medical cards to the panel hospital. Once the deductible amount is zero in the same annex year, you can utilise the second non-HD medical card. This is available through HAS and Reimbursement.

11. How is the High Deductible card annex year different from second medical card annex year?

High Deductible amount is accumulated for each annex year, please ensure the HD card annexure year is aligned with the second medical card annex year to avoid breaking the accumulation.



12. How to align HD card annex year if it is different from second medical card annex year?

You may submit the completed MINOR ALTERATION FORM (<https://www.prubsn.com.my/en/forms-documents/>)

13. Can I align the annex date during admission?

Please ensure the alignment is completed prior to admission. The Date of Deductible change request must be a current or future date within one year from the participant's signature date on Minor Alteration Form. Alteration to the date before the Date of Med Plan Annex is subject to approval.

14. What will happen if I request it during my admission using Hospital Alliance Services (HAS)?

The admission will apply the HD according to the existing/current Date of Deductible. You are advised to submit a complete MINOR ALTERATION FORM for alteration/alignment. To avoid such inconvenience, please ensure the alteration/alignment completed prior to your admission date.

Note: The above information serves as a guide. In the event that you have any queries on the above, kindly contact your agent or our Customer Service at 03-2775 7188 or e-mail at customer@prubsn.com.my