

PRUDENTIAL BSN

TAKAFUL

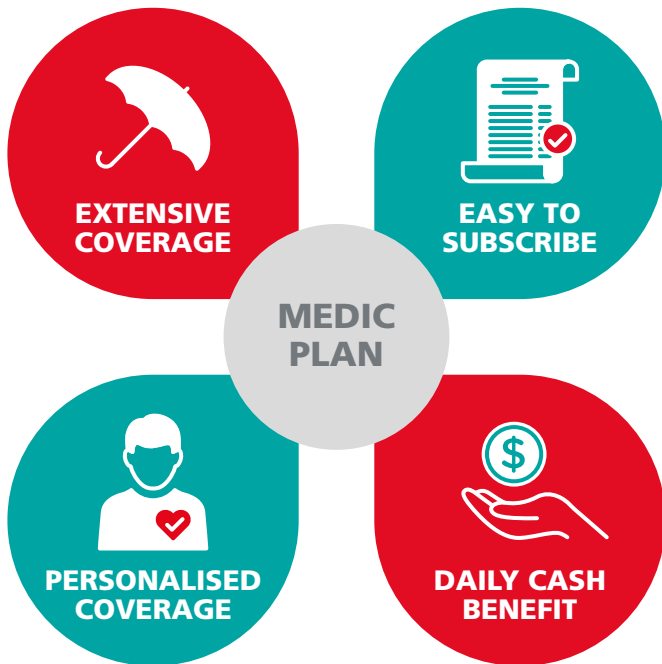
Empower your life.



CONTINUE TO CARE

Set aside your worries and live your life to the fullest by subscribing to **Medic Plan**, the most essential medical protection plan.

Medic Plan provides you with the ideal medical benefits in just a few clicks away and most importantly you would be able to build your own self-protection with no lifetime limit!



HOW CAN MEDIC PLAN PROVIDE YOU WITH THE BEST PROTECTION?

Extensive Coverage	Provides you with a range of coverage from accidental injury to hospitalisation as well as outpatient treatments including cancer and kidney dialysis treatments.
Easy to Subscribe	Only answer 3 questions that are related to your health upon subscription at www.prubsn.com.my .
Daily Cash Benefit	Apart from your hospital bills being reimbursed, you will also receive a daily cash benefit of RM50 per day if you are hospitalised at Malaysian Government Hospitals ¹ .
Personalised Coverage	Decide your own medical protection from as low as RM4 per day, subject to the deductible amount that you have selected to suit your needs.

TABLE OF BENEFITS

BENEFIT	BENEFIT AMOUNT
Room & Board Benefits	
Hospital Daily Room & Board Benefit (max 120 days per annum)	Up to RM150 per day
Hospital & Surgical Benefits	
1. Intensive Care Unit/Cardiac Care Unit Benefit (max 30 days per annum)	As Charged ² , subject to Deductible
2. In-Hospital & Related Services Benefit <ul style="list-style-type: none"> • Surgical Benefit • Hospital Supplies and Services • Operating Theatre • Anaesthetist Fees • In-Hospital Specialist's Visit 	
Outpatient Treatment Benefits	
1. Pre-Hospitalisation Treatment Benefit (within 30 days before hospitalisation)	As Charged ² , subject to Deductible
2. Post-Hospitalisation Treatment Benefit (within 90 days after hospitalisation)	
3. Day Surgery Benefit	As Charged ²
Additional Benefits	
1. Emergency Treatment for Accidental Injury Benefit	Up to RM5,000 per annum
2. Government Hospital Daily Cash Benefit (max 120 days per annum)	RM50 per day
3. Outpatient Cancer Treatment Benefit	As Charged ²
4. Outpatient Kidney Dialysis Treatment Benefit	
DEDUCTIBLE	
<p>Notes:</p> <p>a. Deductible is a portion of the total Reasonable and Customary Charges of eligible benefits that participants must pay for any one disability. For example, if you select a deductible of RM1,000, you must pay the first RM1,000 of the total Reasonable and Customary Charges of eligible benefits for each any one disability. We will then cover up the rest of the total Reasonable and Customary Charges of eligible benefits on related claims.</p> <p>b. If you are hospitalised in any Malaysian Government Hospitals (as listed in our website), the deductible will be reduced to RM100, RM200 or RM300 respectively, subject to terms and conditions.</p>	
ANNUAL LIMIT	RM100,000
LIFETIME LIMIT	No lifetime limit

¹Malaysian Government Hospital is defined as a recognized government owned hospital under the purview of the Malaysian Ministry of Health and which charges of service are subject to the Fee Act 1951 Fees (Medical) Order 1982 or any such relevant laws that may replace it in future.

²We shall only reimburse Reasonable and Customary Charges on eligible benefits which are deemed Medically Necessary.

HOW MUCH IS MY CONTRIBUTION?

Your contribution amount will depend on the following:

- Age
- Occupation class
- Deductible amount

You will be paying the contribution until the expiry of the certificate and the contribution amount will change as your age increases.

WHO CAN PARTICIPATE IN THIS PLAN?

You can participate in this plan from the age of 19 to 45 years old.

WHAT ARE THE CHARGES AND DEDUCTIONS?

Medic Plan is based on *Wakalah bi al-ujrah* principle, which is an agreement for us to manage your certificate. We will take a *Wakalah* Charge in return for the services provided. On the basis of *Ta'awun* (mutual assistance), we will place a portion of your contribution after deducting *Wakalah* Charge as *Tabarru`* (donation) into the *Tabarru`* Fund.

The table below has the details of charges and deduction.

<i>Wakalah</i> Charge	This charge is used to pay for the services provided by us in managing your certificate. The charge will be 20% of your contribution.
<i>Tabarru`</i> Deduction	The amount of contribution net of <i>Wakalah</i> Charge that is placed into the <i>Tabarru`</i> Fund to pay for the takaful coverage.

IMPORTANT NOTES

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). You are advised to refer to the Product Disclosure Sheet before participating in the plan, and to refer to the terms and conditions in the certificate document for details of the important features of the plan.
2. This is a yearly renewable family takaful medical plan that provides coverage up to age 70, subject to renewal. It does not provide any benefit from the *Tabarru`* Fund on termination, expiry or maturity of the certificate.
3. The contribution payable will vary based on age, occupation class and deductible option at certificate anniversary as illustrated in the Product Disclosure Sheet. The contribution, *Wakalah* Fee and *Tabarru`* Deduction are not guaranteed and PruBSN may revise the contribution, *Wakalah* Fee and *Tabarru`* Deduction due to unfavorable circumstances such as medical cost inflation and higher utilization of medical services, by giving you 30 days' written notice. The revised rates will take effect on the next certificate anniversary.
4. There is a free look period of 15 days after the date the certificate is issued to you to allow you to review it if it meets your needs. If the certificate is cancelled within this period, PruBSN will then refund the contribution you have paid.
5. **Medic Plan** is premised on a mutual assistance (*Ta'awun*) arrangement where the contribution, after deducting the Upfront *Wakalah* Charges, is 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 stated above.
6. You can surrender your certificate at any time after the free look period. However, the certificate does not provide any surrender value and refund of contribution. Instead, your coverage will continue until the certificate anniversary after your notice of surrender.
7. If you cease or miss paying contribution, your coverage will lapse after the grace period of 30 days from the contribution due date.
8. You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any) after the end of each financial year. Together with other participants, you are entitled to 50% of the surplus and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. Your portion of the distributable surplus will be credited directly into your account via e-credit. The exact amount of distributable surplus will be determined annually and is subject to approval by both the Shariah Committee and the Board of Directors of PruBSN.
9. Any age reference shall be on the basis of Age Next Birthday.
10. You should satisfy yourself that this plan will best serve your needs. You should also assess the affordability and suitability of the plan in relation to your financial goals and risk appetite.
11. For **Medic Plan**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
12. If there is any inconsistency or ambiguity between the English and Malay versions, the English version shall prevail.

EXCLUSIONS

This plan does not cover hospitalisation or surgery or charges that are directly or indirectly, wholly or partly caused by any one of the following:

1. Pre-Existing Condition if such condition was not disclosed to PruBSN.
2. Specified illnesses occurring during the first one hundred twenty (120) days from the commencement date.
3. Any medical or physical conditions occurring within the first thirty (30) days from the commencement date, except for accidental injuries.
4. Any insect bite including mosquito bites and worm infestation during the first thirty (30) days from the commencement date.
5. 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 medical devices such as but not limited to artificial limbs, all forms of hearing aids, cochlear apparatus, external or implanted pacemakers, automatic implanted cardioverter defibrillator and prescriptions thereof.
6. Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring while the certificate is in force.
7. Experimental treatment, including medication and/or unconventional medical technology/procedure, which have not been proven to be effective, based on established medical practice, and which has not been approved by a recognized body in Malaysia.
8. Private nursing, rest cures or sanatoria care.
9. 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 (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law.
10. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
11. 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.

EXCLUSIONS

12. 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 deemed 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.
13. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
14. 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.
15. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
16. Expenses incurred for your donation of any body organ and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
17. 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.
18. Care or treatment for which payment is not required or to the extent which is payable by any other insurance/takaful or indemnity, covering you and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance/Takaful Contract.
19. Psychiatric, mental or nervous disorders and those due to senile disorders (including any neuroses and their physiological or psychosomatic manifestations).
20. 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 items.
21. 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.
22. Private flying other than as a fare-paying passenger, in any commercial scheduled airlines licensed to carry passengers over established routes.
23. Expenses incurred for sex changes or gender transformation.
24. Care or treatment that does not lead to a recovery, conservation of your condition or restoration to your previous state of health.

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.**

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Medic Plan 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) 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.

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