



PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical plan that best meet your needs. You should read your certificate document carefully for full details on your coverage.

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).

*This PDS shows an **example** for a 30 year old male (age next birthday) with occupational class 1 and a deductible RM1,000 plan. Please check the **Medic Plan Appendix** to find the suitable deductible plan that best fits your age, job type, and affordability. Upon submission of the Proposal Form, we will provide via e-mail a PDS that represents you and your deductible plan choice and the actual rates prior to enrolment of the plan. Upon successful enrolment, we will provide actual PDS together with your Takaful Certificate.*

Step 1 Is this medical plan right for you?

- **Medic Plan is** a yearly renewable family takaful medical plan that covers hospitalisation and surgical expenses ("H&S") incurred due to accident or illnesses covered under the certificate until age 70 years old next birthday, subject to renewal.
- Your takaful contributions after being deducted with applicable Upfront Wakalah Charge will be allocated into the *Tabarru`* Fund (*Tabarru`* deduction). *Tabarru`* deduction will be pooled into the *Tabarru`* fund with other takaful participants' *Tabarru`* deduction to pay claims. If the total claims paid out from the *Tabarru`* fund is high, the takaful contribution and *Tabarru`* deduction for all takaful participants in the same *Tabarru`* fund may increase, including your takaful contribution and *Tabarru`* deduction **even if you did not make a claim**.
- The contribution of this medical plan is **not guaranteed**, meaning we may increase the contribution that we charge in the future. The contribution rate is directly impacted by our claims experience for this plan, including medical inflation. Therefore, frequent increases in contribution are likely in the future.

The applicable Shariah contracts under this product are:

- **Ta'awun:** When you contribute to the *Tabarru`* Fund for mutual financial benefits upon pre-agreed events.
- **Wakalah bi al-ujrah:** When you appoint PruBSN to manage and invest the fund for a fee, plus a performance fee from the distributable surplus from the *Tabarru`* Fund.

Step 2 Does it meet your needs?

What is covered?

- Hospital Daily Room & Board: RM 150
 - Hospitalisation treatments & surgical expenses: As Charged
- Benefits payable are on cashless* basis and subject to:
- Deductible: RM 1,000
 - Annual Limit: RM 100,000
 - Lifetime Limit: No Lifetime Limit

What is not covered?

- Medical conditions that you had, or had symptoms of, before participating in the plan (i.e., pre-existing condition)
- Specified illnesses during the first 120 days of cover (e.g., hypertension, diabetes)
- Other medical or physical conditions during the first 30 days of cover, except for accidental injuries

This is not a complete list. Please read your certificate document carefully or Appendix for full details on what is covered and what is not covered.

** Cashless facility is available in PruBSN panel hospitals only, subject to the terms and conditions. Please refer to the panel hospital listing that is applicable for this plan for cashless facility in the PruBSN website.*

Step 3 Can you afford the increase in takaful contributions over time?

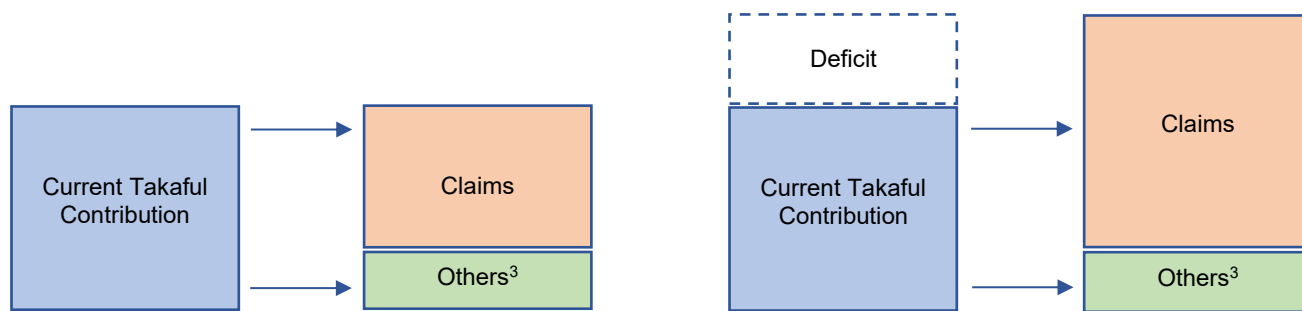
Takaful Contribution Projection Table

Age	Current takaful contribution upon attained age (RM)	Estimated takaful contribution based on medical inflation of:		Over the long term, you can reduce takaful contributions payable by choosing medical plans with:
		7% ¹ per annum (RM)	10% per annum (RM)	
30	439			(a) A higher deductible. (b) A lower Hospital Daily Room & Board limit. (c) A lower annual limit.
35	478	671	770	
40	565	1,112	1,466	
45	810	2,235	3,384	
50	1,031	3,990	6,937	

- The sample projection above is solely for **illustration purposes only** and does not reflect the actual frequency or quantum of medical revision.
- Takaful contributions are affected by both the **increase in treatment costs** and the **increased use of healthcare services** (medical utilisation) by takaful participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage takaful contribution increases over time.
- The actual takaful contribution you will have to pay depends on the actual medical inflation of the plan you participated. **As medical cost and utilisation rise, your current takaful contribution may not be enough to cover future claims.**
- Most of your takaful contributions are used to pay claims. On average, for every RM1.00 you pay for medical plan(s), RM0.7² goes to pay claims. Whilst the remaining portions of the takaful contributions are management expenses and takaful operator's profit.
- The contribution allocation mentioned above may also include cash value (where applicable).

¹ This is the yearly increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023. This does not take into account the future increases in the use of healthcare services.

² This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of your medical plan may differ from the industry average.



Now: Takaful contribution sufficiently covers Claims and Others

Future: Arising from medical inflation, Takaful Contribution may not be enough to cover Claims and Others

Note: This chart is not drawn to scale.

³ Others include Management Expenses and Profits

Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your certificate.
- If you decide you do not want this plan within 15 calendar days from the commencement date, you can contact us to cancel your certificate and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 120 days after the effective date of the certificate for Specified Illnesses and 30 days after the effective date of the certificate for other illnesses. Coverage for accidental injury commences immediately.
- Wakalah fees is the fees paid to Us for expenses incurred in managing your Takaful Certificate (management expenses), which includes Stamp Duty of RM10. The first year *Wakalah* fees you have to pay is RM87.80 or 20.00% of your annual takaful contributions.

This is not a complete list. Please read your certificate document carefully or scan the QR code above for full details of the terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

Name	Recommended Product	Alternative Product Options	
	Medic Plan: Deductible RM1,000	Option 1 Medic Plan: Deductible RM2,000	Option 2 Medic Plan: Deductible RM3,000
Annual Takaful Contribution ⁴	RM439 <i>This is the annual contribution for this plan at entry age</i>	RM395 <i>The annual takaful contribution is lower by RM44</i>	RM351 <i>The annual takaful contribution is lower by RM88</i>
Type	Cashless facility ⁵ 'We pay direct to hospitals'	Cashless facility ⁵ 'We pay direct to hospitals'	Cashless facility ⁵ 'We pay direct to hospitals'
Coverage Term	Until age 70 'Renewal ⁶ and takaful contribution are not guaranteed'	Until age 70 'Renewal ⁶ and takaful contribution are not guaranteed'	Until age 70 'Renewal ⁶ and takaful contribution are not guaranteed'
Deductible	Deductible RM1,000	Deductible RM2,000	Deductible RM3,000
Hospital Room & Board	RM150 per day	RM150 per day	RM150 per day
Hospitalisation Treatment & Surgical Expenses	As charged	As charged	As charged
Annual Limit	RM100,000	RM100,000	RM100,000
Lifetime Limit	No Limit	No Limit	No Limit

⁴ Contribution for this plan varies by the attained age on each certificate anniversary date.

⁵ Cashless facility is available in PruBSN panel hospitals only, subject to the terms and conditions. Please refer to the panel hospital listing that is applicable for this plan for cashless facility in the PruBSN website.

⁶ Renewal is subject to Portfolio Withdrawal Condition.

- Deductible:** A fixed amount you must pay first out of the total eligible expenses for any one disability. E.g., Deductible RM1,000 means you have to pay RM1,000 out of your own pocket and we will pay the remaining eligible expenses (up to the benefits limits). However, if you are hospitalised in Malaysian Government Hospital, the actual deductible will be reduced to 10% of the deductible amount selected. The reduced deductible amount will only be applicable if the hospitalisation and outpatient treatment for such any one disability is fully received at a Malaysian Government Hospital.
- Annual Limit:** Maximum amount you can claim in a year.
- Lifetime Limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all the features of products compared. Please ask us for more information on the differences in features of these products
Note: Please visit <https://www.prubsn.com.my/export/sites/prudential-pbtb/en/galleries/pdf/quick-guide-hospital-admission-discharge-2024-Final.pdf> on terms and conditions that apply to "cashless facility" mentioned in this PDS. Rest assured that no personal data will be collected from you when you click on the link.

If you have any questions or require assistance on your Takaful Certificate, you can:

Call us at
03-2775 7188

Email us at:
customer@prubsn.com.my

Visit us at
<https://www.prubsn.com.my/en/health/medic-plan/>



Scan the QR code,
to refer to **Medic Plan Appendix**