

**PRUDENTIAL BSN**

TAKAFUL

## **PruBSN AnugerahMax**

(This is a takaful product)

**Specially prepared for:**

SAMPLE

*This **sample PDS** is based on a healthy 30-year-old (age next birthday) male non-smoker with Plan 200 and Co-payment Option SmartSaver300. For a quotation tailored to your needs and affordability, please refer to your agent for personalized advice and refer to your actual PDS and product illustration.*

**Prepared by:** PruBSN Takaful Berhad

Prudential BSN Takaful Berhad ("PruBSN") is a takaful operator registered under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia (BNM).

**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](http://www.pidm.gov.my)).**

## Medic TotalCare

## 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.

FIND OUT MORE:  
MTC & MBC Appendix



### Step 1 Is this medical plan right for you?

- **Medic TotalCare (MTC)** with Level Contribution is a rider that provides comprehensive medical coverage for hospitalisation and surgical ("H&S") expenses incurred due to accident or illnesses covered under the certificate until age 70 next birthday <sup>1</sup>. It also includes other covered benefits such as extensive cancer coverage, advanced medical treatment, mental health care and wide range of outpatient treatment.
- Your takaful contributions will be allocated into the Individual Special Account (ISA), after being deducted with applicable Upfront *Wakalah Charge*. *Tabarru'* deduction will be deducted monthly from your ISA and will be pooled into the *Tabarru'* fund with other takaful participant's *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 and *Tabarru'* deductions of this medical plan are **not guaranteed**, meaning we may increase the contribution and/or *Tabarru'* deductions that we charge in the future. These rates are directly impacted by our claims experience for this plan, including medical inflation. Therefore, frequent increases in contribution and *Tabarru'* deductions are likely in the future.

<sup>1</sup> Subject to Extension of Certificate Term, if applicable to your certificate.

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Daily Room & Board :Plan 200
  - Hospitalisation treatments & surgical expenses :As Charged
- Benefits payable are on cashless\* basis and subject to:
- Co-payment Option :SmartSaver300
  - Annual Limit :RM200,000
  - 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 coverage (e.g. hypertension, diabetes)
- Other medical or physical conditions during the first 30 days of coverage, except for accidental injuries

This is not a complete list. Please read the Product Illustration, relevant appendices, and your certificate document carefully or scan the QR code above 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 PruBSN website.

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

Takaful Contribution Projection Table for Medical Plan(s)

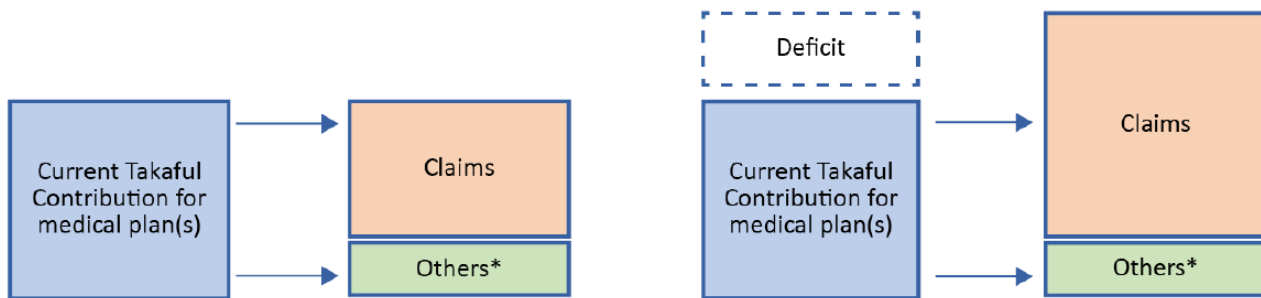
Age	Current annualised takaful contribution upon attained age (RM)	Estimated takaful contribution based on medical inflation of:		Over the long term, you can reduce takaful contributions payable by choosing medical plans with: (a) A higher Co-payment Option (b) A lower Hospital Daily Room & Board Plan with lower Annual Limit
		7% <sup>2</sup> per annum (RM)	10% per annum (RM)	
30	2,064			
35	2,064	2,916	3,360	
40	2,064	4,272	5,712	
45	2,064	6,432	10,008	
50	2,064	9,900	17,964	

- The 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 **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 <sup>3</sup> goes to pay claims. Whilst the remaining portions of the takaful contributions are the commission fees of your servicing agent, management expenses and takaful operator's profit.
- The contribution allocation mentioned above may also include cash value (where applicable).

<sup>2</sup> 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.

<sup>3</sup> 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 for medical plan(s) sufficiently covers Claims and Others

**Future :** Arising from medical inflation, Takaful Contribution for medical plan(s) may not be enough to cover Claims and Others

\* Others include Commissions, Management Expenses and Profits

Note: This chart is not drawn to scale.

#### 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 after the certificate has been delivered to you, 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. For other benefits which are subject to different waiting period, please refer to Appendix: Medical Benefit.
- The *Wakalah* fees<sup>4</sup> you have to pay is RM 5,986.00 or 7.25% of total rider contributions RM 82,560.00 which includes:

(i) <b>commission</b> (payable over 6 Years)	RM 3,529.00 or 4.27% of total rider contribution
(ii) <b>management expenses</b> (payable over 10 years)	RM 2,457.00 or 2.98% of total rider contribution

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

<sup>4</sup> These figures are based on the current takaful contribution for medical plan(s) upon attained age.

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

Product Options Table

Name	Recommended Product	Alternative Product Options <sup>5</sup>	
	PruBSN AnugerahMax: MTC Plan 200	Option 1 PruBSN AnugerahMax: MTC Plan 200	Option 2 PruBSN Asas360 <sup>6</sup> : Health360 Plan 200
<b>Annual Takaful Contribution</b>	RM 6,348.00 <i>This is the annual takaful contribution for PruBSN AnugerahMax and MTC .</i>	RM 6,084.00 <i>The annual takaful contribution is lower by RM264.</i>	RM 6,492.00 <i>The annual takaful contribution is higher by RM144.</i>
<b>Type</b>	Cashless facility <sup>7</sup> <i>'We pay direct to hospitals'</i>	Cashless facility <sup>7</sup> <i>'We pay direct to hospitals'</i>	Cashless facility <sup>7</sup> <i>'We pay direct to hospitals'</i>
<b>Coverage Term</b>	Until age 70 <sup>8</sup> <i>'Renewal is guaranteed but takaful contribution and Tabarru' deduction are not guaranteed'</i>	Until age 70 <sup>8</sup> <i>'Renewal is guaranteed but takaful contribution and Tabarru' deduction are not guaranteed'</i>	Until age 70 <sup>8</sup> <i>'Renewal is guaranteed but takaful contribution and Tabarru' deduction are not guaranteed'</i>
<b>Co-payment Option</b>	SmartSaver300	SmartSaver1,000	Deductible RM500
<b>Hospital Daily Room &amp; Board</b>	RM200 per day	RM200 per day	RM200 per day
<b>Hospitalisation Treatment &amp; Surgical Expenses</b>	As charged	As charged	As charged
<b>Annual Limit</b>	RM200,000	RM200,000	No Limit <sup>9</sup>
<b>Lifetime Limit</b>	No Limit	No Limit	No Limit <sup>9</sup>

<sup>5</sup> For ease of comparison, we have applied certain assumptions and simulated relevant options available. The assumptions and options used may include, but are not limited to, variation in coverage term, sum covered, occupational class, and smoker status. This estimated quotation shall not be taken as your final quotation. Please reach out to your servicing agent for a new quote if you are interested.

<sup>6</sup> Please note that certain features and benefits available under PruBSN AnugerahMax are not offered under PruBSN Asas360. The estimated contribution quoted for PruBSN Asas360 is based on 100% investment allocation in an equity fund, recurring payment method and other assumptions. The estimated quotation may not be directly comparable with the recommended product. You may also visit the PruBSN website for more information on Health360 and PruBSN Asas360.

<sup>7</sup> Cashless facility is available in PruBSN panel hospitals only, subject to the terms and conditions. Please refer to the PruBSN website for the list of applicable panel hospitals for each plan.

<sup>8</sup> Subject to Extension of Certificate Term, if applicable.

<sup>9</sup> Health360 has no Annual Limit and Lifetime Limit. Eligible expenses are fully payable within the benefit limits (subject to the selected Co-payment Option, if applicable) up to the Smart Value Point (SVP) and any accumulated SVP Bonus. If the total eligible expenses that are paid to you throughout the rider years have exceeded the initial SVP and any accumulated SVP Bonus, we shall only pay 80% of the excess eligible expenses and you have to pay for the remaining 20%. SVP increases at 2% of the initial SVP at the end of every 2 certificate years i.e., SVP Bonus, subject to terms and conditions.

• **Co-payment Option:**

- **SmartSaver:** A fixed amount you must first pay equivalent to the SmartSaver option selected out of the total eligible expenses **for any one disability** . E.g. SmartSaver1000 means you have to pay RM1,000 out of your pocket, for any one disability, and we will pay the remaining eligible expenses (up to the benefits limits).
- **High Deductible / Deductible:** A fixed amount you must first pay equivalent to the High Deductible / Deductible amount out of the total accumulated eligible expenses **within a rider year** . E.g., Deductible RM500 means you have to pay RM500 out of your own pocket, within a rider year, and we will pay the remaining eligible expenses (up to the benefits limits).

• **Annual Limit:** Maximum amount you can claim in a rider 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 / your servicing agent for more information on the differences in features of these products. Please read the Product Illustration, relevant appendices and your certificate document carefully for full details on product benefits and features of the recommended product.*

Note: Please visit <https://www.prubsn.com.my/export/sites/prudential-pbrb/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.

### **Customer's Acknowledgement \***

Please ensure you are filling this section yourself and are aware of what you are placing your signature for:

- I acknowledge that PruBSN has provided me with a copy of the PDS.
- I have read and understand the key information contained in this PDS.

*\* A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.*

Name :

Date :

13/02/2026